DOCUMENTS

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THE LEGISLATURE

OF THE

STATE OF MAINE.

1864.

AUGUSTA:
STEVE N & SAYWARD, PRINTERS TO THE STATE.
1864.
ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE.

1863.

Published agreeably to a Resolve approved March 16, 1855.

AUGUSTA:
STEVENS & SAYWARD, PRINTERS TO THE STATE.
1863.
PUBLISHER'S NOTE.

In documents of this description the more common arrangement has been, to have the Report precede the Tables. This year, for reasons connected with the printing, the order is reversed. The tabular statements of the Savings Banks appear first, next the tabular statements of the Banks of Discount, followed by the Report at the close.
SAVINGS INSTITUTIONS
AND
BANKS OF DISCOUNT.

THE AUGUSTA SAVINGS BANK.
Incorporated, 1848.

President, WILLIAM A. BROOKS, Esq.

Trustees—William A. Brooks, John McArthur, Jona. Hedge, Eben Fuller, Sam'l Titcomb, Artemas Libbey, Thomas Lambard, Edward Fenna, Sylvanus Caldwell, Benj. A. G. Fuller, Wm. S. Badger, Dean Pray.

WILLIAM R. SMITH, Treasurer and Secretary.

Number of depositors, 1,992.
Increase of depositors for past year, 189.
Increase of deposits for past year, $54,039.82.
Make semi-annual dividends at 2 per cent.
Make extra dividend every fifth year.
Annual expenses of the Bank, $800.
Lowest sum received on deposit, $1.00.
Lowest sum drawing interest, $5.00.
There is a monthly examination by the Trustees; and a more critical one, semi annually by a committee chosen for the purpose.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>U. S. securities,</td>
</tr>
<tr>
<td>$219,401.80</td>
<td>$65,000.00</td>
</tr>
<tr>
<td>Profit and Loss,</td>
<td>State of Maine bonds,</td>
</tr>
<tr>
<td>7,267.56</td>
<td>14,000.00</td>
</tr>
<tr>
<td>Reserved Fund,</td>
<td>County, city and town bonds,</td>
</tr>
<tr>
<td>2,500.00</td>
<td>68,000.00</td>
</tr>
<tr>
<td></td>
<td>Bank stock,</td>
</tr>
<tr>
<td></td>
<td>7,460.00</td>
</tr>
<tr>
<td></td>
<td>Railroad securities,</td>
</tr>
<tr>
<td></td>
<td>11,500.00</td>
</tr>
<tr>
<td></td>
<td>Notes with mortgages,</td>
</tr>
<tr>
<td></td>
<td>34,399.50</td>
</tr>
<tr>
<td></td>
<td>Notes with collaterals,</td>
</tr>
<tr>
<td></td>
<td>15,200.00</td>
</tr>
<tr>
<td></td>
<td>Cash on deposit,</td>
</tr>
<tr>
<td></td>
<td>13,609.86</td>
</tr>
<tr>
<td><strong>229,169.36</strong></td>
<td><strong>229,169.36</strong></td>
</tr>
</tbody>
</table>

August 1, 1863.
BANK COMMISSIONERS' REPORT.

INSTITUTION FOR SAVINGS IN THE CITY OF BANGOR.

Incorporated, 1852.

President, George W. Pickering.

Vice-Presidents, Chas. Stetson, J. S. Wheelwright, A. W. Paine.


Albert Holton, Secretary and Treasurer.

Number of depositors, 991.
Increase of depositors past year, 212.
Increase of deposits past year, $96,703.17.
Make semi-annual dividends at 24 per cent.
Make an extra dividend every fifth year.
Annual expenses of the bank, $700.
Lowest loan received on deposit, $1.00.
Lowest sum drawing interest, $5.00.
Affairs of the bank examined semi-annually by a committee of the Trustees.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors, 991</td>
<td>$216,779 48</td>
</tr>
<tr>
<td>Profits, 2,403 23</td>
<td></td>
</tr>
<tr>
<td></td>
<td>U. S. securities, $92,527 12</td>
</tr>
<tr>
<td></td>
<td>City of Bangor bonds, 27,450 00</td>
</tr>
<tr>
<td></td>
<td>State of Maine bonds, 8,780 00</td>
</tr>
<tr>
<td></td>
<td>Town of Brewer bonds, 3,800 00</td>
</tr>
<tr>
<td></td>
<td>Notes with mortgages, 42,583 40</td>
</tr>
<tr>
<td></td>
<td>Notes with collaterals, 14,039 65</td>
</tr>
<tr>
<td></td>
<td>Deposits on interest, 3,500 00</td>
</tr>
<tr>
<td></td>
<td>Cash on hand, 26,558 59</td>
</tr>
<tr>
<td></td>
<td>$219,188 76</td>
</tr>
</tbody>
</table>

October, 1863.
BATH SAVINGS INSTITUTION.

Incorporated, 1852.


John H. Kimball, Treasurer.

Number of depositors, 627.
Increase of depositors past year, 220.
Increase of deposits past year, $92,601.19.
Make semi-annual dividends, 3 per cent.
Make no extra dividends.
Annual expenses of the bank, $536.35.
Lowest sum received on deposit, $1.00.
Lowest sum on which interest is paid, $5.00.
Affairs of the bank are examined semi-annually by the Trustees.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors, $181,361.48</td>
<td>Ken. &amp; Port. R. R. bonds, 1,275.00</td>
</tr>
<tr>
<td>Profit and Loss, 7,744.28</td>
<td>Maine Telegraph Co., 1,600.00</td>
</tr>
<tr>
<td></td>
<td>Notes with mortgages, 11,983.49</td>
</tr>
<tr>
<td></td>
<td>Yarmouth bonds, 410.00</td>
</tr>
<tr>
<td></td>
<td>Augusta bonds, 2,386.23</td>
</tr>
<tr>
<td></td>
<td>Gardiner bonds, 3,310.00</td>
</tr>
<tr>
<td></td>
<td>Bath bonds, 14,200.00</td>
</tr>
<tr>
<td></td>
<td>Brunswick bonds, 2,284.00</td>
</tr>
<tr>
<td></td>
<td>Bank stock in Bath, 13,568.00</td>
</tr>
<tr>
<td></td>
<td>U. S. bonds, 124,800.00</td>
</tr>
<tr>
<td></td>
<td>Cash on deposit, 6,538.89</td>
</tr>
<tr>
<td>189,105.71</td>
<td>189,105.71</td>
</tr>
</tbody>
</table>

August 1, 1863.
BIDDEFORD BANK SAVINGS INSTITUTION.

This Institution is connected with Biddeford Bank, and under the care of the officers of that bank.

Number of depositors, 723.
Increase of depositors past year, 74.
Increase of deposits past year, $39,715.54.
Make semi-annual dividends April and October; paying 4 per cent. for the first two years, and 5 per cent. for deposits after two years.
Make no extra dividends.
Annual expenses of the bank, $300.
Lowest sum received on deposit, $1.00.
Lowest sum drawing interest, $1.00.
There is an annual examination of the affairs of the Institution by a committee of the Directors.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors, $158,023.53</td>
<td>Bank stocks, $16,800.00</td>
</tr>
<tr>
<td>Profit and loss, 13,856.74</td>
<td>Manufacturing stocks, 21,313.32</td>
</tr>
<tr>
<td></td>
<td>Railroad securities, 11,100.00</td>
</tr>
<tr>
<td></td>
<td>City and town scrip, 4,000.00</td>
</tr>
<tr>
<td></td>
<td>U.S. securities, 12,000.00</td>
</tr>
<tr>
<td></td>
<td>Notes, 104,024.79</td>
</tr>
<tr>
<td></td>
<td>Cash, 2,642.16</td>
</tr>
</tbody>
</table>

171,880.27

171,880.27

October 15, 1863.
BANK COMMISSIONERS' REPORT.

BRUNSWICK SAVINGS INSTITUTION.
Incorporated March 20, 1858.

John L. Swift, President.  At Brosks, Secretary and Treasurer.


Number of depositors, 258.
Increase of depositors past year, 79.
Increase of deposits past year, $16,131.26.
Make dividends quarterly at rate of 4 per cent. per annum.
Make an extra dividend every fifth year.
Annual expenses of the bank, $150.
Lowest sum received on deposit, $1.00.
Lowest sum drawing interest, $5.00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors, $39,741.13</td>
<td>City and town bonds, $11,800.00</td>
</tr>
<tr>
<td>Profits, $407.90</td>
<td>Notes with mortgages, $6,145.00</td>
</tr>
<tr>
<td></td>
<td>Notes with collaterals, $6,903.91</td>
</tr>
<tr>
<td></td>
<td>U. S. securities, $13,000.00</td>
</tr>
<tr>
<td></td>
<td>Bank stock, $1,000.00</td>
</tr>
<tr>
<td></td>
<td>Real estate, $864.23</td>
</tr>
<tr>
<td></td>
<td>Cash, $435.89</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>40,239.03</td>
<td>40,239.03</td>
</tr>
</tbody>
</table>

July 27, 1863.
CALAIS SAVINGS BANK.

Incorporated March, 1861.

President—George Downes.


Board of Investment—George Downes, G. D. King, T. J. Copeland, James S. Cooper, Jos. A. Lee.

Jos. A. Lee, Treasurer and Secretary.

Number of depositors, 54.
Increase of depositors past year, 29.
Increase of deposits past year, $4,688.62.
Make dividends annually, 4 per cent.
Make an extra dividend every fifth year.
Annual expenses of the bank, $25.
Lowest sum received on deposit, $1.00.
Lowest sum drawing interest, $5.00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>$5,650 04</td>
</tr>
<tr>
<td>Profits,</td>
<td>182 02</td>
</tr>
<tr>
<td></td>
<td>$5,000 00</td>
</tr>
<tr>
<td></td>
<td>U. S. securities,</td>
</tr>
<tr>
<td></td>
<td>Bank stock,</td>
</tr>
<tr>
<td></td>
<td>Cash,</td>
</tr>
<tr>
<td></td>
<td>$300 00</td>
</tr>
<tr>
<td></td>
<td>552 06</td>
</tr>
<tr>
<td></td>
<td>5,852 06</td>
</tr>
<tr>
<td></td>
<td>November 10, 1863.</td>
</tr>
</tbody>
</table>
THE GARDINER SAVINGS INSTITUTION.

Opened July, 1884.

President—Robert H. Gardiner.


Joseph Adams, Treasurer. Daniel Nutting, Secretary.

Number of depositors, 1,357.
Increase of depositors past year, 65.
*Increase of deposits past year, $4,764.40.
Make semi-annual dividends January and July, 2 per cent. each.
Make extra dividend every fifth year.
Annual expenses of the bank, $500.
Lowest sum received on deposit, $1.00.
Lowest sum drawn interest.
Institution is examined twice a year by a committee of the Trustees.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>Town and city securities,</td>
</tr>
<tr>
<td></td>
<td>$112,015 60</td>
</tr>
<tr>
<td>Profits,</td>
<td>Railroad stocks,</td>
</tr>
<tr>
<td></td>
<td>$8,000 00</td>
</tr>
<tr>
<td></td>
<td>Railroad bonds,</td>
</tr>
<tr>
<td></td>
<td>$27,500 00</td>
</tr>
<tr>
<td></td>
<td>Bank stocks,</td>
</tr>
<tr>
<td></td>
<td>$22,150 00</td>
</tr>
<tr>
<td></td>
<td>Notes with mortgages,</td>
</tr>
<tr>
<td></td>
<td>$46,966 16</td>
</tr>
<tr>
<td></td>
<td>U. S. securities,</td>
</tr>
<tr>
<td></td>
<td>$25,500 00</td>
</tr>
<tr>
<td></td>
<td>Interest on stocks,</td>
</tr>
<tr>
<td></td>
<td>$4,250 96</td>
</tr>
<tr>
<td></td>
<td>Cash,</td>
</tr>
<tr>
<td></td>
<td>$9,253 25</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>256,575 37</td>
<td>256,575 87</td>
</tr>
</tbody>
</table>

July 31, 1863.

*They have declined deposits for the last six months from persons who were capitalists, and have notified all their large depositors to withdraw their deposits.
HALLOWELL SAVINGS INSTITUTION.

Opened, July 1851.

President, John Hubbard.


H. K. Baker, Secretary and Treasurer.

Number of depositors, 306.
Increase of depositors past year, 76.
Increase of deposits past year, $21,703.36.
Make semi-annual dividends 2 per cent. each.
Make extra dividend every fifth year.
Annual expenses of the Bank, $120.
Lowest sum received on deposit, 5 cts.
Lowest sum drawing interest, $1.00.

Affairs of the institution are examined by an Auditor semi-annually, and the investments are examined by the Trustees at the annual meeting.

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>$12,300.00</td>
</tr>
<tr>
<td>Profits,</td>
<td>City and town scrip,</td>
</tr>
<tr>
<td>48,790</td>
<td>State of Maine scrip,</td>
</tr>
<tr>
<td>1,687</td>
<td>U. S. securities,</td>
</tr>
<tr>
<td></td>
<td>20,971.65</td>
</tr>
<tr>
<td></td>
<td>Bank stock,</td>
</tr>
<tr>
<td></td>
<td>2,425.00</td>
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<tr>
<td></td>
<td>Telegraph stock,</td>
</tr>
<tr>
<td></td>
<td>500.00</td>
</tr>
<tr>
<td></td>
<td>Notes and mortgages,</td>
</tr>
<tr>
<td></td>
<td>10,154.20</td>
</tr>
<tr>
<td></td>
<td>Notes with collaterals,</td>
</tr>
<tr>
<td></td>
<td>940.00</td>
</tr>
<tr>
<td></td>
<td>Interest,</td>
</tr>
<tr>
<td></td>
<td>820.01</td>
</tr>
<tr>
<td></td>
<td>Cash,</td>
</tr>
<tr>
<td>50,587.25</td>
<td>1,776.37</td>
</tr>
<tr>
<td></td>
<td>50,387.25</td>
</tr>
</tbody>
</table>

August 3d, 1853.
LEWISTON INSTITUTION FOR SAVINGS.

Commenced July, 1860.

President, J. G. COBURN.

Vice Presidents, REV. U. BAILEY, A. D. LOCKWOOD, N. W. FARWELL, CHA'S. BRADLEY.


ALBERT H. SMALL, Treasurer and Secretary.

Number of depositors, 860.
Increase of depositors past year, 422.
Increase of deposits, $82,786.20.
Make dividends of 2½ per cent. semi-annually.
Make extra dividend once in five years.
Annual expenses of the Institution, $325.00.
Lowest sum received on deposit, $1.00.
Lowest sum drawing interest, $1.00.
Affairs of the bank examined semi-annually by a committee of Trustees.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors, 152,204.52</td>
<td>Notes and mortgages, 46,996.82</td>
</tr>
<tr>
<td>Profits, 3,024.22</td>
<td>U. S. bonds, 49,500.00</td>
</tr>
<tr>
<td></td>
<td>Personal and collateral, 25,675.00</td>
</tr>
<tr>
<td></td>
<td>Bank stocks, 19,750.00</td>
</tr>
<tr>
<td></td>
<td>City and town loans, 10,810.00</td>
</tr>
<tr>
<td></td>
<td>Cash on hand, 2,596.92</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>155,228.74</td>
<td>155,228.74</td>
</tr>
</tbody>
</table>

November 23, 1863.
BANK COMMISSIONER'S REPORT.

PORTLAND SAVINGS BANK.
Chartered in 1852.

PHINEHAS BARNES, President.


JOSEPH C. NOYES, Secretary and Treasurer.

Number of depositors, 3,000.
Increase of depositors past year, 668.
Increase of deposits past years, $245,349.90.
Make semi-annual dividends of 8 per cent. each.
Make no extra dividends.
Annual expenses of the bank, $1,600.
Lowest sum received on deposit, 1.00.
Lowest sum drawing interest, $5.00.
Affairs of the bank are examined monthly by a committee of two of the Managers.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors</td>
<td>Public securities—</td>
</tr>
<tr>
<td></td>
<td>U. S. Treaus notes, 7 3-10,</td>
</tr>
<tr>
<td>Interest and premium</td>
<td>&quot; Certificate of debt,</td>
</tr>
<tr>
<td>Balance of previous profits</td>
<td>&quot; Loan, 1881, 6's</td>
</tr>
<tr>
<td></td>
<td>&quot; &quot; 5-20's,</td>
</tr>
<tr>
<td></td>
<td>City scrip,</td>
</tr>
<tr>
<td></td>
<td>County &quot;</td>
</tr>
<tr>
<td></td>
<td>State of Maine,</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loans with collateral,</td>
</tr>
<tr>
<td></td>
<td>Mortgage,</td>
</tr>
<tr>
<td></td>
<td>R. R. Bonds, par 10,800</td>
</tr>
<tr>
<td></td>
<td>Bank stock, at par—</td>
</tr>
<tr>
<td></td>
<td>Casco,</td>
</tr>
<tr>
<td></td>
<td>Canal,</td>
</tr>
<tr>
<td></td>
<td>International,</td>
</tr>
<tr>
<td></td>
<td>Manuf. &amp; Traders',</td>
</tr>
<tr>
<td></td>
<td>Mechanics',</td>
</tr>
<tr>
<td></td>
<td>Cumberland,</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Portland Gas Co. Stock,</td>
</tr>
<tr>
<td></td>
<td>Expense account,</td>
</tr>
<tr>
<td></td>
<td>Bal. cash deposited in bank,</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Decreed.

November, 1863.
PORTLAND FIVE CENTS SAVINGS INSTITUTION.

Chartered in 1859.

BENJAMIN KINGSBURY, JR., President. A. E. STEVENS, Vice President.


CHARLES BAKER, Treasurer. JAMES H. BAKER, Secretary.

Investing Committee, Benjamin Kingsbury, Jr., Martin Gore, Nathaniel F. Deering.

Number of depositors, 2,025.
Increase of depositors, past year, 268.
Increase of deposits during past year, $81,800.27.
Make dividends semi-annually at 3 per cent.
Make no extra dividends.
Annual expenses of the bank, $730.
Lowest sum received on deposit, 5 cents.
Lowest sum drawing interest, $1.00.
Affairs of the bank examined quarterly by the Finance Committee.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>Mortgages on real estate,</td>
</tr>
<tr>
<td>$168,883 77</td>
<td>$70,084 60</td>
</tr>
<tr>
<td>Interest account,</td>
<td>U. S. securities,</td>
</tr>
<tr>
<td>2,029 28</td>
<td>62,100 00</td>
</tr>
<tr>
<td>Profit and Loss,</td>
<td>Railroad bonds,</td>
</tr>
<tr>
<td>2,332 89</td>
<td>3,500 00</td>
</tr>
<tr>
<td></td>
<td>Portland Gas Light Co.,</td>
</tr>
<tr>
<td></td>
<td>850 00</td>
</tr>
<tr>
<td></td>
<td>Loans with collaterals,</td>
</tr>
<tr>
<td></td>
<td>6,975 00</td>
</tr>
<tr>
<td></td>
<td>Bank stocks,</td>
</tr>
<tr>
<td></td>
<td>20,450 00</td>
</tr>
<tr>
<td></td>
<td>Expense account,</td>
</tr>
<tr>
<td></td>
<td>230 00</td>
</tr>
<tr>
<td></td>
<td>Cash on deposit,</td>
</tr>
<tr>
<td></td>
<td>8,765 71</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>173,245 94</td>
<td>173,245 94</td>
</tr>
</tbody>
</table>

October 3d, 1869.
BANK COMMISSIONERS' REPORT

RANDALL SAVINGS AND BENEVOLENT ASSOCIATION.
Incorporated, 1854.
President, A. M. JONES.
Secretary and Treasurer, W. L. BADGER.

Number of depositors, 65.
Decrease of depositors last year, 23.
Decrease of deposits, $2,490 88.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors</td>
<td>$1,738 00</td>
</tr>
<tr>
<td>Temporary loan</td>
<td>$228 00</td>
</tr>
<tr>
<td>Safe</td>
<td>$105 00</td>
</tr>
<tr>
<td>1,738 00</td>
<td>1,963 00</td>
</tr>
</tbody>
</table>

This Institution is closing its affairs as fast as practicable, in accordance with a vote of the Trustees passed in 1863.

SACO AND BIDDEFORD SAVINGS INSTITUTION AT SACO.
Incorporated February, 1827.

DANIEL SMITH, President.  STEPHEN L. GOODALE, Vice President.


ÉDWARD P. BURNHAM, Secretary and Treasurer.

Number of depositors, 2,098.
Increase of depositors past year, 219.
Increase of deposits past year, $57,882.25.
Make semi-annual dividends 2 per cent. each.
Make extra dividend every fifth year.
Annual expenses of the bank, about $1,500.
Lowest sum received on deposit, 5 cents.
Lowest sum drawing interest, $5.00.
Affairs of the Institution are examined monthly by the President and one of the Trustees and their doings are sanctioned by the Trustees at their monthly meeting.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors</td>
<td>$70,834 88</td>
</tr>
<tr>
<td>Profits</td>
<td>$53,018 50</td>
</tr>
<tr>
<td>Bank stocks</td>
<td>$41,450 69</td>
</tr>
<tr>
<td>Railroad stocks</td>
<td>$67,488 28</td>
</tr>
<tr>
<td>Railroad bonds</td>
<td>$9,835 00</td>
</tr>
<tr>
<td>City scrip</td>
<td>$14,321 76</td>
</tr>
<tr>
<td>County scrip</td>
<td>$68,977 13</td>
</tr>
<tr>
<td>State scrip</td>
<td>$41,686 00</td>
</tr>
<tr>
<td>U. S. securities</td>
<td>$44,736 75</td>
</tr>
<tr>
<td>Real estate</td>
<td>$14,786 52</td>
</tr>
<tr>
<td>Notes</td>
<td>$437,849 56</td>
</tr>
</tbody>
</table>

437,849 56

* Deceased.

July 24, 1863.
BANK COMMISSIONERS' REPORT.

SOUTH BERWICK BANK SAVINGS INSTITUTION.

This institution is connected with the South Berwick Bank, and under the care and management of the officers of that bank.

Number of depositors, 240.
Decrease of depositors past year, 33.
Decrease of deposits past year, $43,428.74.
Make semi-annual dividends.
Make no extra dividends.
Annual expenses of the bank, $200.
 Lowest sum received on deposit, $5.00.
 Lowest sum drawing interest, $5.00.
 An annual examination by a committee of the Directors.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>Bank stocks,</td>
</tr>
<tr>
<td>$37,122 78</td>
<td>State of Maine bonds,</td>
</tr>
<tr>
<td>Due South Berwick bank,</td>
<td>Notes,</td>
</tr>
<tr>
<td>5,254 94</td>
<td></td>
</tr>
<tr>
<td>Profits,</td>
<td></td>
</tr>
<tr>
<td>4,732 55</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>47,110 27</td>
<td>47,110 27</td>
</tr>
</tbody>
</table>

July 21, 1863.

YORK COUNTY FIVE CENTS SAVINGS INSTITUTION.

Organized March 27, 1860.

President, John M. Goodwin.  Vice President, Leonard Andrews.


Number of depositors, 686.
Increase of depositors, 273.
Increase of deposits past year, $31,713.82.
Make semi-annual dividends in April and October.
Make no extra dividends, but divide whatever is earned.
Annual expenses of the bank, $100.
Lowest sum received on deposit, 5 cents.
Lowest sum drawing interest, $1.00.
Examined semi-annually by a committee of the Trustees.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due depositors,</td>
<td>Individual notes,</td>
</tr>
<tr>
<td>$61,213 87</td>
<td>$21,185 00</td>
</tr>
<tr>
<td>Profits,</td>
<td>Notes with mortgages,</td>
</tr>
<tr>
<td>1,223 71</td>
<td>25,502 00</td>
</tr>
<tr>
<td></td>
<td>U. S. 7 3-10 scrip,</td>
</tr>
<tr>
<td></td>
<td>1,100 00</td>
</tr>
<tr>
<td></td>
<td>City bonds,</td>
</tr>
<tr>
<td></td>
<td>1,200 00</td>
</tr>
<tr>
<td></td>
<td>Cash,</td>
</tr>
<tr>
<td></td>
<td>13,450 58</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>62,487 58</td>
<td>62,487 58</td>
</tr>
</tbody>
</table>

July 22, 1863.
### AGGREGATE OF FIFTEEN SAVINGS BANKS.

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Deposits in 1862</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Augusta Savings Bank</td>
<td>$219,401 80</td>
<td></td>
</tr>
<tr>
<td>Bangor Savings Bank</td>
<td>216,779 43</td>
<td></td>
</tr>
<tr>
<td>Bath Savings Institution</td>
<td>181,361 43</td>
<td></td>
</tr>
<tr>
<td>Biddeford Bank Savings Institution</td>
<td>158,023 53</td>
<td></td>
</tr>
<tr>
<td>Brunswick Savings Institution</td>
<td>39,741 13</td>
<td></td>
</tr>
<tr>
<td>Calais Savings Bank</td>
<td>5,680 94</td>
<td></td>
</tr>
<tr>
<td>Gardiner Savings Institution</td>
<td>220,550 87</td>
<td></td>
</tr>
<tr>
<td>Hallowell Savings Institution</td>
<td>48,799 86</td>
<td></td>
</tr>
<tr>
<td>Lewiston Institution for Savings</td>
<td>152,204 52</td>
<td></td>
</tr>
<tr>
<td>Portland Savings Bank</td>
<td>697,487 95</td>
<td></td>
</tr>
<tr>
<td>Portland Five Cents Savings Institution</td>
<td>165,888 77</td>
<td></td>
</tr>
<tr>
<td>Randall Savings &amp; Benevolent Association</td>
<td>1,725 00</td>
<td></td>
</tr>
<tr>
<td>Saco &amp; Biddeford Savings Institution</td>
<td>432,567 43</td>
<td></td>
</tr>
<tr>
<td>South Berwick Savings Institution</td>
<td>87,122 78</td>
<td></td>
</tr>
<tr>
<td>York County Five Cent Savings Institution</td>
<td>61,213 87</td>
<td></td>
</tr>
</tbody>
</table>

Aggregate of deposits in fifteen Savings Banks for 1862,

Increase,

765,311 23

The increase of deposits $765,311.23 over the deposits of 1862, has been made as follows:

- Augusta Savings Bank, 54,089 82
- Bangor Savings Bank, 96,703 17
- Bath Savings Institution, 92,601 19
- Biddeford Bank Savings Institution, 89,715 24
- Brunswick Savings Institution, 16,131 26
- Calais Savings Bank, 4,688 62
- Hallowell Savings Institution, 21,708 86
- Lewiston Savings Institution, 82,786 20
- Portland Savings Bank, 215,349 90
- Portland Five Cents Savings Institution, 81,800 26
- Saco and Biddeford Savings Institution, 58,862 25
- York County Five Cent Savings Institution, 81,713 82

Decrease of deposits in Randall Savings Association, $2,490 83

- So. Berwick Bk. Savings Inst., 49,423 74
- Gardiner Savings Bank, 9,764 49

765,311 23
ALFRED BANK AT ALFRED.

Incorporated March 5, 1855.

JAMES O. McINTIRE, President. WM. H. CONANT, Cashier.

Directors—James O. McIntire, B. J. Herrick, Silas Derby, Ira T. Drew, of Alfred; Samuel C. Adams, of Newfield.

Capital, $50,000. Par value of shares, $100.
Number of stockholders, 85.
Largest amount of stock held by any one person or corporation, 74 shares.
Amount of stock owned out of the State, 70 shares.
Have no special discount day.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, $100.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 95 49.
Liabilities of directors as principals, 1,710 00.
Liabilities of directors as sureties, 3,418 50.
Liabilities of stockholders as principals, 644 00.
Loan as verified by actual inspection, 85,842 17.
Largest loan since January 1, 1863, July 22, 85,842 17.
Loan made up of 78 notes and drafts.
U. S. Government securities in the loan, —.
Other public securities in the loan, —.
Probable loss on overdue paper, 6,821 08.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 1,500 00.
Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 34 88.
Bills destroyed as appears by records, 202,000 00.
Unsigned bills on hand, 1,203 00.
Bills in bank at date of examination, July 22, 1863, 54,000 00.

Note.—All the foregoing were the data taken at our examination, July 22, 1863. The following exhibit is one of the 24th of October, 1863, and verified by the oath of the cashier.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loans, $66,034 96</td>
</tr>
<tr>
<td>Circulation, 27,312 00</td>
<td>Fixtures, 2,907 71</td>
</tr>
<tr>
<td>Deposits, 1,621 04</td>
<td>Bills of other banks &amp; checks, 4,350 72</td>
</tr>
<tr>
<td>Bank balances, 2,666 43</td>
<td>Bank balances, 4,264 52</td>
</tr>
<tr>
<td>Profits, 81,599 47</td>
<td>Specie, 3,441 56</td>
</tr>
<tr>
<td>Immediate liabilities, 28,933 04</td>
<td>Immediate resources, 12,656 80</td>
</tr>
</tbody>
</table>

3
**AMERICAN BANK AT HALLOWELL.**

_Incorporated January 21, 1854._

_Ebenezer Horn, President._  
_A. H. Howard, Cashier._


Capital, $75,000. Par value of shares, $100.

Number of stockholders, 153.

Largest amount of stock held by any one person or corporation, 28 shares.

Amount of stock owned out of the State, 52 shares.

Discount day, Tuesday.

Cashier's bond is renewed, and recorded.

Have some $2,000 of deposits on interest.

Annual expenses of the bank, exclusive of the State tax, about $1,100.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 2 per cent., declared, $1,500 00, July, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 1,076 73.

Liabilities of directors as principals, 15,000 00.

Liabilities of directors as sureties, 51,157 48.

Liabilities of stockholders as principals, 8,415 00.

Loan as verified by actual inspection, 119,128 31.

Largest loan since January 1, 1863, January 27, 1863, 148,972 64.

Loan made up of 140 notes and drafts.

U. S. Government securities in the loan, $5,550 00.

Other public securities in the loan, 15,176 68.

Overdue paper, 51 56.

Probable loss on overdue paper, 20,699 99.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 31,778 38.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 211,100 00.

Bills destroyed as appears by records, 65,366 00.

Unsigned bills on hand, 42,000 00.

Bills in bank at time of examination, July 30, 1863, 33,774 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $119,128 31</td>
</tr>
<tr>
<td>Circulation, 69,360 00</td>
<td>Real estate, 5,256 05</td>
</tr>
<tr>
<td>Deposits, 10,291 12</td>
<td>Bills of other banks &amp; checks, 9,865 26</td>
</tr>
<tr>
<td>Bank balances, 571 94</td>
<td>Bank balances, 15,833 22</td>
</tr>
<tr>
<td>Profits, 575 68</td>
<td>Specie, 5,910 00</td>
</tr>
<tr>
<td>Immediate liabilities, 80,623 06</td>
<td>Immediate resources, 31,778 38</td>
</tr>
</tbody>
</table>

**Note:** The table above represents the financial statements of the bank as of July 30, 1863.
AUBURN BANK AT AUBURN.

_Incorporated February 28, 1855._

J. H. ROAK, _President._

WM. LIBBY, _Cashier._


Capital, $75,000. Par value of shares, $100.
Number of stockholders, 26.
Largest amount of stock held by any one person or corporation, 100 shares.
Amount of stock owned out of the State, 466 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, about $1,250.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have special plates.
Rate and amount of last dividend, 4 per cent., $3,000 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 1,199 02
Liabilities of directors as principals, 1,951 00
Liabilities of directors as sureties,
Liabilities of stockholders as principals,
Loan as verified by actual inspection,
Loan largest since January 1, 1863, February 28, 1863, 164,483 35
Loan made up of 215 notes and drafts,
U. S. Government securities in the loan, 54,300 00
Other public securities in the loan, 7,000 00
Overdue paper, 5,454 37
Probable loss on overdue paper,
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 1,250 00
Whole amount of bills received from the engraver as appears by the engraver’s bill exhibited, 186,018 00
Bills destroyed as appears by the records, 72,498 00
Unsigned bills,
Bills in bank at time of examination, September 5, 1863, 18,457 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $164,483 35</td>
</tr>
<tr>
<td>Circulation, 95,063 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 20,851 68</td>
<td>Bills of other banks &amp; checks, 6,073 26</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances, 16,201 17</td>
</tr>
<tr>
<td>Profits, 3,007 63</td>
<td>Specie, 6,664 53</td>
</tr>
<tr>
<td></td>
<td>Immediate liabilities, 115,414 68</td>
</tr>
<tr>
<td></td>
<td>Immediate resources, 28,938 96</td>
</tr>
<tr>
<td>Total liabilities, 193,422 31</td>
<td>Total resources, 193,422 31</td>
</tr>
</tbody>
</table>
AUGUSTA BANK AT AUGUSTA.

Incorporated August 28, 1814.

SAMUEL CONY, President.

JOSEPH J. EVELSTH, Cashier.

Directors—Samuel Cony, James W. Bradbury, Henry R. Smith, Joseph H. Williams and Richard D. Rice, all of Augusta.

Capital $88,000. Par value of shares, $80.
Number of stockholders, 97.
Largest amount of stock held by any one person or corporation, 60 shares.
Amount of stock owned out the State, 222 shares.
No special discount day.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, about 1,700.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, $3 per share, declared, July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, $3,300 00
Liabilities of directors as principals, $3,755 88
Liabilities of directors as sureties, $310 00
Liabilities of stockholders of principals, $160,043 27
Loan as verified by actual inspection, $193,935 15
Largest loan since January 1, 1863, April 18, 1863, $161,665 00
Loan made up of 136 notes and drafts.
U. S. Government securities in the loan, $16,252 70
Other public securities in the loan, $19,455 74
Probable loss on overdue paper, $2,500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, $202 91
Whole amount of bills in existence August 20, 1863, as appears by bank note account on the ledger, $57,405 00
Bills destroyed since August 20, 1862, as appears by the records, $14,500 00
Unsigned bills on hand, $58,609 00
Bills in bank at time of examination, July 29, 1863, $202,682 01

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $88,000 00</td>
<td>Loan, $160,043 27</td>
</tr>
<tr>
<td>Circulation, 51,651 00</td>
<td>Real estate, 7,433 16</td>
</tr>
<tr>
<td>Deposits, 51,706 32</td>
<td>Bills of other banks &amp; checks, 4,182 00</td>
</tr>
<tr>
<td>Bank balances, 3,246 38</td>
<td>Bank balances, 20,044 27</td>
</tr>
<tr>
<td>Profits, 8,078 31</td>
<td>Specie, 11,029 31</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>202,682 01</td>
<td>202,682 01</td>
</tr>
<tr>
<td>Immediate liabilities, 106,603 70</td>
<td>Immediate resources, 35,205 58</td>
</tr>
</tbody>
</table>
BANK OF COMMERCE AT BELFAST.

Incorporated March 8, 1854.

Asa Faunce, President.

Charles Palmer, Cashier.


Capital $75,000. Par value of shares, $100.

Number of stockholders, 120.

Largest amount of stock held by any one person or corporation, 52 shares.

Amount of stock owned out of the State, 93 shares.

Have no special discount day.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, about $1,000.

Do business in Boston at the Howard Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 3½ per cent., April, 1863.

Declared, $2,625 00

Amount of reserved profits after declaring same and paying State and Government tax, 237 18

Liabilities of directors as principals, 19,500 00

Liabilities of directors as sureties, 2,797 00

Liabilities of stockholders as principals, 3,759 00

Loan as verified by actual inspection, 115,301 93

Loan largest since January 1, 1863, May 2, 1863, 120,877 60

Loan made up of 102 notes and drafts.

U. S. Government securities in the loan, 10,000 00

Other public securities in the loan, 5,000 00

Overdue paper, 18,437 66

Probable loss on overdue paper, 1,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 106,750 00

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 35,100 00

Bills destroyed as appears by the records, 1,050 00

Bills in bank at time of examination, Sept. 17, 1863, 11,406 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $115,301 93</td>
</tr>
<tr>
<td>Circulation, 59,194 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 33,550 01</td>
<td>Bills of other banks &amp; checks, 2,341 94</td>
</tr>
<tr>
<td>Bank balances, 3,024 00</td>
<td>Bank balances, 45,913 72</td>
</tr>
<tr>
<td>Profits,</td>
<td>Specie, 7,210 51</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>170,768 10</td>
<td>170,768 10</td>
</tr>
</tbody>
</table>

Immediate liabilities, 92,744 01

Immediate resources, 55,466 17
BANK OF CUMBERLAND AT PORTLAND.

Incorporated March 19, 1835.

WM. Moulton, President. 

Samuel Small, Jr., Cashier.

Directors—Wm. Moulton, Ashur Ware, Jonathan Tewksbury, M. H. Smith, James Todd, Edward H. Daveis, Weston F. Milliken, all of Portland.

Capital, $200,000. Par value of shares, $40.

Number of stockholders, 220.

Largest amount of stock held by any one person or corporation, 290 shares.

Amount of stock owned out of the State, 833 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, about $3,400.

Do business in Boston at the Merchants' Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 4 per cent., Declared, $8,000 00

Amount of reserved profits after declaring same and paying State and Government tax,

Liabilities of directors as principals,

Liabilities of directors as sureties,

Liabilities of stockholders as principals,

Loan as verified by actual inspection,

Largest loan since January 1, 1863, July 13, 1863,

Loan made up of 347 notes and drafts.

U. S. Government securities in the loan,

Other public securities in the loan,

Overdue paper,

Probable loss on overdue paper,

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

Whole amount of bills issued as appears by a bank note register,

Bills destroyed as appears by the records,

Unsigned bills on hand,

Bills in the bank at the time of examination, Sept. 23,

$200,000 00

150,323 00

105,541 45

68,558 30

979 46

525,702 21

256,843 91

370,550 61

404,027 66

40,000 00

10,250 00

5,040 11

1,500 66

541 72

700,300 00

497,600 00

7,000 00

52,371

7,000 00

5,000 00

4,688 82

401,590 61

401,027 66

50,000 00

10,250 00

5,040 11

1,500 66

541 72

700,300 00

497,600 00

7,000 00

52,371

$370,550 61

12,000 00

10,993 10

32,153 90

99,404 60

525,702 21

142,551 60

Liabilities.

Resources.
BANK COMMISSIONERS' REPORT.

BANK OF THE STATE OF MAINE AT BANGOR.

Incorporated May 30, 1851.

GEORGE K. JEWETT, President.
WILLIAM S. DENNETT, Cashier.

Directors—Geo. K. Jewett, Daniel B. Hinkley, Thomas Jenness, of Bangor; E. B. Dunn, of No. 11, Aroostook.

Capital, $150,000. Par value of shares, $60. Number of stockholders, 30. Largest amount of stock held by any one person or corporation, 480 shares. Amount of stock owned out of the State, 264 shares. Have no special discount day. Annual settlement was made with the cashier. Cashier's bond is renewed, and recorded. Allow interest on deposits at 2 per cent., $2,835 drawing interest. Annual expenses of the bank, exclusive of the State tax, $2,400. Do business in Boston at Exchange Bank. Receive bills home from Boston irregularly. Have special plates. Rate and amount of last dividend, 3 per cent., $4,500 00 Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 11,926 75 Liabilities of directors as principals, 1,500 00 Liabilities of directors as sureties, 11,658 44 Liabilities of stockholders as principals, — Loan as verified by actual inspection, 306,466 42 Largest loan since January 1, 1863, July 25, 1863, 322,581 22 Loan made up of 247 notes and drafts. U. S. Government securities in the loan, — Other public securities in the loan, 20,000 00 Overdue paper, 765 00 Probable loss on overdue paper, 500 00 Amount of tax paid on stock of non-residents, under the act of March 23, 1863, — Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 938,000 00 Bills destroyed as appears by the records, 476,500 00 Unsigned bills, 25,000 00 Bills in bank at time of examination, Aug. 5, 1863, 333,427 00

<table>
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<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital</td>
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</tr>
<tr>
<td>$150,000 00</td>
<td>$306,466 42</td>
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<tr>
<td>Circulation</td>
<td>Real estate,</td>
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<td>103,073 00</td>
<td>—</td>
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<td>Deposits</td>
<td>Bills of other banks &amp; checks, 29,829 26</td>
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<tr>
<td>96,885 11</td>
<td>Bank balances,</td>
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<tr>
<td>Bank balances</td>
<td>18,940 64</td>
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<tr>
<td>17,623 26</td>
<td>Specie,</td>
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<td>Profits,</td>
<td>12,335 05</td>
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<td>367,581 37</td>
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<tr>
<td>Immediate liabilities, 199,958 11</td>
<td>Immediate resources, 61,114 95</td>
</tr>
</tbody>
</table>

| Immediate resources, 61,114 95 | 367,581 37 |

$306,466 42
BANK COMMISSIONERS' REPORT.

BANK OF SOMERSET AT SKOWHEGAN.

Incorporated April 6, 1854.

WM. ROWELL, President.

R. KIDDER, Cashier.

Directors—Wm. Rowell, Samuel Parker, Samuel Robinson, A. H. Gilman, David White, all of Skowhegan.

Capital $50,000. Par value of shares, $100.
Number of stockholders, 65.
Largest amount of stock held by any one person or corporation, 62 shares.
Amount of stock owned out of the State, 39 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, $800.
Do business in Boston at the Bank of Mutual Redemption.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4 per cent., Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 2,252 58
Liabilities of directors as principals, 1,873 52
Liabilities of directors as sureties, 38,461 16
Liabilities of stockholders as principals, 104,592 01
Loan as verified by actual inspection, 104,592 01
Largest loan since January 1, 1863, March 21, 1863, 2,000 00
Loan made up of 126 notes and drafts.
U. S. Government securities in the loan, 30,000 00
Other public securities in the loan, 5,841 00
Overdue paper, 8,886 83
Probable loss on overdue paper, 120,482 05
Amount of tax paid on stock of non-residents, under act of March 23, 1863, 19,776 00
Whole amount of bills received from engraver, as appears by engraver's bill exhibited, 133,900 00
Bills destroyed, as appears by the records, 14,650 00
Unsigned bills on hand, 13,250 00
Bills in bank at time of examination, August 3, 1863, 19,776 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loan, $98,461 16</td>
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<tr>
<td>Circulation, 86,224 00</td>
<td>Real estate,</td>
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<tr>
<td>Deposits, 34,258 05</td>
<td>Bills of other banks &amp; checks, 9,900 85</td>
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<tr>
<td>Bank balances, 3,757 11</td>
<td>Bank balances, 53,498 04</td>
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<tr>
<td>Profits, 174,239 16</td>
<td>Specie, 12,379 11</td>
</tr>
<tr>
<td>Immediate liabilities, 120,482 05</td>
<td>Immediate resources, 75,778 00</td>
</tr>
</tbody>
</table>
**BANK COMMISSIONERS' REPORT.**

**BANK OF WINTHROP AT WINTHROP.**

*Incorporated March 15, 1853.*

*C. M. Bailey, President.  D. Stanley, Cashier.*


Capital, $75,000. Par value of shares, $100.

Number of stockholders, 80.

Largest amount of stock held by any one person or corporation, 117 shares.

Amount of stock owned out of the State, 8 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, about $1,200.

Do business in Boston at the Shoe and Leather Dealers' Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 4 per cent., Declared, $3,000 00, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 11,486 01.

Liabilities of directors as principals, 900 00.

Liabilities of directors as sureties, 500 00.

Loan as verified by actual inspection, 155,516 24.

Largest loan since January 1, 1863, August 17, 1863, 164,604 58.

Loan made up of 88 notes and drafts.

U. S. Government securities in the loan, 28,648 16.

Other public securities in the loan, 00.

Overdue paper, 750 00.

Probable loss on overdue paper, 00.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 00.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 141,001 00.

Bills destroyed as appears by records, 20,899 00.

Unsigned bills on hand, 22,100 00.

Bills in bank at time of examination, Sept. 5, 1863, 11,028 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $155,516 24</td>
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<tr>
<td>Circulation, 88,374 09</td>
<td>Real estate, 00</td>
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<tr>
<td>Deposits, 35,046 83</td>
<td>Bills of other banks &amp; checks, 2,888 89</td>
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<tr>
<td>Bank balances, 16,520 03</td>
<td>Bank balances, 51,296 28</td>
</tr>
<tr>
<td>Profits,</td>
<td>Specie, 5,839 35</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td>215,540 86</td>
<td>215,540 86</td>
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<tr>
<td>Immediate liabilities, 124,020 83</td>
<td>Immediate resources, 60,024 62</td>
</tr>
</tbody>
</table>
BATH BANK AT BATH.

Incorporated March 10, 1855.

Freeman Clark, President.

F. Patridge, Cashier.


Capital 75,000. Par value of shares, $100.
Number of stockholders, 102.
Largest amount of stock held by any one person or corporation, 52 shares.
Amount of stock owned out of the State, 20 shares.
Discount day, Thursday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits
Annual expenses of the bank, exclusive of the State tax, $1,400.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., Declared, $2,250 00 April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 400 00
Liabilities of directors as principals, 2,185 00
Liabilities of directors as sureties, 7,884 00
Liabilities of stockholders as principals, 1,972 00
Loan as verified by actual inspection, $136,783 87
Largest loan since January 1, 1863, June 17, 1863, 140,231 71
Loan made up of 99 notes and drafts.
U. S. Government securities in the loan, 75,000 00
Other public securities in the loan, —
Overdue paper, 250 00
Probable loss on overdue paper, —
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 116,500 00
Whole amount of bills received, as appears by the books, 1,600 00
Bills destroyed, as appears by the records, 5,500 00
Unsigned bills on hand, —
Bills in bank at time of examination, July 28, 1863, 42,320 00

<table>
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<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital, 75,000 00</td>
<td>Loan, $136,783 87</td>
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<tr>
<td>Circulation, 67,080 00</td>
<td>Real estate, 1,350 00</td>
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<tr>
<td>Deposits, 106,222 87</td>
<td>Bills of other banks &amp; checks, 5,223 89</td>
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<tr>
<td>Bank balances, 1,739 83</td>
<td>Bank balances, 102,863 07</td>
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<tr>
<td>Profits, —</td>
<td>Specie, 3,821 37</td>
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<td>—</td>
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<tr>
<td>250,042 20</td>
<td>250,042 20</td>
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<tr>
<td>Immediate liabilities, 173,392 87</td>
<td>Immediate resources, 111,908 33</td>
</tr>
</tbody>
</table>
BELFAST BANK AT BELFAST.

_Incorporated April 1, 1836._

THOS. MARSHALL, _President_,

A. H. BRADBURY, _Cashier._


Capital, $100,000. Par value of shares, $100.
Number of stockholders, 126.
Largest amount of stock held by any one person or corporation, 58 shares.
Amount of stock owned out of the State, 210 shares.
Discount day, Thursday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, $1,800.
Do business in Boston at the Tremont Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4¼ per cent., $4,500 00
Declared, October, 1863.
Amount of reserved profits after declaring same and paying State and
Government tax, 4,495 00
Liabilities of directors as principals, 6,123 00
Liabilities of directors as sureties, 2,400 00
Liabilities of stockholders as principals, 1,200 00
Loan as verified by actual inspection, 171,277 63
Loan largest since January 1, 1862, August 15, 1863, 177,704 00
Loan made up of 130 notes and drafts.
U. S. Government securities in the loan, 50,000 00
Other public securities in the loan, —
Overdue paper, 26,780 74
Probable loss on overdue paper, 1,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 211 51
Whole amount of bills in existence as per ledger-account, 125,767 00
Bills destroyed since October, 1862, as appears by the records, 3,671 00
Unsigned bills on hand, 11,700 00
Bills in bank at time of examination Sept. 16, 1863, 37,683 00

<table>
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<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $171,277 63</td>
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<td>Circulation, 84,413 00</td>
<td>Real estate, —</td>
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<td>Deposits, 129,314 03</td>
<td>Bills of other banks &amp; checks, 26,124 12</td>
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<td>Bank balances, —</td>
<td>Bank balances, 118,716 24</td>
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<td>Profits, 9,261 03</td>
<td>Specie, 11,870 07</td>
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<tr>
<td>322,988 06</td>
<td>322,988 06</td>
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<td>Immediate liabilities, 213,727 03</td>
<td>Immediate resources, 151,710 48</td>
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</table>
BIDDEFORD BANK AT BIDDEFORD.

Incorporated July 26, 1847.

WM. P. HAINES, President.

R. M. CHAPMAN, Cashier.

Directors—Wm. P. Haines, Thomas Quinby, Geo. H. Adams, Joshua Moore, Nathan O. Kendall, of Biddeford; Hugh Wallace, of Saco.

Capital, $150,000. Par value of shares, $100.
Number of stockholders, 214.
Largest amount of stock held by any one person or corporation, 108 shares.
Amount of stock owned out of the State, 289 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates for $20, $50, and $100 bills—all others special.
Annual expenses of the bank, exclusive of the State tax, $1,250.

Rate and amount of last dividend, 3 per cent., declared.
Amount of reserved profits after declaring same and paying State and Government tax, $4,500 00, April, 1863.
Liabilities of directors as principals, 11,378 34
Liabilities of directors as sureties, 5,450 00
Liabilities of stockholders as principals, 20,365 00
Loan as verified by actual inspection, 265,993 16
Largest loan since January 1, 1863, July 2, 1863, 268,450 92
Loan made up of 223 notes and drafts.
U. S. Government securities in the loan, 37,000 00
Other public securities in the loan, 15,735 50
Overdue paper, 8,252 26
Probable loss on overdue paper, 1,000 00
Amount of tax paid on stock of non-residents, under the act of March 22, 1863, 494,000 00
Whole amount of bills received from the engraver as appears by the engraver’s bill exhibited, 338,500 00
Bills destroyed as appears by records, 33,000 00
Unsigned bills on hand, 20,752 00
Bills in bank at time of examination, July 23, 1863, 20,752 00

<table>
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<th>Liabilities</th>
<th>Resources</th>
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<tr>
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<td>$150,000 00</td>
<td>$265,933 16</td>
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<tr>
<td>Circulation</td>
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<td>101,748 00</td>
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<td>Deposits</td>
<td>Bills of other banks &amp; checks, 10,914 15</td>
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<tr>
<td>40,855 73</td>
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<td>Bank balances</td>
<td>Specie, 10,706 41</td>
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<td>Profits</td>
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<tr>
<td>18,077 50</td>
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<tr>
<td>310,684 23</td>
<td>310,684 22</td>
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<tr>
<td>Immediate liabilities</td>
<td>Immediate resources, 44,751 07</td>
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<tr>
<td>142,606 73</td>
<td></td>
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</tbody>
</table>
BUCKSPORT BANK AT BUCKSPORT.

Incorporated April 10, 1854.

HENRY DARLING, President.

EDWARD SWASEY, Cashier.

Directors—Henry Darling, J. N. Swasey, J. B. Bradley, N. T. Hill, T. C. Woodman, of Bucksport; John Buck, of Orland.

Capital $75,000. Par value of shares, $100.
Number of stockholders, 94.
Largest amount of stock held by any one person or corporation, 64 shares.
Amount of stock owned out of the State, 45 shares.
Have no regular discount day.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $1,200.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4 per cent., Declared, $3,000 00, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 8,016 37.
Liabilities of principals as directors, 3,450 00.
Liabilities of directors as sureties, 8,597 05.
Liabilities of stockholders as principals, 2,100 00.
Loan as verified by actual inspection, 116,573 93.
Largest loan since January 1, 1863, May 2, 1863, 116,737 01.
Loan made up of 130 notes and drafts.
U. S. Government securities in the loan, 43,250 00.
Other public securities in the loan, -.
Overdue paper, 7,480 68.
Probable loss on overdue paper, -.
Amount of tax paid on stock of non-residents under the act of March 28, 1863, 61 11.
Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 154,550 00.
Bills destroyed as appears by the records, 10,075 00.
Unsigned bills on hand, 21,575 00.
Bills in bank at time of examination, September 15, 1863, 34,424 00.

<table>
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<tr>
<th>Liabilities</th>
<th>Resources</th>
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<td>Capital, $75,000 00</td>
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<td>Circulation, 88,476 00</td>
<td>Real estate, 302 00</td>
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<td>Deposits, 62,829 59</td>
<td>Bills of other banks &amp; checks, 11,587 42</td>
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<tr>
<td>Bank balances,</td>
<td>Bank balances, 99,573 61</td>
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<tr>
<td>Profits, 11,731 39</td>
<td>Specie 16,000 02</td>
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<td>Immediate liabilities, 151,305 59</td>
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<tr>
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<td>Immediate resources, 121,161 05</td>
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<tr>
<td>238,036 98</td>
<td>238,036 98</td>
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</tbody>
</table>
BANK COMMISSIONERS' REPORT.

CALAIS BANK AT CALAIS.

_Incorporated April 1, 1831._

**George Downes, President.**

**Joseph A. Lee, Cashier.**


Capital $100,000. Par value of shares, $100.

Number of stockholders, 111.

Largest amount of stock held by any one person or corporation, 316 shares.

Amount of stock owned out of the State, 1,114 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, $1,800.

Do business in Boston at Globe Bank.

Receive bills home from Boston semi-monthly.

Have special plates for all except $20, $50, and $100.

Rate and amount of last dividend, 4 per cent.

Declared, $4,000 00

July, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

14,395 51

Liabilities of directors as principals,

1,357 48

Liabilities of directors as sureties,

80 00

Liabilities of stockholders as principals,

185,102 00

Loan as verified by actual inspection,

199,817 43

Loan largest since January 1, 1863, August 22, 1863,

U. S. Government securities in the loan,

$15,500 00

Other public securities in the loan,

Overdue paper,

5,737 43

Probable loss on overdue paper,

Amount of tax paid on stock of non-residents, under the act of March

22, 1863,

1,018 42

Whole amount of bills received from the engraver as appears by en-

graver's bill exhibited,

440,173 00

Bills destroyed as appears by the records,

290,173 00

Unsigned bills,

Bills in bank at time of examination, October 24, 1863,

84,534 00

<table>
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<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $185,102 90</td>
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<tr>
<td>Circulation, 65,466 00</td>
<td>Real estate, 2,400 00</td>
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<tr>
<td>Deposits, 57,617 31</td>
<td>Bills of other banks &amp; checks, 10,385 00</td>
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<tr>
<td>Bank balances, -</td>
<td>Bank balances, 34,040 62</td>
</tr>
<tr>
<td>Profits, 16,096 70</td>
<td>Specie, 7,251 49</td>
</tr>
<tr>
<td>239,180 01</td>
<td>239,180 01</td>
</tr>
<tr>
<td>Immediate liabilities, 123,083 31</td>
<td>Immediate resources, 51,677 11</td>
</tr>
</tbody>
</table>
BANK COMMISSIONERS' REPORT.

CANAL BANK AT PORTLAND.

Incorporated February 19, 1825.

Wm. W. Thomas, President.

Benj. C. Somerby, Cashier.


Capital, $600,000. Par value of shares, $100.

Number of stockholders, 405.

Largest amount of stock held by any one person or corporation, 246 shares.

Amount of stock owned out of the State, 1,321 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank exclusive of the State tax, about $6,800.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 4 per cent., $24,000 00

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 80,453 40

Liabilities of directors as principals, 9,038 00

Liabilities of directors as sureties, 7,951 42

Liabilities of stockholders as principals, 8,000 00

Loan as verified by actual inspection, 1,191,231 08

Largest loan since January 1, 1863, 1,277,986 59

Loan made up of 760 notes and drafts.

U. S. Government securities in the loan, 434,450 00

Other public securities in the loan, 7,000 00

Overdue paper 17,777 80

Probable loss on overdue paper, 4,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 1,969 77

Bank note account shows bills signed, 600,700 00

Bills destroyed as appears by the records, 88,700 00

Unsigned bills on hand, 244,800 00

Bills in bank at time of examination, Sept. 25, 1863, 168,361 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $600,000 00</td>
<td>Loan, $1,191,231 08</td>
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<tr>
<td>Circulation, 353,639 00</td>
<td>Real estate, 1,906 04</td>
</tr>
<tr>
<td>Deposits, 408,851 93</td>
<td>Bills of other banks &amp; checks, 93,748 35</td>
</tr>
<tr>
<td>Profits, 115,740 69</td>
<td>Specie, 33,634 81</td>
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<tr>
<td>Bank balances, 16,335 37</td>
<td>Bank balances, 174,046 70</td>
</tr>
<tr>
<td>1,494,566 99</td>
<td>1,494,566 99</td>
</tr>
<tr>
<td>Immediate liabilities, 778,823 30</td>
<td>Immediate resources, 301,429 87</td>
</tr>
</tbody>
</table>
CASCO BANK AT PORTLAND.

Incorporated February 18, 1824.

SAMUEL E. SPRING, President.

EDWARD P. GERRISH, Cashier.


Capital $600,000. Par value of shares, $100.
Number of stockholders, 453.
Largest amount of stock held by any one person or corporation, 132 shares.
Amount of stock owned out of the State, 1,192 shares.
Discount day, Friday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $7,500.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have special plates.
Rate and amount of last dividend, 4 per cent.,
Declared, $24,000 00
April, 1863
Amount of reserved profits after declaring same and paying State and
Government tax, 107,736 00
Liabilities of directors as principals,
58,500 00
Liabilities of directors as sureties,
139,388 00
Liabilities of stockholders as principals,
3,984 00
Loan as verified by actual inspection,
1,433,062 96
Loan largest since January 1, 1863, September 24, 1868,
1,433,063 96
Loan made up of 1,022 notes and drafts.
U. S. Government securities in the loan,
285,975 00
Other public securities in the loan,
47,000 00
Overdue paper,
7,681 57
Probable loss on overdue paper,
2,018 50
Amount of tax paid on stock of non-residents, under the act of March 22, 1863,
1,841,078 00
Whole amount of bills received from the engraver (engraver's bill ex-
hibited for this amount less $7,640),
1,841,078 00
Bills destroyed as appears by the records,
1,225,078 00
Unsigned bills on hand,
80,000 00
Bills in bank at time of examination, Sept. 24, 1863,
280,016 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $600,000</td>
<td>Loan, $1,433,063</td>
</tr>
<tr>
<td>Circulation, $255,984</td>
<td>Real estate, $6,000</td>
</tr>
<tr>
<td>Deposits, $1,006,417</td>
<td>Bills of other banks &amp; checks, $116,627</td>
</tr>
<tr>
<td>Profits, $148,008</td>
<td>Specie, $32,135</td>
</tr>
<tr>
<td>Bank balances, $561</td>
<td>Bank balances, $421,043</td>
</tr>
<tr>
<td>Immediate liabilities, $1,261,962</td>
<td>Immediate resources, $569,596</td>
</tr>
</tbody>
</table>

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BANK COMMISSIONERS' REPORT.

CITY BANK AT BATH.

Incorporated March 4, 1853.

James H. McLellan, President.

W. B. Taylor, Cashier.


Capital $150,000. Par value of shares, $100.
Number of stockholders, 176.
Largest amount of stock held by any one person or corporation, 60 shares.
Amount of stock owned out of the State, 20 shares.
Discount day, Wednesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, $2,000.
Do business in Boston at Globe Bank.
Receive bills from home from Boston monthly.
Have special plates.
Rate and amount of last dividend, 24 per cent., $3,750 00.
Declared, April, 1862.
Amount of reserved profits after declaring same and paying State and Government tax,
Liabilities of directors as principals, 6,008 21.
Liabilities of directors as sureties, 13,010 00.
Liabilities of stockholders as principals, 12,149 23.
Loan as verified by actual inspection, 216,558 16.
Loan largest since January 1, 1863, July 28, 1863, 216,558 16.
Loan made of 111 notes and drafts, U. S. Government securities in the loan, $86,005 67.
Other public securities in the loan, $298,701 77.
Overdue paper, 8,981 71.
Probable loss on overdue paper, 2,000 00.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 103 25.
Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 206,000 00.
Bills destroyed as appears by the records, 40,000 00.
Unsigned bills on hand, 117,807 00.
Bills in bank at time of examination, July 28, 1863, 117,807 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $150,000</td>
<td>Loan $216,558 16</td>
</tr>
<tr>
<td>Circulation, 48,193</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 96,706</td>
<td>Bills of other banks &amp; checks, 12,917 70</td>
</tr>
<tr>
<td>Bank balances, 2477</td>
<td>Bank balances, 63,105 62</td>
</tr>
<tr>
<td>Profits, 1324 75</td>
<td>Specie 7,926 21</td>
</tr>
<tr>
<td>Total $298,701 77</td>
<td>Total $298,701 77</td>
</tr>
</tbody>
</table>

Immediate liabilities, 147,377 04
Immediate resources, 82,148 61
CITY BANK AT BIDDEFORD.

_Incorporated February 14, 1856._

CHARLES C. SAWYER, _President._

S. A. BOOTHBY, _Cashier._


Capital, $75,000. Par value of shares, $100.
Number of stockholders, 188.
Largest amount of stock held by any one person or corporation, 54 shares.
Amount of stock owned out of the State, 236 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax about $1,000.
Do business at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 91 21.
Liabilities of directors as principal’s, 3,032 41.
Liabilities of directors as sureties, 14,622 00.
Liabilities of stockholders as principal’s, 10,179 22.
Loan as verified by actual inspection, 134,377 30.
Largest loan since January 1, 1863, July 23, 1863, 134,377 30.
Loan made up of 329 notes and drafts.
U. S. Government securities in the loan, $10,000 00.
Other public securities in the loan, —.
Overdue paper, 17,877 13.
Probable loss on overdue paper, 2,000 00.
Amount of tax paid on stock of non-residents, under the act of March 23d, 1863, —.
Whole amount of bills received from the engraver, as appears by the engraver’s bill exhibited, 144,000 00.
Bills destroyed as appears by the records, 55,847 00.
Unsigned bills, 18,150 00.
Bills in bank at time of examination, July 28, 1863, 30,659 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital, 75,000 00</td>
<td>Loans, 134,377 30</td>
</tr>
<tr>
<td>Circulation, 39,344 00</td>
<td>Real estate, 1,000 00</td>
</tr>
<tr>
<td>Deposits, 34,343 50</td>
<td>Bills of other banks &amp; checks, 886 00</td>
</tr>
<tr>
<td>Bank balances, 00 00</td>
<td>Bank balances, 9,358 08</td>
</tr>
<tr>
<td>Profits, 428 90</td>
<td>Specie, 2,895 07</td>
</tr>
<tr>
<td><strong>149,116 40</strong></td>
<td><strong>149,116 40</strong></td>
</tr>
<tr>
<td>Immediate liabilities, 73,787 50</td>
<td>Immediate resources, <strong>$13,740 19</strong></td>
</tr>
</tbody>
</table>
COBBOSSEE CONTEE BANK AT GARDINER.

Incorporated March 23, 1852.

WM. BRADSTREET, President.  JOSEPH ADAMS, Cashier.

Directors—Wm. Bradstreet, John S. Mitchell, Chas. Danforth, F. G. Richards, of Gardiner; Stephen Young, of Pittston.

Capital, $100,000. Par value of shares, $100.
Number of stockholders, 79.
Largest amount of stock held by any one person or corporation, 100 shares.
Amount of stock owned out of the State, 169 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,300.
Do business in Boston at Bank of Mutual Redemption.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $3,000 00
Declared, July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 9,374 77
Liabilities of directors as principals, 2,000 00
Liabilities of directors as sureties, 16,289 88
Liabilities of stockholders as principals, 184,884 49
Loan as verified by actual inspection, 194,538 89
Largest loan since January 1, 1863, March 2, 1863,
Loan made up of 176 notes and drafts.
U. S. Government securities in the loan, 45,000 00
Other public securities in the loan, 2,000 00
Overdue paper, 30,256 15
Probable loss on overdue paper, 2,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863, 245 05
A bank note register shows bills in existence Dec. 30, 1853,
Bills received since December 30, 1853, as by engraver’s bill exhibited, 250,000 00
Bills destroyed as appears by records, 100,000 00
Unsigned bills on hand, 13,600 00
Bills in bank at time of examination, July 31, 1863, 111,000 00
84,375 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $184,884 49</td>
</tr>
<tr>
<td>Circulation, 41,025 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 81,874 11</td>
<td>Bills of other banks &amp; checks, 4,303 00</td>
</tr>
<tr>
<td>Bank balances, 277 24</td>
<td>Bank balances, 38,973 03</td>
</tr>
<tr>
<td>Profits, 9,786 85</td>
<td>Specie, 5,902 68</td>
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<tr>
<td>222,963 20</td>
<td>222,963 20</td>
</tr>
<tr>
<td>Immediate liabilities, 123,176 35</td>
<td>Immediate resources, 48,278 71</td>
</tr>
</tbody>
</table>
EASTERN BANK AT BANGOR.

Incorporated March 21, 1835.

AMOS M. ROBERTS, President. W. H. MILLS, Cashier.


Capital, $150,000. Par value of shares, $100.
Number of stockholders, 74.
Largest amount of stock held by any one person or corporation, 120 shares.
Amount of stock owned out of the State, 197 shares.
Discount day, Thursday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,800.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have special plates.
Rate and amount of last dividend, 3 per cent., Declared, $4,500
Amount of reserved profits after declaring same and paying State and
Government tax, 294
Liabilities of directors as principals, 8,810
Liabilities of directors as sureties, 24,871
Liabilities of stockholders as principals, 3,671
Loan as verified by actual inspection, 301,992
Loan largest since January 1, 1863, August 10, 1863, 301,992
Loan made up of 240 notes and drafts, 301,992
U. S. Government securities in the loan, 45,000
Other public securities in the loan, 10,100
Overdue paper, $4,122
Probable loss on overdue paper, 455,000
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 194,339
Whole amount of bills received from the engraver as by engraver's
bill exhibited and by bank books, 455,000
Bills destroyed as appears by the records, 194,339
Unsigned bills on hand, 91,580
Bills in bank at time of examination, August 10, 1863, 91,580

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $150,000 00</td>
<td>Loan, $301,992 62</td>
</tr>
<tr>
<td>Circulation, 169,081 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 29,367 59</td>
<td>Bills of other banks &amp; checks, 11,754 07</td>
</tr>
<tr>
<td>Bank balances, 9,088 53</td>
<td>Bank balances, 41,086 88</td>
</tr>
<tr>
<td>Profits, 5,769 95</td>
<td>Specie, 18,373 50</td>
</tr>
<tr>
<td>Immediate liabilities, 217,487 12</td>
<td>Immediate resources, $71,214 45</td>
</tr>
</tbody>
</table>
FARMERS' BANK AT BANGOR.

_Incorporated March 23, 1853._

**JAMES DUNNING, President.**  **WM. H. PARSONS, Cashier.**

_Directors—James Dunning, Solomon Parsons, James B. Fiske, Winthrop Chapman, Chas. E. Dole, all of Bangor._

Capital, $100,000. Par value of shares, $100.
Number of stockholders, 81.
Largest amount of stock held by any one person or corporation, 181 shares.
Amount of stock owned out of the State, unknown.
Discount, every day.
Annual settlement was made with the cashier.
Cashier's bond is renewed and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,200.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have special plates for small bills, general plates for large bills.
Rate and amount of last dividend, 3 per cent.,
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and
Government tax, $82 11
Liabilities of directors as principals, 1,500 00
Liabilities of directors as sureties, 5,387 84
Liabilities of stockholders as principals, 7,317 43
Loan as verified by actual inspection, 194,750 43
Loan largest since January 1, 1863, August 7, 1863,
194,760 43
Loan made up of 146 notes and drafts, 107,711 77
United States Government security in loan, 6,578 89
Other public securities in the loan,
Overdue paper, 
Probable loss on overdue paper, 
Amount of tax paid on stock of non-residents, under the act of March
23, 1863, 448,600 00
Whole amount of bills received as by engraver's bill exhibited, 291,800 00
Bills destroyed as appears by the records, 17,700 00
Unsigned bills on hand, 22,023 00
Bills in bank at time of examination, August 7, 1863, 

<table>
<thead>
<tr>
<th><strong>Liabilities</strong></th>
<th><strong>Resources</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $194,750 43</td>
</tr>
<tr>
<td>Circulation, 107,077 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 88,503 23</td>
<td>Bills of other banks &amp; checks, 67,652 60</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances, 24,515 68</td>
</tr>
<tr>
<td>Profits, 2,110 27</td>
<td>Specie, 5,861 79</td>
</tr>
<tr>
<td><strong>Total</strong> 292,780 50</td>
<td><strong>Total</strong> 292,780 50</td>
</tr>
<tr>
<td><strong>Immediate liabilities</strong> 190,670 23</td>
<td><strong>Immediate resources</strong> 98,030 07</td>
</tr>
</tbody>
</table>
Freemans Bank at Augusta.

Incorporated March 2, 1833.

Watson F. Hallett, President.

Daniel Pike, Cashier.


Capital, $100,000. Par value of shares, $100.
Number of stockholders, 103.
Largest amount of stock held by any one person or corporation, 68 shares.
Amount of stock owned out of the State, 128 shares.
Have no special discount day.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, $1,350.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.

Rate and amount of last dividend, 3 per cent., $3,000, declared, July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 689.
Liabilities of directors as principals, 8,000.
Liabilities of directors as sureties, 9,000.
Liabilities of stockholders as principals, 1,200.
Loan as verified by actual inspection, 190,136.
Loan largest since January 1, 1863, July 25, 1863, 190,157.
Loan made of 129 notes and drafts.
Other public securities in the loan, 28,708.
Overdue paper, 12,055.
Probable loss on overdue paper, 4,000.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 130.
Whole amount of bills received from the engraver as by engraver’s bill exhibited, 408,810.
Bills destroyed as appears by the records, 148,010.
Unsigned bills, 82,100.
Bills in bank at time of examination, July 29, 1863, 65,037.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $190,136 64</td>
</tr>
<tr>
<td>Circulation, 108,768 00</td>
<td>Real estate, 7,356 30</td>
</tr>
<tr>
<td>Deposits, 70,330 73</td>
<td>Bills of other banks &amp; checks, 13,667 60</td>
</tr>
<tr>
<td>Bank balances, 1,333 95</td>
<td>Bank balances, 61,121 68</td>
</tr>
<tr>
<td>Profits, 1,996 90</td>
<td>Specie, 9,242 26</td>
</tr>
<tr>
<td></td>
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<tr>
<td>281,524 58</td>
<td>281,524 58</td>
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<tr>
<td></td>
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</tr>
<tr>
<td>Immediate liabilities, 180,427 68</td>
<td>Immediate resources, 84,081 64</td>
</tr>
</tbody>
</table>
FRONTIER BANK AT EASTPORT.

_Incorporated April 1, 1836._

O. S. LIVERMORE, _President._

E. J. NOYES, _Cashier._


Capital $75,000. Par value of shares $75.
Number of stockholders, 75.
Largest amount of stock held by any one person or corporation, 40 shares.
Amount of stock owned out of the State, 451 shares.
Discount day, Wednesday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of State tax, about $1,600.
Do business in Boston at the North Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3½ per cent., $2625 00
Declared, October, 1863.
Amount of reserved profits after declaring same and paying State and
_Government tax_, 10,493 75
_Liabilities of directors as principals_, 9,916 84
_Liabilities of directors as sureties_, 12,185 32
_Liabilities of stockholders as principals_, 10,918 41
_Loan as verified by actual inspection_, 108,924 48
_Loan largest since January 1, 1863, May 6, 1863_, 121,022 27
_Loan made up of 137 notes and drafts_, 17,000 00
_U. S. Government securities in the loan_, 18,106 00
_Other public securities in the loan_, 469 00
_Probable loss on overdue paper_, —
_Amount of tax paid on stock of non-residents, under the act of March 23, 1863_, 372 08
_Engraver’s certificate was shown for a new emission of bills to the amount of_, 140,010 00
_Bills destroyed as appears by the records_, 48,612 00
_Unsigned bills on hand_, 9,800 00
_Bills in bank at time of examination, November 4, 1863_, 12,338 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, 108,924 48</td>
</tr>
<tr>
<td>Circulation, 69,260 00</td>
<td>Real estate, 7,772 77</td>
</tr>
<tr>
<td>Deposits, 67,383 08</td>
<td>Bills of other banks &amp; checks, 5,975 59</td>
</tr>
<tr>
<td>Bank balances, 14,369 95</td>
<td>Bank balances, 110,621 45</td>
</tr>
<tr>
<td>Profits, 11,584 36</td>
<td>Specie, 4,303 10</td>
</tr>
<tr>
<td><strong>237,597 39</strong></td>
<td><strong>237,597 39</strong></td>
</tr>
<tr>
<td>Immediate liabilities, 151,013 03</td>
<td>Immediate resources, 120,900 14</td>
</tr>
</tbody>
</table>
40 BANK COMMISSIONERS' REPORT.

GARDINER BANK AT GARDINER.

Incorporated January 31, 1814.

JOSEPH BRADSTREET, President.

JAMES F. PATTERSON, Cashier.


Capital, $50,000. Par value of shares, $50.
Number of stockholders, 59.
Largest amount of stock held by any one person or corporation, 118 shares.
Amount of stock owned out of the State, 188 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, $1000.
Do business in Boston at the Tremont Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 2½ per cent., $1,250 00
Declared, February, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 1,925 22
Liabilities of directors as principals, 2,338 84
Liabilities of directors as sureties, 1,216 55
Liabilities of stockholders as principals, 2,729 62
Loan as verified by actual inspection, 56,285 45
Loan largest since January 1, 1863, January 3, 1863, 69,848 77
Loan made up of 96 notes and drafts.
U. S. Government securities in the loan, —
Other public securities in the loan, —
Overdue paper 10,689 14
Probable loss on overdue paper, 300 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, —
Whole amount of bills issued as appears by a bank note register, 578,663 00
Bills destroyed as appears by the records and the register, 500,971 00
Unsigned bills on hand, 71,900 00
Bills in bank at time of examination, July 31, 1863, 55,053 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loan, 56,285 45</td>
</tr>
<tr>
<td>Circulation, 22,639 00</td>
<td>Real estate, 2,000 00</td>
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<tr>
<td>Deposits, 42,667 87</td>
<td>Bills of other banks &amp; checks, 5,312 00</td>
</tr>
<tr>
<td>Bank balances, 89 69</td>
<td>Bank balances, 52,402 63</td>
</tr>
<tr>
<td>Profits, 3,667 27</td>
<td>Specie, 3,063 66</td>
</tr>
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<td></td>
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</tr>
<tr>
<td>119,063 74</td>
<td>119,063 74</td>
</tr>
<tr>
<td>Immediate liabilities, 65,395 47</td>
<td>Immediate resources, 60,777 29</td>
</tr>
</tbody>
</table>
BANK COMMISSIONERS' REPORT.

GEORGES BANK AT THOMASTON.

Incorporated February 14, 1852.

EDWARD O'BRIEN, President.
J. C. LEVENSALER, Cashier.


Capital, $50,000. Par value of shares, $100.
Number of stockholders, 115.
Largest amount of stock held by any one person or corporation, 50 shares.
Amount of stock owned out of the State, 28 shares.
Discount day, first and third Monday of each month.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,000.
Do business in Boston at Exchange Bank.
Receive bills home from Boston monthly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $1,500.00 Declared, April, 1863.
Amount of reserved profits after declaring the same and paying State and Government tax, 168.15
Liabilities of directors as principals, —
Liabilities of directors as sureties, —
Liabilities of stockholders as principals, 300.00
Loan as verified by actual inspection, 30,650.22
Loan largest since January 1, 1863, January 10, 1863, 42,044.92
Loan made up of 35 notes and drafts.
U.S. Government securities in the loan, —
Other public securities in the loan, —
Overdue paper, 15,438.43
Probable loss on overdue paper, 1,000.00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 28.00
Whole amount of bills received from engraver as appears by engraver's bill exhibited, 97,000.00
Bills destroyed as appears by records, 37,000.00
Unsigned bills on hand, 5,000.00
Bills in bank at time of examination, Sept. 18, 1863, 28,202.00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000.00</td>
<td>Loan, $30,650.22</td>
</tr>
<tr>
<td>Circulation, 26,798.00</td>
<td>Real estate, 9,070.22</td>
</tr>
<tr>
<td>Deposits, 138,705.71</td>
<td>Bills of other banks &amp; checks, 3,664.38</td>
</tr>
<tr>
<td>Bank balances, —</td>
<td>Bank balances, 162,910.96</td>
</tr>
<tr>
<td>Profits, 1,211.91</td>
<td>Specie, 10,419.74</td>
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<tr>
<td>216,715.62</td>
<td>216,715.62</td>
</tr>
<tr>
<td>Immediate liabilities, 165,503.71</td>
<td>Immediate resources, 176,995.08</td>
</tr>
</tbody>
</table>
GRANITE BANK AT AUGUSTA.

Incorporated April 1, 1836.

WILLIAM A. BROOKS, President.

WM. T. JOHNSON, Cashier.


Capital, $75,000. Par value of shares, $75.
Number of stockholders, 86.
Largest amount of stock held by any one person or corporation, 217 shares.
Amount of stock owned out of the State, 154 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, $1,275.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $2,250.00.
Declared, June, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 353 73.
Liabilities of directors as principals, 9,000 00.
Liabilities of directors as sureties, 11,413 00.
Liabilities of stockholders as principals, 9,000 00.
Loan as verified by actual inspection, 128,141 81.
Loan largest since January 1, 1863, July 29, 1863, 128,141 81.
Loan made up of 53 notes and drafts.
U. S. Government securities in the loan, 40,000 00.
Other public securities in the loan, 13,500 00.
Overdue paper, 10,213 00.
Probable loss on overdue paper, 130.00.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 130.00.
Whole amount of bills received from the engraver as appears by the engraver's bill produced, 300,550 00.
Bills destroyed as appears by records, 154,550 00.
Unsigned bills on hand, 28,000 00.
Bills in bank at time of examination, July 29, 1863, 77,886 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, 75,000.00</td>
<td>Loan, 128,141.81</td>
</tr>
<tr>
<td>Circulation, 40,114.00</td>
<td>Real estate, 2,200.00</td>
</tr>
<tr>
<td>Deposits, 32,346.37</td>
<td>Bills of other banks &amp; checks, 6,176.00</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances, 5,286.37</td>
</tr>
<tr>
<td>Profits, 436.37</td>
<td>Specie, 6,042.50</td>
</tr>
<tr>
<td>Total, 147,796.68</td>
<td>Total, 147,796.68</td>
</tr>
<tr>
<td>Immediate liabilities, 72,360.13</td>
<td>Immediate resources, 17,454.87</td>
</tr>
</tbody>
</table>
INTERNATIONAL BANK AT PORTLAND.
Incorporated March 22, 1859.

St. John Smith, President.
Wm. E. Gould, Cashier.


Capital $625,000. Par value of shares, $100.
Number of stockholders, 513.
Largest amount of stock held by any one person or corporation, 200 shares.
Amount of stock owned out of the State, 1,300 shares.
Discount daily.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $4,000.
Do business in Boston at the Shoe and Leather Dealers' Bank, and at Mechanics' Bank, New York.
Receive bills home from Boston twice a week.
Have special plates.
Rate and amount of last dividend, 34 per cent, $21,275 00
Declared, October, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 20,000 00
Liabilities of directors as principals, 22,850 00
Liabilities of directors as sureties, 44,486 15
Liabilities of stockholders as principals, 25,620 00
Loan as verified by actual inspection, 1,264,665 12
Loan largest since January 1, 1863, June 10, 1863, 1,349,080 25
Loan made up of 600 notes and drafts.
United States Government securities in the loan, $475,800 18
Overdue paper, 3,162 92
Probable loss on overdue paper, 1,000
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 1,842 70
Whole amount of bills received from the engraver, as appears by engraver's bill exhibited, 867,000 00
Bills destroyed as appears by the records, 90,200 00
Unsigned bills on hand, 70,000 00
Bills in the bank at time of examination, Sept. 23, 1863, 239,781 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $625,000 00</td>
<td>Loan, $1,264,665 12</td>
</tr>
<tr>
<td>Circulation, 467,069 00</td>
<td>Real estate, 10,097 84</td>
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<tr>
<td>Deposits, 285,010 94</td>
<td>Bills of other banks &amp; checks, 12,580 00</td>
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<tr>
<td>Bank balances, 26,037 44</td>
<td>Bank balances, 111,352 74</td>
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<tr>
<td>Profits, 29,837 39</td>
<td>Specie, 34,369 07</td>
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<tr>
<td><strong>1,433,014 77</strong></td>
<td><strong>1,433,014 77</strong></td>
</tr>
<tr>
<td>Immediate liabilities, 778,117 38</td>
<td>Immediate resources, 158,251 81</td>
</tr>
</tbody>
</table>
KENDUSKEAG BANK AT BANGOR.

Incorporated July 13, 1847.

G. W. Pickering, President. T. S. Dodd, Cashier.


Capital $75,000. Par value of shares, $75.
Number of stockholders, 10.
Largest amount of stock held by any one person or corporation, 200 shares.
Amount of stock owned out of the State, 13 shares.
No regular discount day.
Cashier's bond is renewed.
Allow interest on deposits at 4 and 6 per cent.
Annual expenses of the bank, exclusive of State tax, about $2,500.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have special plates.
Rate and amount of last dividend, 4 per cent., declared, $3,000.00, March, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 1,969.45.
Liabilities of directors as principals, 10,558.17.
Liabilities of stockholders as principals, 203,599.05.
Loan made up of 106 notes and drafts, 203,599.05.
U. S. Government securities in the loan, 110,000.00.
Other public securities in the loan, 10,000.00.
Overdue paper, 3,814.32.
Amount of tax paid on overdue paper, 369,100.00.
Overdue paper, 99,100.00.
Unpaid bills on hand, 161,950.00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000.00</td>
<td>Loan, $203,599.05</td>
</tr>
<tr>
<td>Circulation, 108,050.00</td>
<td>Real estate, 11,717.20</td>
</tr>
<tr>
<td>Deposits, 137,829.45</td>
<td>Bills of other banks &amp; checks, 43,626.52</td>
</tr>
<tr>
<td>Bank balances, 2,177.12</td>
<td>Bank balances, 60,388.12</td>
</tr>
<tr>
<td>Profits, 3,660.46</td>
<td>Specie, 7,382.14</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>326,713.03</td>
<td>326,713.03</td>
</tr>
<tr>
<td>Immediate liabilities, 248,052.57</td>
<td>Immediate resources, 111,396.78</td>
</tr>
</tbody>
</table>

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The table above shows the liabilities and resources of the Kenduskeag Bank at Bangor for the given period.
LEWISTON FALLS BANK AT LEWISTON.

Incorporated May 30, 1851.

A. D. Lockwood, President.

ALBERT H. SMALL, Cashier.


Capital $200,000. Par value of shares, $100.

Number of stockholders, 176.

Largest amount of stock held by any one person or corporation, 150 shares.

Amount of stock owned out of the State, 548 shares.

Discount days, Tuesdays and Fridays.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about $1,600.

Do business in Boston at Bank of Commerce.

Receive bills home from Boston semi-weekly.

Have special plates.

Rate and amount of last dividend, 3 per cent, $6,000 00

Declared, April, 1863.

Amount of reserved profits after declaring same, and paying State and government tax, 5,142 88

Liabilities of directors as principals, 1,000 00

Liabilities of directors as sureties, 2,387 42

Liabilities of stockholders as principals, 6,004 55

Loan as verified by actual inspection, 368,541 72

Loan largest since January 1, 1863, August 15, 1863, 380,943 64

Loan made up of 199 notes and drafts, 50,250 00

U. S. Government securities in the loan, 16,548 62

Other public securities in the loan, 22,857 82

Probable loss on overdue paper, 22,857 82

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 403 90

Whole amount of bills received from the engraver, as appears by the engraver's bill exhibited, 711,582 00

Bills destroyed, as appears by records, 388,089 00

Unsigned bills on hand, 22,000 00

Bills in bank at time of examination, Sept. 5, 1863, 46,956 00

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $200,000   00</td>
<td>Loan, $368,541    72</td>
</tr>
<tr>
<td>Circulation, 255,038 00</td>
<td>Real estate, 18,228 29</td>
</tr>
<tr>
<td>Deposits, 76,528 00</td>
<td>Bills of other banks &amp; checks, 9,967 80</td>
</tr>
<tr>
<td>Bank balances, -</td>
<td>Bank balances, 137,022 35</td>
</tr>
<tr>
<td>Profits, 14,244 89</td>
<td>Specie, 13,010 19</td>
</tr>
<tr>
<td></td>
<td>545,870 85</td>
</tr>
<tr>
<td>Immediate liabilities, 331,626 46</td>
<td>Immediate resources, 159,100 84</td>
</tr>
</tbody>
</table>
LIME ROCK BANK AT ROCKLAND,
Incorporated April 1, 1863.

*JOHN J. BERRY, (Acting) President. C. C. CHANDLER, Cashier.


Capital $70,000. Par value of shares, $70.
Number of stockholders, 151.
Largest amount of stock held by any one person or corporation, 35 shares.
Amount of stock owned out of the State, 33 shares.
No regular discount day.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $800.
Do business in Boston at the Suffolk and Exchange banks.
Receive bills home from Boston semi-monthly.
Have general plates.
Rate and amount of last dividend, 2 9-10 per cent., $2,000 00
Declared, October, 1862.
Amount of reserved profits after declaring same, and paying State and Government tax, 188 41

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $70,000 00</td>
<td>Loan, $115,808 52</td>
</tr>
<tr>
<td>Circulation, 24,756 00</td>
<td>Real estate, 4,400 00</td>
</tr>
<tr>
<td>Deposits, 84,904 19</td>
<td>Bills of other banks &amp; checks, 6,181 43</td>
</tr>
<tr>
<td>Bank balances, 2,090 80</td>
<td>Bank balances, 46,217 68</td>
</tr>
<tr>
<td>Profits, 3,227 87</td>
<td>Specie, 11,861 23</td>
</tr>
<tr>
<td><strong>184,468 86</strong></td>
<td><strong>184,468 86</strong></td>
</tr>
<tr>
<td>Immediate liabilities, 111,240 99</td>
<td>Immediate resources, 64,260 34</td>
</tr>
</tbody>
</table>

* Gen. H. G. Berry was President at the time of his death at the battle of Chancellorsville, June 3d, 1863.
BANK COMMISSIONERS' REPORT.

LINCOLN BANK AT BATH.

_Incorporated June 16, 1813._

**JAMES F. PATTEN, President.**

**JOHN SHAW, Cashier.**

_Directors—_James F. Patten, Chas. Davenport, L. W. Houghton, J. P. Morse, Thomas Harward, all of Bath._

Capital, $200,000. Par value of shares, $100.
Number of stockholders, 133.
Largest amount of stock held by any one person or corporation, 175 shares.
Amount of stock owned out of the State, 87 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $1,500.
Do business in Boston at the Globe Bank.
Receive bills home from Boston monthly.
Have special plates.
Rate and amount of last dividend, 2 per cent, $4,000 00.
Declared, October, 1863.
Amount of reserved profits after declaring the same and paying the State and Government tax, 655 14.
Liabilities of directors as principals, 150 00.
Liabilities of directors as sureties, 7,600 00.
Loan as verified by actual inspection, 288,601 75.
Loan largest since January 1, 1863, July 6, 1863, 292,056 50.
Loan made up of 95 notes and drafts.
U. S. Government securities in the loan, 121,000 00.
Other public securities in the loan, 1,000 00.
Overdue paper, 93,949 76.
Probable loss on overdue paper, 5,000 00.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 83 20.
Whole amount of bills received from the engraver as appears by the books, 297,600 00.
Bills destroyed as appears by records, 151,586 00.
Unsigned bills on hand, 45,000 00.
Bills in bank at time of examination, July 28, 1863, 52,870 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $200,000 00</td>
<td>Loan, $288,601 75</td>
</tr>
<tr>
<td>Circulation, 48,294 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 232,542 08</td>
<td>Bills of other banks &amp; checks, 25,258 80</td>
</tr>
<tr>
<td>Bank balances, 895 81</td>
<td>Bank balances, 155,348 96</td>
</tr>
<tr>
<td>Profits, 1,653 45</td>
<td>Specie, 14,175 83</td>
</tr>
<tr>
<td><strong>483,885 34</strong></td>
<td><strong>483,885 34</strong></td>
</tr>
<tr>
<td>Immediate liabilities, 281,731 80</td>
<td>Immediate resources, 194,783 59</td>
</tr>
</tbody>
</table>
LONG REACH BANK AT BATH.

Incorporated April 13, 1857.

D. C. MAGOUN, President.  
D. N. MAGOUN, Cashier.


Capital, $100,000. Par value of shares, $100.
Number of stockholders, 136.
Largest amount of stock held by any one person or corporation, 54 shares.
Amount of stock owned outside of the State, 44 shares.
Discount day, Thursday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,600.
Do business in Boston at the Exchange Bank.
Receive bills home from Boston weekly.
Have special plates for $500 bills; for all other bills, general plates.
Rate and amount of last dividend, 23 per cent., $2,500 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 566 34
Liabilities of directors as principals, 14,275 00
Liabilities of directors as sureties, 5,904 23
Liabilities of stockholders as principals, 16,651 87
Loan as verified by actual inspection, 135,694 58
Loan largest since January 1, 1863, April 8, 1863, 142,933 27
Loan made up of 86 notes and drafts.
U. S. Government securities in the loan, 37,000 00
Other public securities in the loan, 2,000 00
Overdue paper, 10,470 27
Probable loss on overdue paper, 200 00
Amount of tax paid on stock of non-residents, under the act of March 28, 1863, 35 20
Whole amount of bills received as appears by the books, 87,000 00
Bills destroyed, —
Unsigned bills on hand, 7,000 00
Bills in bank at time of examination, July 28, 1863, 49,023 00

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, 135,694 58</td>
</tr>
<tr>
<td>Circulation, 37,977 00</td>
<td>Real estate, —</td>
</tr>
<tr>
<td>Deposits, 46,486 97</td>
<td>Bills of other banks &amp; checks, 8,135 00</td>
</tr>
<tr>
<td>Bank balances, 2,098 98</td>
<td>Bank balances, 37,814 87</td>
</tr>
<tr>
<td>Profits, 775 34</td>
<td>Specie, 5,638 84</td>
</tr>
<tr>
<td>Total, 18,3387 29</td>
<td>Total, 187,338 29</td>
</tr>
<tr>
<td>Immediate liabilities, 86,562 95</td>
<td>Immediate resources, 51,643 71</td>
</tr>
</tbody>
</table>
LUMBERMAN'S BANK AT ORONO.

_Incorporated April 9, 1852._

_Wm. H. Smith, President._

_E. B. Pierce, Cashier._

_Directors—Wm. H. Smith, Asa Smith, jr., of Bangor; J. W. Smith of Oldtown; John Gardner of Patten._

Capital $50,000. Par value of shares, $100.
Number of stockholders, 24.
Largest amount of stock held by any one person or corporation, 100 shares.
Amount of stock owned out of the State, 200 shares.
No special discount day.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow interest at 3 per cent. on deposits—$2,725 now drawing interest.
Annual expenses of the bank, exclusive of State tax, about $1,200.
Do business in Boston at Bank of Mutual Redemption.
Receive bills home from Boston weekly.
Have general plates.

Rate and amount of last dividend, 3 per cent, $1,500 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and
Government tax, 238 55
Liabilities of directors as principals, 5,984 23
Liabilities of directors as sureties, 3,384 77
Liabilities of stockholders as principals, 4,623 32
Loan as verified by actual inspection, 82,792 18
Loan largest since January 1, 1863, February 14, 1863, 85,108 87
Loan made up of 147 notes and drafts.
United States Government securities in the loan, 8,100 00
Other public securities in the loan, 375 00
Overdue paper, 23,991 90
Probable loss on overdue paper, 1,500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 210,050 00
Whole amount of bills received from the engraver, as appears by en-
graver's bill exhibited, 210,050 00
Bills destroyed as appears by the records, 68,000 00
Unsigned bills on hand, 27,550 00
Bills in the bank at time of examination, August 4, 1863, 75,680 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loan, $82,792 18</td>
</tr>
<tr>
<td>Circulation, 40,911 00</td>
<td>Real estate, 2,300 00</td>
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<tr>
<td>Deposits, 38,794 93</td>
<td>Bills of other banks &amp; checks, 14,565 10</td>
</tr>
<tr>
<td>Bank balances, -</td>
<td>Bank balances, 28,006 94</td>
</tr>
<tr>
<td>Profits, 1,122 00</td>
<td>Specie, 3,564 61</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>130,827 93</td>
<td>130,827 93</td>
</tr>
<tr>
<td>Immediate liabilities, 79,705 93</td>
<td>Immediate resources, 45,785 75</td>
</tr>
</tbody>
</table>
MAINE BANK AT BRUNSWICK.

Incorporated April 14, 1857.

N. T. PALMER, President.

AI BROOKS, Cashier.

Directors—N. T. Palmer, John D. Lincoln, Robert Bowker, Benjamin Greene, of Brunswick; J. D. Wilson of Topsham.

Capital, $50,000. Par value of shares, $100.
Number of stockholders, 96.
Largest amount of stock held by any one person or corporation, 24 shares.
Amount of stock owned out of the State, 2,300 shares.
Discount days, Mondays and Thursdays.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, $1,000.
Do business in Boston at Bank of Mutual Redemption.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent.,
Declared, $1,500 00
April 1863.
Amount of reserved profits after declaring same and paying State and
Government tax, 2,700 00
Liabilities of directors as principals, 1,135 00
Liabilities of directors as sureties, 8,725 00
Liabilities of stockholders as principals, 79,583 64
Loan as verified by actual inspection, 87,335 08
Loan largest since January 1, 1863, 21,000 00
Loan made up of 51 notes and drafts, 3,400 00
U. S. Government securities in the loan, 2,600 60
Other public securities in the loan,
Overdue paper, 22 37
Probable loss on overdue paper, 100,500 00
Amount of tax paid on stock of non-residents, under the act of March 26, 1863, 13,000 00
Whole amount of bills received from the engraver as appears by the
engraver's bill exhibited,
Bills destroyed as appears by records, 100,500 00
Unsigned bills on hand, 22,378 00
Bills in bank at time of examination, July 27, 1863,

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital</td>
<td>$50,000 00</td>
</tr>
<tr>
<td>Circulation</td>
<td>34,762 00</td>
</tr>
<tr>
<td>Deposits</td>
<td>35,335 02</td>
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<tr>
<td>Bank balances</td>
<td>4,192 16</td>
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<tr>
<td>Profits</td>
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</tr>
<tr>
<td></td>
<td>124,319 18</td>
</tr>
<tr>
<td>Immediate liabilities</td>
<td>70,127 02</td>
</tr>
<tr>
<td></td>
<td>124,319 18</td>
</tr>
<tr>
<td></td>
<td>38,585 22</td>
</tr>
</tbody>
</table>
MANUFACTURERS' BANK AT SACO.

Incorporated February 23, 1825.

PHILIP EASTMAN, President.  T. SCAMMAN, Cashier.


Capital, $100,000. Par value of shares, $100.
Number of stockholders, 167.
Largest amount of stock held by any one person or corporation, 58 shares.
Amount of stock owned out of the State, 57 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,600.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., April, 1863.
Declared
Amount of reserved profits after declaring same and paying State and
Government tax, $2,000 00.
Liabilities of directors as principals, 3,052 00.
Liabilities of directors as sureties, 5,100 17.
Liabilities of stockholders as principals, 1,950 00.
Loan as verified by actual inspection, 122,701 79.
Loan largest since January 1, 1863, July 11, 1863, 166,013 88.
Loan made up of 294 notes and drafts.
United States Government securities in loan, 24,734 50.
Other public securities in the loan, 2,118 46.
Overdue paper, 500 00.
Probable loss on overdue paper, 25,734 50.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 297 47.
Whole amount of bills in existence as appears by the bank note acct., 114,400 00.
Bills destroyed as appears by the records, December 17, 1861, 8,700 00.
Unsigned bills on hand, 2,800 00.
Bills in bank at time of examination, July 24, 1863, 43,278 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital,</td>
<td>Loan,</td>
</tr>
<tr>
<td>$100,000 00</td>
<td>$162,701 79</td>
</tr>
<tr>
<td>Circulation</td>
<td>Real estate,</td>
</tr>
<tr>
<td>62,422 00</td>
<td>8,855 00</td>
</tr>
<tr>
<td>Deposits,</td>
<td>Bills of other banks &amp; checks,</td>
</tr>
<tr>
<td>55,388 19</td>
<td>8,604 38</td>
</tr>
<tr>
<td>Bank balances</td>
<td>Bank balances,</td>
</tr>
<tr>
<td></td>
<td>22,031 87</td>
</tr>
<tr>
<td>Profits,</td>
<td>Specie,</td>
</tr>
<tr>
<td>5,354 66</td>
<td>8,991 90</td>
</tr>
<tr>
<td>Immediate liabilities,</td>
<td>Immediate resources,</td>
</tr>
<tr>
<td>203,164 85</td>
<td>36,628 15</td>
</tr>
</tbody>
</table>
MANUFACTURERS' AND TRADERS' BANK AT PORTLAND.

Incorporated February 27, 1832.

Rufus Horton, President. Edward Gould, Cashier.


Capital $250,000. Par value of shares, $50. Number of stockholders, 271. Largest amount of stock held by any one person or corporation, 306 shares. Amount of stock owned out of the State, 1,097 shares.

Discount day, Tuesday. Annual settlement was made with the cashier. Cashier's bond is renewed, and recorded. Allow no interest on deposits. Annual expenses of the bank, exclusive of State tax, about $3,700. Do business in Boston at the Suffolk Bank. Receive bills home from Boston weekly. Have special plates.

Rate and amount of last dividend, 4 per cent., declared, April, 1863.

Amount of reserved profits after declaring same, and paying State and government tax, 6,842 15
Liabilities of directors as principals, 9,000 00
Liabilities of directors as sureties, 17,772 29
Liabilities of stockholders as principals, 400 00
Loan as verified by actual inspection, 526,905 46
Loan largest since January 1, 1863, September 22, 1863, 526,905 46
Loan made up of 520 notes and drafts.

U. S. Government securities in the loan, 107,400 00
Other public securities in the loan, 1,300 00
Overdue paper, 9,326 89
Probable loss on overdue paper, 815 93
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 981,750 00
Whole amount of bills received from the engraver, as appears by the engraver's bill exhibited, 981,750 00
Bills destroyed, as appears by records, 571,750 00
Unsigned bills on hand, 132,000 00
Bills in bank at time of examination, Sept. 22, 1863, 98,923 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $250,000 00</td>
<td>Loan, $526,905 46</td>
</tr>
<tr>
<td>Circulation, 184,077 00</td>
<td>Real estate, 100 00</td>
</tr>
<tr>
<td>Deposits, 204,159 79</td>
<td>Bills of other banks &amp; checks, 17,069 00</td>
</tr>
<tr>
<td>Bank balances, 4,084 12</td>
<td>Bank balances, 106,148 36</td>
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<tr>
<td>Profits, 18,499 73</td>
<td>Specie, 10,597 82</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Total, 699,820 64</td>
<td>Total, 699,820 64</td>
</tr>
<tr>
<td>Immediate liabilities, 392,320 91</td>
<td>Immediate resources, 133,815 18</td>
</tr>
</tbody>
</table>
MARINE BANK AT DAMARISCOTTA.

Incorporated April 17, 1852,

ABNER STETSON, President.  W. M. HITCHCOCK, Cashier.


Capital, $50,000. Par value of shares, $100.
Number of stockholders, 71.
Largest amount of stock held by any one person or corporation, 47 shares.
Amount of stock owned out of the State, 28 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $800.
Do business in Boston at Bank of Commerce.
Receive bills home from Boston weekly.
Have special plates for all bills, excepting 50’s and 100’s.
Rate and amount of last dividend, 3/4 per cent., $1,750 00
Declared, June, 1863.
Amount of reserved profits after declaring the same and paying State and Government tax, 1,362 73
Liabilities of directors as principals, 3,075 33
Liabilities of directors as sureties, 5,914 23
Liabilities of stockholders as principals, 725 00
Loan as verified by actual inspection, 47,323 12
Loan largest since January 1, 1863, April 11, 1863, 56,630 16
Loan made up of 88 notes and drafts.
U.S. Government securities in the loan, 20,000 00
Other public securities in the loan, 2,000 00
Overdue paper, 7,500 24
Probable loss on overdue paper, 500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 19 32
Whole amount of bills received from engraver as appears by engraver’s bill exhibited, 108,500 00
Bills destroyed as appears by records, 27,542 00
Unsigned bills on hand, 14,707 00
Bills in bank at time of examination, Sept. 21, 1863, 35,114 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loan, $47,323 12</td>
</tr>
<tr>
<td>Circulation, 31,137 00</td>
<td>Real estate,</td>
</tr>
<tr>
<td>Deposits, 119,252 64</td>
<td>Bills of other banks &amp; checks, 6,088 37</td>
</tr>
<tr>
<td>Bank balances, 2,678 34</td>
<td>Bank balances, 147,092 88</td>
</tr>
<tr>
<td>Profits,</td>
<td>Specie, 2,563 66</td>
</tr>
<tr>
<td>Total liabilities, 203,067 98</td>
<td>Total resources, 203,067 98</td>
</tr>
<tr>
<td>Immediate liabilities, 150,389 64</td>
<td>Immediate resources, 155,744 86</td>
</tr>
</tbody>
</table>
MARKET BANK AT BANGOR.

Incorporated March 14, 1854.

GEORGE STETSON, President.  

JOHN WYMAN, Cashier.

Directors—George Stetson, Sam'l F. Hersey, Elijah L. Hamlin, of Bangor; Edwin Eddy of Bradley, Nahum Godfrey of Oldtown.

Capital, $100,000. Par value of shares, $100.

Number of stockholders, 59.

Largest amount of stock held by any one person or corporation, 86 shares.

Amount of stock owned out of the State, 112 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about $1,500.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 2 per cent., $2,000.00

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 778.38

Liabilities of directors as principals, 2,575.00

Liabilities of directors as sureties, 184,732.14

Loan as verified by actual inspection, 184,732.14

Loan largest since January 1, 1863, August 8, 1863, 78,954.00

Loan made up of 301 notes and drafts, 3,000.00

U. S. Government securities in the loan, 1,447.85

Other public securities in the loan, 17,550.00

Overdue paper, 100.00

Probable loss on overdue paper, 15,300.00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 213,472.00

Whole amount of bills received from engraver, as appears by the books, for all but $7,000 of which engraver's bill was exhibited, 232,540.21

Bills destroyed as appears by the records, 78,954.00

Unsigned bills on hand, 3,000.00

Bills in bank at time of examination, August 8, 1863, 51,549.00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000.00</td>
<td>$184,732.14</td>
</tr>
<tr>
<td>79,969.00</td>
<td>2,359.90</td>
</tr>
<tr>
<td>51,672.03</td>
<td>27,367.94</td>
</tr>
<tr>
<td>26.00</td>
<td>6,449.65</td>
</tr>
<tr>
<td>873.18</td>
<td>11,630.58</td>
</tr>
<tr>
<td>232,540.21</td>
<td>232,540.21</td>
</tr>
<tr>
<td>131,667.03</td>
<td>Immediate resources, 45,448.17</td>
</tr>
</tbody>
</table>

Immediate liabilities, 131,667.03
BANK COMMISSIONERS' REPORT.

MECHANICS' BANK AT PORTLAND.

Incorporated April 18, 1854.

ALLEN HAINES, President. WM. H. STEPHENSON, Cashier.

Directors — Allen Haines, Edward Hamblin, Daniel Hood, Wm. L. Southard, of Portland; Henry Pennell of Gray.

Capital, $100,000. Par value of shares, $100.
Number of stockholders, 122.
Largest amount of stock held by any one person or corporation, 50 shares.
Amount of stock owned out of the State, 187 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,500.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $3,000 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 218 89
Liabilities of directors as principals, 8,300 00
Liabilities of directors as sureties, 1,728 50
Liabilities of stockholders as principals, 1,409 15
Loan as verified by actual inspection, 200,117 01
Largest loan since January 1, 1863, September 22, 1863, 200,117 01
Loan made up of 380 notes and drafts.
U. S. Government securities in the loan, 40,000 00
Other public securities in the loan, 4,500 00
Overdue paper, 24,087 66
Probable loss on overdue paper, 5,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863, 228 88
Whole amount of bills received from the engraver, as appears by the engraver's bill exhibited, 221,000 00
Bills destroyed as appears by records, 36,000 00
Unsigned bills on hand, 59,000 00
Bills in bank at time of examination, September 22, 1863, 44,766 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $290,117 01</td>
</tr>
<tr>
<td>Circulation, 90,234 00</td>
<td>Real estate, -</td>
</tr>
<tr>
<td>Deposits, 33,195 84</td>
<td>Bills of other banks &amp; checks, 11,181 63</td>
</tr>
<tr>
<td>Bank balances, 272 25</td>
<td>Bank balances, 7,234 86</td>
</tr>
<tr>
<td>Profits, 3,981 58</td>
<td>Specie, 3,100 17</td>
</tr>
<tr>
<td><strong>Total</strong> 227,633 67</td>
<td>Total 227,633 67</td>
</tr>
<tr>
<td>Immediate liabilities, 123,792 00</td>
<td>Immediate resources, 27,516 66</td>
</tr>
</tbody>
</table>
MEDOMAK BANK AT WALDOBORO'.

Incorporated April 1, 1836.

GEORGE D. SMOUSE, President.

GEORGE ALLEN, Cashier.

Directors—George D. Smouse, Samuel Morse, Henry Kennedy, Alfred Stover, all of Waldoboro'.

Capital, $50,000. Par value of shares, $100.
Number of stockholders, 118.
Largest amount of stock held by any one person or corporation, 25 shares.
Amount of stock owned out of the State, 189 shares.
Discount day, Monday.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $1,000.
Do business in Boston at the Bank of Mutual Redemption.
Receive bills home from Boston monthly.

Have special plates.
Rate and amount of last dividend, 4 per cent., $2,000 00
Declared, September, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 2,480 28
Liabilities of directors as principals, 1,254 66
Liabilities of directors as sureties, 100,778 56
Liabilities of stockholders as principals, 100,778 56
Loan as verified by actual inspection, 14,3 8 25
Largest loan since January 1, 1863, September 19, 1863, 1,000 00
Loan made up of 104 notes and drafts.
U. S. Government securities in the loan, 10,000 00
Other public securities in the loan, 16,000 00
Overdue paper, 6,200 00
Probable loss on overdue paper, 279 48
Amount of tax paid on stock of non-residents, under the act of March 23d, 1863, 74,350 00
Whole amount of bills received from the engraver, as appears by the bank note register, 117,370 48
Bills destroyed as appears by the records, 6,000 00
Unsigned bills on hand, 53,000 00
Bills in bank at time of examination, September 19, 1863, 33,009 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital</td>
<td>Loan</td>
</tr>
<tr>
<td>$50,000 00</td>
<td>$100,778 56</td>
</tr>
<tr>
<td>Circulation</td>
<td>Real estate</td>
</tr>
<tr>
<td>85,341 00</td>
<td>2,000 38</td>
</tr>
<tr>
<td>Deposits</td>
<td>Bills of other banks &amp; checks</td>
</tr>
<tr>
<td>82,029 48</td>
<td>12,011 41</td>
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<tr>
<td>Bank balances</td>
<td>Bank balances</td>
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<tr>
<td>2,425 19</td>
<td>51,048 39</td>
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<tr>
<td>Profits</td>
<td>Specie</td>
</tr>
<tr>
<td>168,795 67</td>
<td>5,626 98</td>
</tr>
<tr>
<td>Immediate liabilities</td>
<td>Immediate resources</td>
</tr>
<tr>
<td>117,370 48</td>
<td>68,686 73</td>
</tr>
</tbody>
</table>
MERCANTILE BANK AT BANGOR.

_Incorporated February 4, 1859._

SAMUEL LARRABEE, _President._

JOHN S. RICKER, _Cashier._

_Directors—Samuel Larrabee, Caleb Billings, David Bugbee, of Bangor; Arthur B. Sutton of Upper Stillwater; Ebenezer Woodbury of Houlton._

Capital, $100,000. Par value of shares, $50.

Number of stockholders, 66.

Largest amount of stock held by any one person or corporation, 201 shares.

Amount of stock owned out of the State, 104 shares.

Have no special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow interest on deposits in some few cases.

Annual expenses of the bank, exclusive of State tax, about $2,000.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates for 1, 2, 3, 4, 5 and 10's—general plates for others.

Rate and amount of last dividend, 4 per cent., $4,000 00

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 7,590 88

Liabilities of directors as principals, 1,611 69

Liabilities of directors as sureties, 17,359 66

Liabilities of stockholders as principals, 500 00

Loan made by actual inspection, 215,859 98

Loan largest since January 1, 1863, July 25, 1863, 218,686 92

Loan made of 355 notes and drafts.

U. S. Government securities in the loan, —

Other public securities in the loan, —

Overtue paper, —

Probable loss on overdue paper, —

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 171,700 00

Whole amount of bills received from the engraver as by engraver's bill exhibited, 8,000 00

Bills destroyed as appears by the records, —

Unsigned bills on hand, —

Bills in bank at time of examination, August 5, 1863, 28,856 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $109,009 00</td>
<td>Loan, $215,859 98</td>
</tr>
<tr>
<td>Circulation, 134,844 00</td>
<td>Real estate, —</td>
</tr>
<tr>
<td>Deposits, 81,251 51</td>
<td>Bills of other banks &amp; checks, 38,840 27</td>
</tr>
<tr>
<td>Bank balances, —</td>
<td>Bank balances, 63,586 94</td>
</tr>
<tr>
<td>Profits, 11,356 50</td>
<td>Specie, 9,446 12</td>
</tr>
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<td></td>
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</tr>
<tr>
<td>Immediate liabilities, 216,036 51</td>
<td>Immediate resources, 111,592 33</td>
</tr>
</tbody>
</table>

8
BANK COMMISSIONERS' REPORT.

MERCHANTS' BANK AT BANGOR.

Incorporated July 18, 1850.

SAMUEL H. BLAKE, President.
M. J. STICKNEY, Cashier.

Directors—Samuel H. Blake, N. C. Ayer, Wiggins Hill, James H. Bowler, of Bangor; Asa Smith of Mattawamkeag; Francis Hill of Exeter.

Capital $100,000. Par value of shares, $100.
Number of stockholders, 54.
Largest amount of stock held by any one person or corporation, 75 shares.
Amount of stock owned out of the State, 60 shares.
No special discount day.
Cashier's bond is renewed, and recorded.
Allow interest on deposits at 3 per cent. Deposit on interest, $11,000.
Annual expenses of the bank, exclusive of State tax, $1,400.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have special plates for 1's, 2's, 3's, 5's and 10's—general plates for others.
Rate and amount of last dividend, 3 per cent., $3,000 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 3,453 42
Liabilities of directors as principals, 8,300 00
Liabilities of directors as sureties, 8,902 80
Liabilities of stockholders as principals, 253,116 17
Loan as verified by actual inspection, 253,116 17.
Loan largest since January 1, 1863, August 7, 1863, 50,946 54.
Loan made up of 245 notes and drafts.
U. S. Government securities in the loan, 2,000 00
Other public securities in the loan, 2,000 00
Overdue paper, 1,300 00
Probable loss on overdue paper, 300 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 337,000 00
Whole amount of bills received from engraver, for which bill shown for all but $10,000, 337,021 21
Bills destroyed, as appears by records, 90,200 00
Unsigned bills on hand, 18,200 00
Bills in bank at time of examination, August 7, 1863, 108,769 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000</td>
<td>Loan, $258,116</td>
</tr>
<tr>
<td>Circulation, 119,831</td>
<td>Real estate, 10,676</td>
</tr>
<tr>
<td>Deposits, 108,113 38</td>
<td>Bills of other banks &amp; checks, 15,151 09</td>
</tr>
<tr>
<td>Bank balances, 429 85</td>
<td>Bank balances, 50,381 43</td>
</tr>
<tr>
<td>Profits, 8,555 98</td>
<td>Specie, 7,695 93</td>
</tr>
<tr>
<td>327,021 21</td>
<td>327,021 21</td>
</tr>
<tr>
<td>Immediate liabilities, 228,365 23</td>
<td>Immediate resources, 78,228 45</td>
</tr>
</tbody>
</table>
BANK COMMISSIONERS' REPORT.

MERCHANTS' BANK AT PORTLAND.

Incorporated February 19, 1825.

Renselaer Cram, President.  Charles Payson, Cashier.

Directors—Renselaer Cram, Wm. Willis, Jacob McLellan, Rufus E. Wood, Chas. Oxnerd, N. W. Rice, John Lynch.

Capital $300,000.  Par value of shares $75.
Number of stockholders, 234.
Largest amount of stock held by any one person or corporation, 292 shares.
Amount of stock owned out of the State, 617 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of State tax, about $6,000.
Do business in Boston at the State Bank.
Receive bills home from Boston weekly.
Have special plates for all except the $500's.
Rate and amount of last dividend, 4 per cent., $12,000 00
Declared, April, 1863.
Amount of reserve profits after declaring same and paying State and Government tax, 30,786 97
Liabilities of directors as principals, 5,555 32
Liabilities of directors as sureties, 44,587 14
Liabilities of stockholders as principals, 20,812 04
Loan as verified by actual inspection, 658,007 43
Loan largest since January 1, 1863, July 25, 1863, 658,007 48
Loan made up of 370 notes and drafts.
U. S. Government securities in the loan, 136,560 00
Other public securities in the loan, 3,882 98
Overdue paper, 19,461 00
Probable loss on overdue paper, 5,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 1,426,075 00
Whole amount of bills received from the engraver, 780,575 00
Bills destroyed as appears by the records, 327,500 00
Unsigneu bills on hand, 125,472 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $300,000</td>
<td>Loan, $658,007</td>
</tr>
<tr>
<td>Circulation, 182,528</td>
<td>Real estate, 37,402</td>
</tr>
<tr>
<td>Deposits, 235,241</td>
<td>Bills of other banks &amp; checks, 33,109</td>
</tr>
<tr>
<td>Profits, 42,877</td>
<td>Specie, 17,500</td>
</tr>
<tr>
<td>Bank balances, 12,645</td>
<td>Bank balances, 27,273</td>
</tr>
<tr>
<td></td>
<td>773,292 81</td>
</tr>
</tbody>
</table>

Immediate liabilities, 430,415 49  Immediate resources, 77,882 90
**NORTH BERWICK BANK AT NORTH BERWICK.**

*Incorporated March 3, 1860.*

**WILLIAM HILL, President.**

**P. Hussey, Cashier.**


Capital $50,000. Par value of shares, $100.

Number of stockholders, 60.

Largest amount of stock held by any one person or corporation, 87 shares.

Amount of stock owned out of the State, 153 shares.

Discount day, Thursday.

Allow interest on deposits at rate of 4 per cent., if here over three months. Have at present some $7,000 drawing interest.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Annual expenses of the bank, exclusive of the State tax, about $410.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates for 2's and 10's, general plates for others.

Rate and amount of last dividend, 3 per cent., declared, March, 1863.

Amount of reserved profits after declaring same, and paying State and Government tax,

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>$</th>
<th>Resources</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital</td>
<td>50,000 00</td>
<td>Loan,</td>
<td>92,305 40</td>
</tr>
<tr>
<td>Circulation</td>
<td>24,805 60</td>
<td>Real estate,</td>
<td>2,600 00</td>
</tr>
<tr>
<td>Deposits</td>
<td>17,815 05</td>
<td>Bills of other banks &amp; checks,</td>
<td>1,578 16</td>
</tr>
<tr>
<td>Bank balances</td>
<td>—</td>
<td>Bank balances,</td>
<td>4,134 80</td>
</tr>
<tr>
<td>Profits</td>
<td>1,690 77</td>
<td>Specie,</td>
<td>3,697 96</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>104,310 82</strong></td>
<td><strong>Total</strong></td>
<td><strong>104,310 82</strong></td>
</tr>
</tbody>
</table>

Immediate liabilities, 52,620 05

Immediate resources, 9,405 42
NORTH BANK AT ROCKLAND.

Incorporated March 20, 1854.

JOHN BIRP, President.  
S. N. HATCH, Cashier.

Directors—John Bird, Robert Crockett, A. Stanley, Anson Butler, Philo Thursto
all of Rockland.

Capital $50,000.  Par value of shares, $100.
Number of stockholders, 132.
Largest amount of stock held by any one person or corporation, 41 shares.
Amount of stock owned out of the State, 35 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, $975.
Do business in Boston at the Bank of Mutual Redemption.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $1,500 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and
Government tax, 1,462 00
Liabilities of directors as principals, 375 00
Liabilities of directors as sureties, 980 00
Liabilities of stockholders as principals, 6,525 00
Loan as verified by actual inspection, 84,989 09
Largest loan since January 1, 1863, July 20, 1863, 89,909 97
Loan made up of 77 notes and drafts.
U. S. Government securities in the loan, 47,400 00
Other public securities in the loan, 1,949 47
Overdue paper, 1,949 47
Probable loss on overdue paper, 1,462 00
Amount of tax paid on stock of non-residents, under act of March
23, 1863, 111,500 00
Whole amount of bills received from engraver, as appears by engraver's bill exhibited, 111,500 00
Bills destroyed, as appears by the records, 21,380 00
Unsigned bills on hand, 40,120 00
Bills in bank at time of examination, September 18, 1863, 24,412 00

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital,</td>
<td>Loan,</td>
</tr>
<tr>
<td>$50,000 00</td>
<td>$84,989 09</td>
</tr>
<tr>
<td>Circulation,</td>
<td>Real estate,</td>
</tr>
<tr>
<td>25,588 00</td>
<td>6,000 00</td>
</tr>
<tr>
<td>Deposits,</td>
<td>Bills of other banks &amp; checks,</td>
</tr>
<tr>
<td>52,098 52</td>
<td>4,586 96</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances,</td>
</tr>
<tr>
<td>-</td>
<td>80,214 16</td>
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<tr>
<td>Profits,</td>
<td>Specie,</td>
</tr>
<tr>
<td>2,626 70</td>
<td>5,123 00</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>130,913 22</td>
<td>130,913 22</td>
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<tr>
<td>Immediate liabilities,</td>
<td>Immediate resources,</td>
</tr>
<tr>
<td>78,286 52</td>
<td>39,924 13</td>
</tr>
</tbody>
</table>
NORTHERN BANK AT HALLOWELL.

_Incorporated March 2, 1833._

**Alden Sampson, President.**  **Justin E. Smith, Cashier.**

_Directors—Andrew Masters, Henry F. Wingate, John P. Flagg, of Hallowell; Alden Sampson of Manchester; Jesse Aiken of Augusta._

Capital $100,000. Par value of shares, $100.
Number of stockholders, 92.
Largest amount of stock held by any one person or corporation, 72 shares.
Amount of stock owned out of the State. 159 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $1,000.
Do business in Boston at the Shoe and Leather Dealer’s Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $3,000 00
Declared, February, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 303 74
Liabilities of directors as principals, 7,994 00
Liabilities of directors as sureties, 6,283 89
Loan as verified by actual inspection, 146,058 90
Loan largest since January 1, 1863, April 2, 1863, 161,100 96
Loan made up of 66 notes and drafts.
U. S. Government securities in the loan, 75,000 00
Other public securities in the loan, 1,000 00
Overdue paper, 24,867 19
Probable loss on overdue paper, 15,000 00
Amount of tax paid on stock of non-residents, under the act of March 29, 1863, 154 61
Whole amount of bills received from the engraver as appears by engraver’s bill exhibited, 250,986 00
Bills destroyed as appears by the records, 137,086 00
Unsigned bills on hand,
Bills in bank at time of examination, July 30, 1863, 58,129 00

<table>
<thead>
<tr>
<th><strong>Liabilities</strong></th>
<th><strong>Resources</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $146,058 90</td>
</tr>
<tr>
<td>Circulation, 54,871 00</td>
<td>Real estate, 700 00</td>
</tr>
<tr>
<td>Deposits, 25,759 15</td>
<td>Bills of other banks &amp; checks, 2,204 60</td>
</tr>
<tr>
<td>Bank balances, 734 28</td>
<td>Bank balances, 29,615 58</td>
</tr>
<tr>
<td>Profits, 2,410 26</td>
<td>Specie, 5,195 61</td>
</tr>
<tr>
<td><strong>Total</strong> 183,774 69</td>
<td><strong>Total</strong> 183,774 69</td>
</tr>
</tbody>
</table>

| Immediate liabilities, 81,965 43 | Immediate resources, 37,015 79 |
NEW CASTLE BANK AT NEW CASTLE.
Incorporated April 1, 1854.

JOSEPH HAINES, President.  D. W. CHAPMAN, Cashier.

Directors—Joseph Haines, of Nobleborough; John H. Converse, Austin Hall, Joseph Stetson, of New Castle; Wm. Hitchcock, Joel Huston, of Damariscotta; Myrick L. Weeks, of Jefferson.

Capital, $50,000.  Par value of shares, $100.
Number of stockholders, 120.
Largest amount of stock held by any one person or corporation, 23 shares.
Amount of stock owned out of the State, 30 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, $900.
Do business in Boston at the Bank of Mutual Redemption, and Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3½ per cent., May, 1863.
Declared,
Amount of reserved profits after declaring same and paying State and Government tax, 650 00
Liabilities of directors as principals, 5,140 00
Liabilities of directors as sureties, 8,000 00
Liabilities of stockholders as principals, 7,300 00
Loan as verified by actual inspection, 99,287 94
Largest loan since January 1, 1863, September 5, 1863, 92,602 65
Loan made up of 129 notes and drafts.
U. S. Government securities in the loan, 44,000 00
Other public securities in the loan, 3,000 00
Overdue paper, 1,301 29
Probable loss on overdue paper, 250 00
Amount of tax paid on stock of non-residents, under the act of March 28, 1863, 83,600 00
Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 83,600 00
Bills destroyed as appears by the records, 30,109 00
Unsigned bills on hand, 78 00
Bills in bank at time of examination, Sept. 21, 1863, 18,314 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, 50,000 00</td>
<td>Loan, 90,367 44</td>
</tr>
<tr>
<td>Circulation, 23,101 00</td>
<td>Real estate, 2,800 00</td>
</tr>
<tr>
<td>Deposits, 40,709 41</td>
<td>Bills of other banks &amp; checks, 1,900 00</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances, 33,351 06</td>
</tr>
<tr>
<td>Profits, 2,283 96</td>
<td>Specie, 2,689 87</td>
</tr>
<tr>
<td></td>
<td>131,049 87</td>
</tr>
<tr>
<td>Immediate liabilities, 78,810 41</td>
<td>Immediate resources, 87,881 93</td>
</tr>
<tr>
<td></td>
<td>131,049 87</td>
</tr>
</tbody>
</table>
OAKLAND BANK AT GARDINER.

Incorporated March 3, 1855.

NOAH WOODS, President.  S. BOWMAN, Cashier.


Capital 50,000. Par value of shares, $100.
Number of stockholders, 86.
Largest amount of stock held by any one person or corporation, 50 shares.
Amount of stock owned out of the State, 98 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits
Annual expenses of the bank, exclusive of the State tax, about $900.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $1,500 00
Declared, July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 2,550 94
Liabilities of directors as principals, 5,655 21
Liabilities of directors as sureties, 7,135 00
Liabilities of stockholders as principals, 5,599 49
Loan as verified by actual inspection, 107,741 66
Largest loan since January 1, 1863, January 29, 1863, 102,150 94
Loan made up of 149 notes and drafts.
U. S. Government securities in the loan, —
Other public securities in the loan, —
Overdue paper, 11,514 21
Probable loss on overdue paper, 350 00
Amount of tax paid on stock of non-residents, under the act of March 28, 1863, 127 60
Whole amount of bills received from the engraver, as appears by the engraver’s bill exhibited, 129,508 00
Bills destroyed, as appears by the records, 52,900 00
Unsigned bills on hand, 12,870 00
Bills in bank at time of examination, July 31, 1863, 33,550 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loan, $100,741 66</td>
</tr>
<tr>
<td>Circulation, 29,438 90</td>
<td>Real estate, —</td>
</tr>
<tr>
<td>Deposits, 40,420 94</td>
<td>Bills of other banks &amp; checks, 4,019 00</td>
</tr>
<tr>
<td>Bank balances, 169 45</td>
<td>Bank balances, 13,663 07</td>
</tr>
<tr>
<td>Profits, 3,036 06</td>
<td>Specie, 5,701 32</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>124,125 05</td>
<td>124,125 05</td>
</tr>
<tr>
<td>Immediate liabilities, 71,088 89</td>
<td>Immediate resources, 22,353 39</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loan, $100,741 66</td>
</tr>
<tr>
<td>Circulation, 29,438 90</td>
<td>Real estate, —</td>
</tr>
<tr>
<td>Deposits, 40,420 94</td>
<td>Bills of other banks &amp; checks, 4,019 00</td>
</tr>
<tr>
<td>Bank balances, 169 45</td>
<td>Bank balances, 13,663 07</td>
</tr>
<tr>
<td>Profits, 3,036 06</td>
<td>Specie, 5,701 32</td>
</tr>
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</tr>
<tr>
<td>124,125 05</td>
<td>124,125 05</td>
</tr>
<tr>
<td>Immediate liabilities, 71,088 89</td>
<td>Immediate resources, 22,353 39</td>
</tr>
</tbody>
</table>
OCEAN BANK AT KENNEBUNK.

Incorporated March 24, 1854.

JOSEPH TITCOMB, President.

CHRISTOPHER LITTLEFIELD, Cashier.


Capital $100,000. Par value of shares, $100.

Number of stockholders, 81.

Largest amount of stock held by any one person or corporation, 90 shares.

Amount of stock owned out of the State, 12 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about $1,200.

Do business in Boston at Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 3 per cent., $3,000 00.

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 2,201 26.

Liabilities of directors as principals, 13,175 09.

Liabilities of directors as sureties, 7,200 00.

Liabilities of stockholders as principals, 25,500 00.

Loan as verified by actual inspection, 174,583 65.

Loan largest since January 1, 1863, January 24, 1863, 186,015 41.

Loan made up of 170 notes and drafts.

U. S. Government securities in the loan, 16,000 00.

Other public securities in the loan, 13,500 05.

Overdue paper, 4,203 17.

Probable loss on overdue paper, 800 00.

Amount of tax paid on stock of non-residents, under the act of March 28, 1863, 189,502 05.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 189,502 05.

Bills destroyed as appears by the records, 27,900 00.

Unsigned bills on hand, 55,502 05.

Bills in bank at time of examination, July 22, 1863, 19,949 05.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $174,583 65</td>
</tr>
<tr>
<td>Circulation, 86,151 60</td>
<td>Real estate, 243 91</td>
</tr>
<tr>
<td>Deposits, 54,955 39</td>
<td>Bills of other banks &amp; checks, 20,611 58</td>
</tr>
<tr>
<td>Bank balances, -</td>
<td>Bank balances, 44,007 40</td>
</tr>
<tr>
<td>Profits, 4,907 19</td>
<td>Specie, 6,477 64</td>
</tr>
<tr>
<td>246,013 58</td>
<td>246,013 58</td>
</tr>
<tr>
<td>Immediate liabilities, 141,106 39</td>
<td>Immediate resources, 71,186 02</td>
</tr>
</tbody>
</table>
ORONO BANK AT ORONO.

_Incorporated February 14, 1852._

B. P. Gilman, _President._  
E. P. Butler, _Cashier._

Directors—Benj. P. Gilman, Ebenezer Webster, Israel Washburn, jr., John Libbey, of Orono; Davis R. Stockwell of Bangor.

Capital, $50,000. Par value of shares, $100.
Number of stockholders, 40.
Largest amount of stock held by any one person or corporation, 65 shares.
Amount of stock owned out of the State, 166 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $800.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., $1,500 00
Declared, April, 1863.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $50,000 00</td>
<td>Loans, $80,739 56</td>
</tr>
<tr>
<td>Circulation, 38,125 69</td>
<td>Real estate, 1,494 80</td>
</tr>
<tr>
<td>Deposits, 15,101 61</td>
<td>Bills of other banks &amp; checks, 9,994 88</td>
</tr>
<tr>
<td>Bank balances, 1,147 78</td>
<td>Bank balances, 9,593 08</td>
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<tr>
<td>Profits, 104,454 39</td>
<td>Specie, 2,642 07</td>
</tr>
<tr>
<td>Immediate liabilities, 58,316 61</td>
<td>Immediate resources, 22,230 03</td>
</tr>
</tbody>
</table>

Immediate liabilities, 58,316 61
BANK COMMISSIONERS’ REPORT.

PEJEPSCOT BANK AT BRUNSWICK.

Incorporated April 15, 1857.

WILLIAM BARRON, President.


Capital $50,000. Par value of shares, $100.
Number of stockholders, 51.
Largest amount of stock held by any one person or corporation, 40 shares.
Amount of stock owned out the State, none.
Discount days, Tuesdays and Fridays.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, about 1,000.
Do business in Boston at Market Bank and at Bank of Mutual Redemption.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4 per cent., $2,000 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 2,559 46
Liabilities of directors as principals, 2,100 00
Liabilities of directors as sureties, 1,012 62
Liabilities of stockholders as principals, —
Loan as verified by actual inspection, 87,826 76
Largest loan since January 1, 1863, June 18, 1863, 91,654 79
Loan made up of 53 notes and drafts.
U. S. Government securities in the loan, 30,500 00
Other public securities in the loan, 11,000 00
Overdue paper, 508 32
Probable loss on overdue paper, 100 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, —
Whole amount of bills received from the engraver’s bill as appears by engraver’s bill exhibited, 143,000 00
Bills destroyed as appears by the records, 5,500 00
Unsigned bills on hand, 40,000 00
Bills in bank at time of examination, July 27, 1863, 51,984 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>$</th>
<th>Resources</th>
<th>$</th>
</tr>
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<tbody>
<tr>
<td>Capital</td>
<td>50,000</td>
<td>Loan</td>
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<tr>
<td>Circulation</td>
<td>45,516</td>
<td>Real estate</td>
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<tr>
<td>Deposits</td>
<td>69,059</td>
<td>Bills of other banks &amp; checks</td>
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<tr>
<td>Bank balances</td>
<td>4,226</td>
<td>Bank balances</td>
<td>69,519</td>
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<tr>
<td>Profits</td>
<td>168,801</td>
<td>Specie</td>
<td>8,010</td>
</tr>
<tr>
<td></td>
<td>114,575</td>
<td></td>
<td>77,974</td>
</tr>
<tr>
<td>Immediate liabilities</td>
<td>114,575</td>
<td>Immediate resources</td>
<td>77,974</td>
</tr>
</tbody>
</table>

Total liabilities: 168,801 66
Total resources: 168,801 66
PEOPLE'S BANK AT WATERVILLE.

Incorporated March 14, 1855.

John Ware, President. Homer Percival, Cashier.


Capital, $75,000. Par value of shares, $100.
Number of stockholders, 140.
Largest amount of stock held by any one person or corporation, 20 shares.
Amount of stock owned out of the State, 27 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank exclusive of the State tax, about $1,200.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4 per cent.
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 5,173 51
Liabilities of directors as principals, 8,500 00
Liabilities of directors as sureties, 12,250 00
Liabilities of stockholders as principals, 850 00
Loan as verified by actual inspection, 151,098 51
Loan largest since January 1, 1863, June 20, 1863, 151,997 31
Loan made up of 195 notes and drafts.
U. S. Government securities in the loan, 5,000 00
Other public securities in the loan, -
Overdue paper, 6,112 00
Probable loss on overdue paper, 1,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 33 00
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited, 294,500 00
Bills destroyed as appears by the records, 120,400 00
Unsigned bills on hand, 15,500 00
Bills in bank at time of examination, July 31, 1863, 11,622 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $151,098 51</td>
</tr>
<tr>
<td>Circulation, 144,973 00</td>
<td>Real estate, 1,000 00</td>
</tr>
<tr>
<td>Deposits, 53,822 95</td>
<td>Bills of other banks &amp; checks, 15,862 00</td>
</tr>
<tr>
<td>Bank balances, 8,683 41</td>
<td>Bank balances, 96,304 46</td>
</tr>
<tr>
<td>Profits,</td>
<td>Specie, 18,224 00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>282,483 97</td>
<td>282,488 97</td>
</tr>
<tr>
<td>Immediate liabilities, 198,860 56</td>
<td>Immediate resources, 130,390 46</td>
</tr>
</tbody>
</table>

* Less $53,000 redeemed in Boston.
RICHMOND BANK AT RICHMOND.

_Incorporated March 30, 1852._

_J. C. Boynton, President._  
_F. R. Theobald, Cashier._

_Directors—J. C. Boynton, T. J. Southard, James Carney, Franklin Houdlette, John B. Stuart, all of Richmond._

Capital $75,000. Par value of shares, $100.
Number of stockholders, 106.
Largest amount of stock held by any one person or corporation, 70 shares.
Amount of stock owned out of the State, 175 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $700.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston semi-monthly.
Have general plates.
Rate and amount of last dividend, 3 1/2 per cent., $2,625 00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 1,465 00
Liabilities of directors as principals, 8,950 00
Liabilities of directors as sureties, 1,868 00
Liabilities of stockholders as principals, 3,975 00
Loan as verified by actual inspection, 106,861 39
Largest loan since January 1, 1863, July 11, 1863, 115,556 17
Loan made up of 112 notes and drafts.
U. S. Government securities in the loan, 10,869 70
Other public securities in the loan, 1,840 14
Overdue paper, 300 00
Probable loss on overdue paper, 151 50
Amount of tax paid on stock of non-residents under the act of March 23, 1863, 155,000 00
Whole amount of bills as appears by books (engraver's bill shown for $50,000,) 34,074 00
Bills destroyed as appears by the records, 53,000 00
Unsigned bills on hand, 35,755 00
Bills in bank at time of examination, August 1, 1863, 157,625 93

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $105,851 39</td>
</tr>
<tr>
<td>Circulation, 32,173 00</td>
<td>Real estate, 1,712 32</td>
</tr>
<tr>
<td>Deposits, 47,849 58</td>
<td>Bills of other banks &amp; checks, 13,154 90</td>
</tr>
<tr>
<td>Bank balances, 2,603 35</td>
<td>Bank balances, 31,428 67</td>
</tr>
<tr>
<td></td>
<td>Specie, 5,478 65</td>
</tr>
<tr>
<td><strong>Total</strong> 157,625 93</td>
<td><strong>Total</strong> 157,625 93</td>
</tr>
<tr>
<td>Immediate liabilities, 80,922 58</td>
<td>Immediate resources, 50,062 22</td>
</tr>
</tbody>
</table>
ROCKLAND BANK AT ROCKLAND.

Incorporated May 31, 1851.

ALFRED H. KIMBALL, President.
WM. H. TITCOMB, Cashier.


Capital, $150,000. Par value of shares, $100.
Number of stockholders, 168.
Largest amount of stock held by any one person or corporation, 58 shares.
Amount of stock owned out of the State, 61 shares.
Discount day, Tuesday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, $1,300.
Do business in Boston at Exchange and Suffolk Banks.
Receive bills home from Boston weekly.
Have special plates.
Rate and amount of last dividend, 3 per cent., $4,500.00
Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, $327.03
Liabilities of directors as principals, $811.43
Liabilities of directors as sureties, $31,590.00
Liabilities of stockholders as principals, $7,000.00
Loan as verified by actual inspection, $317,861.98
Largest loan since January 1, 1863, September 18, 1863, $317,861.98
Loan made up of 93 notes and drafts.
U. S. Government securities in the loan, $180,000.00
Other public securities in the loan, $21,600.00
Overdue paper, $13,916.86
Probable loss on overdue paper, $3,429.99
Amount of tax paid on stock of non-residents, under the act of March 28, 1863, $255,573.45
Whole amount of bills received from the engraver as appears by certificate of American Bank Note Company exhibited, $317,861.98
Bills destroyed as appears by the records, $174,549.00
Unsigned bills on hand, $9,800.00
Bills in bank at time of examination, September 18, 1863, $47,666.00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $150,000.00</td>
<td>Loan, $317,861.98</td>
</tr>
<tr>
<td>Circulation, 85,285.00</td>
<td>Real estate, 4,900.00</td>
</tr>
<tr>
<td>Deposits, 150,003.59</td>
<td>Bills of other banks &amp; checks, 9,154.54</td>
</tr>
<tr>
<td>Bank balances, 11,194.86</td>
<td>Bank balances, 57,490.40</td>
</tr>
<tr>
<td>Profits, 3,833.48</td>
<td>Specie, 20,000.00</td>
</tr>
<tr>
<td>* 409,406.93</td>
<td></td>
</tr>
<tr>
<td>Immediate liabilities, 255,573.45</td>
<td>Immediate resources, 86,644.94</td>
</tr>
</tbody>
</table>
SAGADAHOC BANK AT BATH.

Incorporated April 1, 1836.

WM. M. REED, President.

HENRY EAMES, Cashier.

Directors—WM. M. Reed, W. V. Moses, Lewis Blackman, John Smith, of Bath; Moses Riggs, of Georgetown; WM. Purinton of Bowdoinham; Lincoln Webb of Woolwich.

Capital, $100,000. Par value of shares, $100.

Number of stockholders, 86.

Largest amount of stock held by any one person or corporation, 111 shares.

Amount of stock owned out of the State, 134 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank exclusive of the State tax, $1,109.

Do business in Boston at the Globe Bank.

Receive bills home from Boston monthly.

Have general plates for small bills; special plates for 5's and 10's.

Rate and amount of last dividend, 3 per cent., declared.

Amount of reserved profits after declaring same and paying State and Government tax, 9,627 64.

Liabilities of directors as principals, 1,060 00.

Liabilities of directors as sureties, 21,500 00.

Loan as verified by actual inspection, 121,983 02.

Loan largest since January 1, 1863, February 17, 1863, 124,886 05.

Loan made up of 50 notes and drafts.

U. S. Government securities in the loan, 55,000 00.

Other public securities in the loan, 1,500 00.

Overdue paper, 2,428 05.

Probable loss on overdue paper, 1,109 00.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 107 20.

Whole amount of bills received from the engraver, as appears by engraver's bill exhibited, 373,500 00.

Bills destroyed as appears by the records, 197,907 00.

Unsigned bills on hand, 114,590 00.

Bills in bank at time of examination, July 28, 1863, 39,185 00.

\[\begin{array}{l|l}
\text{Liabilities} & \text{Resources} \\
\hline
\text{Capital} & \text{Loan} \\
\$100,000 & \$121,388 02 \\
\text{Circulation} & \text{Real estate} \\
21,818 00 & 5,000 00 \\
\text{Deposits} & \text{Bills of other banks & checks} \\
197,818 04 & 9,435 00 \\
\text{Bank balances} & \text{Bank balances} \\
2,169 50 & 101,018 83 \\
\text{Profits} & \text{Specie} \\
11,167 83 & 6,071 52 \\
\hline
242,978 37 & 242,978 37 \\
\text{Immediate liabilities} & \text{Immediate resources} \\
131,805 54 & 116,585 25 \\
\end{array}\]
SANDY RIVER BANK AT FARMINGTON.

_Incorporated March 16, 1853._

F. G. BUTLER, President.

T. F. BELCHER, Cashier.

_Directors—F. G. Butler, James Stanly, J. W. Fairbanks, P. M. Garcelon, Hannibal Belcher, of Farmington; Abner Toothaker, of Phillips._

Capital, $75,000. Par value of shares, $100.
Number of stockholders, 114.
Largest amount of stock held by any one person or corporation, 60 shares.
Amount of stock owned out of the State, 55 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax; about $300.
Do business in Boston at the Merchant's Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,
Liabilities of directors as principals, 773 25
Liabilities of directors as sureties, 3,022 34
Liabilities of stockholders as principals, 29,984 33
Loan as verified by actual inspection, 99,385 04
Largest loan since January 1, 1862, February 2, 1863, 123,281 95
Loan made up of 117 notes and drafts,
U. S. Government securities in the loan, 13,800 00
Other public securities in the loan, 15,190 00
Overdue paper, 18,960 97
Probable loss on overdue paper, 3,566 40
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,
Whole amount of bills, (engraver's bill shown for all but $64,500,) 256,915 09
Bills destroyed as appears by records, 88,302 00
Unsigned bills on hand, 91,493 00
Bills in bank at time of examination, Sept. 3, 1863, 18,773 00

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $99,385 04</td>
</tr>
<tr>
<td>Circulation, 68,337 00</td>
<td>Real estate, 2,220 35</td>
</tr>
<tr>
<td>Deposits, 10,426 64</td>
<td>Bills of other banks &amp; checks, 6,453 20</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances, 45,970 49</td>
</tr>
<tr>
<td>Profits, 2,149 80</td>
<td>Specie, 10,223 76</td>
</tr>
<tr>
<td>164,953 44</td>
<td>164,953 44</td>
</tr>
<tr>
<td>Immediate liabilities, 87,863 64</td>
<td>Immediate resources, 62,647 45</td>
</tr>
</tbody>
</table>
SEARSPORT BANK AT SEARSPORT.

Incorporated March 15, 1853.

ISAAC CARVER, President.

CHARLES GORDON, Cashier.


Capital, $50,000. Par value of shares, $100.

Number of stockholders, 50.

Largest amount of stock held by any one person or corporation, 33 shares.

Amount of stock owned out of the State, 15 shares.

Discount on all business days.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow interest on deposits in some cases at 3 per cent.—not exceeding $500 to any one person.

Annual expenses of the bank, exclusive of the State tax, about $2,030.

Do business in Boston at the Freeman's Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 4 per cent., $2,000 00.

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 1,215 16.

Liabilities of directors as principals, 5,330 00.

Liabilities of directors as sureties, 9,504 00.

Liabilities of stockholders as principals, 10,864 00.

Loan as verified by actual inspection, 109,205 76.

Largest loan since January 1, 1863, September 16, 1863, 109,205 76.

Loan made up of 132 notes and drafts.

U. S. Government securities in the loan, 22,500 00.

Other public securities in the loan, 1,500 00.

Overdue paper, 1,254 25.

Probable loss on overdue paper, 200 00.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 174,000 00.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 105,252 00.

Bills destroyed as appears by records, 10,700 00.

Unsigned bills on hand, 2,070 00.

Bills in bank at time of examination, Sept. 16, 1863, 153,950 56.

Liabilities.

<table>
<thead>
<tr>
<th>Capital</th>
<th>$50,000 00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Circulation</td>
<td>55,978 00</td>
</tr>
<tr>
<td>Deposits</td>
<td>43,387 99</td>
</tr>
<tr>
<td>Bank balances</td>
<td>4,584 57</td>
</tr>
<tr>
<td>Profits</td>
<td></td>
</tr>
<tr>
<td></td>
<td>153,950 56</td>
</tr>
</tbody>
</table>

Resources.

| Loan       | $109,205 76 |
| Real estate, |           |
| Bills of other banks & checks, 1,475 62 |
| Bank balances, 34,666 37 |
| Specie, 8,602 81 |
|           | 153,950 56 |


Immediate resources, 44,744 80.
SKOWHEGAN BANK AT SKOWHEGAN.

Incorporated March 4, 1833.

ABNER COBURN, President.

WM. PHILBRICK, Cashier.


Capital $75,000. Par value of shares, $100.
Number of stockholders, 117.
Largest amount of stock held by any one person or corporation, 58 shares.
Amount of stock owned out of the State, 76 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $800.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4 per cent., $3,000 00
Declared, April, 1863
Amount of reserved profits after declaring same and paying State and Government tax, 911 75
Liabilities of directors as principals, 1,200 00
Liabilities of directors as sureties, 48,767 21
Liabilities of stockholders as principals, -
Loan as verified by actual inspection, 151,304 94
Loan largest since January 1, 1863, January 24, 1863, 158,872 75
Loan made up of 143 notes and drafts.
U. S. Government securities in the loan, 22,000 00
Other public securities in the loan, 13,655 00
Overdue paper, 24,834 05
Probable loss on overdue paper, 5,500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 90 00
Whole amount of bills as appeared by the several ledgers, 121,300 00
Bills destroyed as appears by the records, 15,200 00
Unsigned bills on hand, 23,700 00
Bills in bank at time of examination, August 3, 1863, 21,142 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $151,304 94</td>
</tr>
<tr>
<td>Circulation, 84,858 00</td>
<td>Real estate, 750 00</td>
</tr>
<tr>
<td>Deposits, 19,319 68</td>
<td>Bills of other banks &amp; checks, 10,247 66</td>
</tr>
<tr>
<td>Bank balances, 2,858 25</td>
<td>Bank balances, 13,547 00</td>
</tr>
<tr>
<td>Profits,</td>
<td>Specie, 6,081 22</td>
</tr>
<tr>
<td>Total, 181,930 91</td>
<td></td>
</tr>
<tr>
<td>Immediate liabilities, 104,077 68</td>
<td>Immediate resources, 29,875 97</td>
</tr>
</tbody>
</table>
SOUTH BERWICK BANK AT SOUTH BERWICK.

Incorporated January 31, 1823.

Benjamin Nason, President.
Edward Hayman, Cashier.


Capital, $100,000. Par value of shares, $50.
Number of stockholders, 98.
Largest amount of stock held by any one person or corporation, 120 shares.
Amount of stock owned out of the State, 983 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $750.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent., Declared, April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 5,738 48
Liabilities of directors as principals, 13,141 48
Liabilities of directors as sureties, 8,189 33
Liabilities of stockholders as principals, 350 00
Loan as verified by actual inspection, 137,109 81
Largest loan since January 1, 1863, May 4, 1863, 159,666 80
Loan made up of 59 notes and drafts, 30,024 63
U. S. Government securities in the loan, 14,810 71
Other public securities in the loan, 17,412 47
Probable loss on overdue paper, 700 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 90,290 00
Whole amount of bills of the several emissions as appears by the Bank books, 180,274 00
Bills destroyed as appears by the records, 11,000 00
Unsigned bills on hand, 29,028 00
Bills in the bank at the time of examination, July 21,

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000 00</td>
<td>$137,109 81</td>
</tr>
<tr>
<td>60,956 00</td>
<td>1,386 62</td>
</tr>
<tr>
<td>15,412 83</td>
<td>26,186 03</td>
</tr>
<tr>
<td>6,654 94</td>
<td>13,285 49</td>
</tr>
<tr>
<td>183,023 77</td>
<td>5,105 91</td>
</tr>
<tr>
<td>76,368 83</td>
<td>44,577 34</td>
</tr>
</tbody>
</table>

Immediate liabilities, 183,023 77
Immediate resources, 183,023 77
STATE BANK AT AUGUSTA.

Incorporated March 24, 1854.

Geo. W. Stanley, President. Wm. R. Smith, Cashier.


Capital, $100,000. Par value of shares, $100.
Number of stockholders, 70.
Largest amount of stock held by any one person or corporation, 120 shares.
Amount of stock owned out of the State, 168 shares.
Discount day, Monday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, $1,800.
Do business in Boston at the Suffolk Bank.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 4 per cent., July, 1863.
Declared, $4,000 00
Amount of reserved profits after declaring same and paying State and Government tax, 4,770 00
Liabilities of directors as principals, -
Liabilities of directors as sureties, -
Liabilities of stockholders as principals, 500 00
Loan as verified by actual inspection, 194,862 93
Largest loan since January 1, 1863, May 4, 1863, 203,631 15
Loan made up of 139 notes and drafts.
U. S. Government securities in the loan, 11,660 00
Other public securities in the loan, -
Overdue paper, 6,920 00
Probable loss on overdue paper, 1,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 197 53
Whole amount of bills received from the engraver as appears by the engraver’s bill exhibited, 258,500 00
Bills destroyed as appears by records, 20,000 00
Unsigned bills on hand, 4,200 00
Bills in bank at time of examination, July 30, 1863, 66,692 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $194,862 93</td>
</tr>
<tr>
<td>Circulation, 162,608 00</td>
<td>Real estate, -</td>
</tr>
<tr>
<td>Deposits, 95,019 49</td>
<td>Bills of other banks &amp; checks, 30,600 54</td>
</tr>
<tr>
<td>Bank balances, -</td>
<td>Bank balances, 121,676 20</td>
</tr>
<tr>
<td>Profits, 5,210 50</td>
<td>Specie, 16,598 12</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>363,737 79</td>
<td>363,737 79</td>
</tr>
<tr>
<td>Immediate liabilities, 258,527 49</td>
<td>Immediate resources, 168,874 85</td>
</tr>
</tbody>
</table>
TICONIC BANK AT WATERTVILLE.

Incorporated April 1, 1831.

JOSEPH EATON, President. A. A. PLAISTED, Cashier.


Capital, $100,000. Par value of shares, $80.

Number of stockholders, 142.

Largest amount of stock held by any one person or corporation, 65 shares.

Amount of stock owned out of the State, 124 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about $1,000.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 3 1-8 per cent., $3,221 65.

Declared, April 6, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, $472 12.

Liabilities of directors as principals, $440 00.

Liabilities of directors as sureties, $9,000 00.

Liabilities of stockholders as principals, $1,500 00.

Loan as verified by actual inspection, $154,468 76.

Loan largest since January 1, 1863, June 13, 1863, $175,613 80.

U. S. Government securities in the loan, $61,700 00.

Other public securities in the loan, $8,874 00.

Probable loss on overdue paper, $26,291 90.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, $107 13.

Whole amount of bills received from the engraver as by engraver's bill exhibited, $396,589 00.

Bills destroyed as appears by the records, $237,599 00.

Unsigned bills on hand, $71,850 00.

Bills in bank at time of examination, August 1, 1863, $9,017 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $154,468 76</td>
</tr>
<tr>
<td>Circleation, 78,188 00</td>
<td>Real estate, $3,349 77</td>
</tr>
<tr>
<td>Deposits, 29,660 64</td>
<td>Bills of other banks &amp; checks, 12,033 73</td>
</tr>
<tr>
<td>Bank balances, 2,228 91</td>
<td>Bank balances, 34,911 76</td>
</tr>
<tr>
<td>Profits</td>
<td>Specie, 5,017 53</td>
</tr>
<tr>
<td>Immediate liabilities, 108,552 64</td>
<td>Immediate resources, 51,963 02</td>
</tr>
</tbody>
</table>

209,781 55

209,781 55
THOMASTON BANK AT THOMASTON.

Incorporated February 22, 1825.

WILLIAM SINGER, President.

O. ROBINSON, Cashier.

Directors—Wm. Singer, Wm. R. Keith, Alfred Watts, Robert Walsh, all of Thomaston.

Capital 50,000. Par value of shares, $100.

Number of stockholders, 78.

Largest amount of stock held by any one person or corporation, 55 shares.

Amount of stock owned out of the State, 20 shares.

Discount day, every other Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Do business in Boston at the Suffolk and Exchange Banks.

Receive bills home from Boston monthly.

Annual expenses of the bank, exclusive of the State tax, about $1,400.

Have special plates for 1's, 2's, 3's, 50's and 100's; general for 5's, 10's and 20's.

Rate and amount of last dividend, 5 per cent., $2,500.

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, $3,987 20.

Liabilities of directors as principals, 650 00.

Liabilities of directors as sureties, 500 00.

Liabilities of stockholders as principals, 89,278 92.

Loan as verified by actual inspection, 84,957 77.

Largest loan since January 1, 1863, July 18, 1863, 25,000 00.

Loan made up of 21 notes and drafts.

U. S. Government securities in the loan, 21,000 00.

Other public securities in the loan, 1,628 92.

Overdue paper, 2 00.

Probable loss on overdue paper, 48,950 00.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 96,000 00.

Whole amount of bills signed as appears by the Bank Ledger, and also by a Bank Note Register, 16,000 00.

Bills destroyed, as appears by the records, 37,000 00.

Bills in bank at time of examination, Sept. 19, 1863, 453,721 50.

Capital, $50,000 00.

Circulation, 31,050 00.

Deposits, 86,020 76.

Bank balances, 1,874 51.

Profits, 7,776 26.

Loan, $80,278 92.

Real estate, 3,075 00.

Bills of other banks & checks, 14,041 72.

Bank balances, 335,419 21.

Specie, 20,306 65.

453,721 50.

Immediate liabilities, 895,045 27.

Immediate resources, 370,367 58.
BANK COMMISSIONERS' REPORT.

TRADERS' BANK AT BANGOR.

*Incorporated March 16, 1853.*

WALTER BROWN, *President.*

E. TRASK, *Cashier.*

_Directors_— Walter Brown, Sidney Thaxter, Arad Thompson, Henry Hill, of Bangor; Caleb Holyoke of Brewer.

Capital $75,000. Par value of shares, $75.

Number of stockholders, 60.

Largest amount of stock held by any one person or corporation, 143 shares.

Amount of stock owned out of the State, 499 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, about $1,600.

Do business in Boston at the Bank of Mutual Redemption and North Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 3 per cent., $2,250 00

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 2,144 67

Liabilities of directors as principals, 4,086 61

Liabilities of directors as sureties, 10,834 42

Liabilities of stockholders as principals, 120,003 01

Loan as verified by actual inspection, 180,514 50

Largest loan since January 1, 1863, June 13, 1863, none yet.

Loan made up of 132 notes and drafts.

U. S. Government securities in the loan, 45,300 00

Other public securities in the loan, 2,000 00

Overdue paper, 6,606 33

Probable loss on overdue paper, 1,500 00

Amount of tax paid on stock of non-residents, under act of March 23, 1863, none yet.

Whole amount of bills received from engraver, as appears by engraver's bill exhibited, 225,500 00

Bills destroyed, as appears by the records, 78,000 00

Unsigned bills on hand, 28,500 00

Bills in bank at time of examination, August 16, 1863, 60,703 00

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $75,000 00</td>
<td>Loan, $120,003 01</td>
</tr>
<tr>
<td>Circulation, 70,297 00</td>
<td>Real estate, 6,295 55</td>
</tr>
<tr>
<td>Deposits, 46,763 00</td>
<td>Bills of other banks &amp; checks, 45,466 17</td>
</tr>
<tr>
<td>Bank balances, -</td>
<td>Bank balances, 17,880 22</td>
</tr>
<tr>
<td>Profits, 2,835 86</td>
<td>Specie, 9,249 00</td>
</tr>
<tr>
<td>Total, 185,855 85</td>
<td>Total, 195,895 96</td>
</tr>
</tbody>
</table>

Immediate liabilities, 117,060 00 | Immediate resources, 69,597 29

*Less one week's redemption.*
UNION BANK AT BRUNSWICK.

_Incorporated July 27, 1850._

**ADAM LEMONT, President.**

**BARTLETT ADAMS, Cashier.**

_Directors.—Adam Lemont, A. B. Thompson, Robert McMannus, Chas. S. Pennell, Amherst Whitmore, Isaac L. Scolfield, Wm. Decker, Uriah Jack, of Brunswick; Joshua Haskell, of Topsham._

Capital $50,000. Par value of shares, $50.
Number of stockholders, 110.
Largest amount of stock held by any one person or corporation, 54 shares.
Amount of stock owned out of the State, 41 shares.
Discount day, Wednesday.
Annual settlement was made with the cashier.
Cashier’s bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,000.
Do business in Boston at the Market Bank.
Receive bills home from Boston weekly.
Have special plates.
Rate and amount of last dividend, 3½ per cent., declared, July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax, 411 21.
Liabilities of directors as principals, 500 00.
Liabilities of directors as sureties, 1,644 80.
Liabilities of stockholders as principals, 575 00.
Loan as verified by actual inspection, 34,837 50.
Loan largest since January 1, 1863, January 21, 1863, 93,189 94.
Loan made up of 91 notes and drafts.
U. S. Government securities in the loan, 15,000 00.
Other public securities in the loan, 7,456 58.
Overdue paper, 4,741 13.
Probable loss on overdue paper, —.
Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 206,000 00.
Whole amount of bills received, as appears by engraver’s bill exhibited, 206,000 00.
Bills destroyed, as appears by records, 96,872 00.
Unsigned bills on hand, 27,000 00.
Bills in bank at time of examination, July 27, 1863, 45,676 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital,</td>
<td>$50,000 00</td>
</tr>
<tr>
<td>Circulation,</td>
<td>86,362 00</td>
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<tr>
<td>Deposits,</td>
<td>49,726 14</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>528 95</td>
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<tr>
<td>Profits,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>137,217 09</td>
</tr>
<tr>
<td>Immediate liabilities,</td>
<td>86,688 14</td>
</tr>
</tbody>
</table>
BANK COMMISSIONERS’ REPORT.

VEAZIE BANK AT BANGOR.

Incorporated July 14, 1848.

SAMUEL VEAZIE, President.
WILLIAM J. LORD, Cashier.

Directors — Samuel Veazie of Veazie; J. W. Veazie, F. H. Dillingham, James Littlefield, Charles V. Lord, of Bangor.

Capital, $150,000. Par value of shares, $50.
Number of stockholders, 11.
Largest amount of stock held by any one person or corporation, 600 shares.
Amount of stock owned out of the State, none.
Discount every day.
Cashier’s bond was renewed.
Allow interest on deposits at 3 per cent.
Annual expenses of the bank, exclusive of the State tax, about $2,500.
Do business in Boston at the Exchange Bank.
Receive bills home from Boston weekly.
Have special plates for 1’s, 2’s, 3’s 5’s and 10’s ; general plates for others.
Rate and amount of last dividend, 3 per cent., $4,500 00
Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 17,373 91
Liabilities of directors as principals, 26,412 28
Liabilities of directors as sureties, 351,725 58
Liabilities of stockholders as principals, 356,689 28
Loan as verified by actual inspection, 10,000 00
Largest loan since January 1, 1863, August 5, 1863, 19,223 29
Loan made up of 564 notes and drafts.
U. S. Government securities in the loan, 3,400 00
Other public securities in the loan, 5,000 00
Probable loss on overdue paper, 226,100 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863, 36,000 00
Whole amount of bills received from the engraver, as appears by the engraver’s bill exhibited, 173,546 00
Bills destroyed as appears by records, 588,800 00
Unsigned bills on hand, 226,100 00
Bills in bank at time of examination, August 10, 1863, 36,000 00

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<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
<tr>
<td>Capital</td>
<td>Loan</td>
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<tr>
<td>$150,000 00</td>
<td>$351,725 56</td>
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<tr>
<td>Circulation</td>
<td>Real estate</td>
</tr>
<tr>
<td>153,154 00</td>
<td>10,000 00</td>
</tr>
<tr>
<td>Deposits</td>
<td>Bills of other banks &amp; checks</td>
</tr>
<tr>
<td>100,878 55</td>
<td>8,473 53</td>
</tr>
<tr>
<td>Bank balances</td>
<td>Bank balances</td>
</tr>
<tr>
<td>1,397 06</td>
<td>40,270 84</td>
</tr>
<tr>
<td>Profits</td>
<td>Specie</td>
</tr>
<tr>
<td>22,666 19</td>
<td>17,625 87</td>
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<td></td>
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</tr>
<tr>
<td>428,955 80</td>
<td>428,955 80</td>
</tr>
<tr>
<td>Immediate liabilities, 255,429 61</td>
<td>Immediate resources, 66,370 24</td>
</tr>
</tbody>
</table>
VILLAGE BANK AT BOWDOINHAM.

_Incorporated February 15, 1856._

NATHANIEL PURRINTON, _President._

R. BUTTERFIELD, _Cashier._

_Directors—_Nathaniel Purrinton, Henry Sampson, Joseph Mustard, Robert Purrinton, E. P. Carr, of Bowdoinham; Isaac Starbird of Litchfield; John Coombs of Bowdoin.

Capital $50,000. Par value of shares, $100.
Number of stockholders, 47.
Largest amount of stock held by any one person or corporation, 65 shares.
Amount of stock owned out of the State, 64 shares.
Discount day, Wednesday.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of the State tax, about $700.
Do business in Boston at the Bank of Commerce.
Receive bills home from Boston weekly.
Have general plates.
Rate and amount of last dividend, 3 per cent.,
Declared, $1,500 00
April, 1863.
Amount of reserved profits after declaring same, and paying State and
Government tax, 2,714 66
Liabilities of directors as principals, 6,000 00
Liabilities of directors as sureties, 61,643 57
Liabilities of stockholders as principals, 70,863 29
Loan as verified by actual inspection, Loan made up of 47 notes and drafts.
U. S. Government securities in the loan, 21,500 00
Other public securities in the loan, 8,898 33
Overdue paper, 3,586 84
Probable loss on overdue paper, 2,000 00
Amount of tax paid on stock of non-residents, under the act of March
23, 1863, 74,000 00
Whole amount of bills received from engraver, as appears by engraver's bill exhibited,
Bills destroyed, as appears by records, 24,000 00
Unsigned bills on hand, 13,569 00
Bills in bank at time of examination, July 29, 1863,

\[
\begin{array}{lc}
\text{Liabilities} & \text{Resources} \\
\text{Capital} & \$50,000 00 \\
\text{Circulation} & 36,431 00 \\
\text{Deposits} & 79,579 11 \\
\text{Bank balances} & - \\
\text{Profits} & 1,577 39 \\
\text{Immediate liabilities} & 116,010 11 \\
\hline
167,387 41 & \$61,643 57 \\
\hline
\end{array}
\]
WALDOBOROUGH BANK AT WALDOBOROUGH.

Incorporated March 7, 1858.

Isaac Reed, President. B. B. Haskell, Cashier.

Directors—Isaac Reed, Samuel W. Jackson, John Sides, L. L. Kennedy, George Farrington, all of Waldoborough.

Capital, $50,000. Par value of shares, $100.
Number of stockholders, 146.
Largest amount of stock held by any one person or corporation, 23 shares.
Amount of stock owned out of the State, 33 shares.
Discount on every business day.
Annual settlement was made with the cashier.
Cashier's bond is renewed, and recorded.
Allow no interest on deposits.
Annual expenses of the bank, exclusive of State tax, about $1,000.
Do business in Boston at Bank of Mutual Redemption.
Receive bills home from Boston irregularly.
Have special plates.
Rate and amount of last dividend, 4 per cent., $2,000 00.
Declared, July, 1863.
Amount of reserved profits after declaring same and paying State and
Government tax,
Liabilities of directors as principals,
Liabilities of directors as sureties,
Liabilities of stockholders as principals,
Loan as verified by actual inspection,
Loan largest since January 1, 1863, Sept. 10th, 1863.
Loan made up of 92 notes and drafts.
U. S. Government securities in the loan,
Other public securities in the loan,
Overdue paper,
Probable loss on overdue paper,
Amount of tax paid on stock of non-residents, under the act of March 28, 1863,
Whole amount of bills received from the engraver as appears by the
engraver's bill exhibited,
Bills destroyed as appears by records,
Unsigned bills on hand,
Bills in bank at time of examination, Sept. 19, 1863,

<table>
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<tr>
<th>Liabilities</th>
<th>Resources</th>
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<tbody>
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<td>Capital, $50,000 00</td>
<td>Loan, $97,463 12</td>
</tr>
<tr>
<td>circulation, 39,237 00</td>
<td>Real estate, 1,254 78</td>
</tr>
<tr>
<td>Deposits, 39,210 27</td>
<td>Bills of other banks &amp; checks, 7,878 11</td>
</tr>
<tr>
<td>Bank balances,</td>
<td>Bank balances, 18,593 09</td>
</tr>
<tr>
<td>Profits, 3,414 78</td>
<td>Specie, 6,673 00</td>
</tr>
<tr>
<td>131,862 05</td>
<td>Immediate liabilities,</td>
</tr>
<tr>
<td>Immediate liabilities, 78,447 27</td>
<td>33,144 20</td>
</tr>
</tbody>
</table>

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<tr>
<th>Liabilitiess</th>
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<td>Bank balances, 18,593 09</td>
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<tr>
<td>Profits, 3,414 78</td>
<td>Specie, 6,673 00</td>
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<tr>
<td>131,862 05</td>
<td>Immediate liabilities,</td>
</tr>
<tr>
<td>Immediate liabilities, 78,447 27</td>
<td>33,144 20</td>
</tr>
</tbody>
</table>
WATERVILLE BANK AT WATERVILLE.

Incorporated July 21, 1850.

DENNIS L. MILLIKEN, President.

A. PERKINS, Cashier.

Directors—Dennis L. Milliken, James Stackpole, Thomas G. Kimball, Samuel Kimball, Alden Emery, Edmund F. Webb, of Waterville; and Francis Low of Clinton.

Capital, $100,000. Par value of shares, $100.

Number of stockholders, 126.

Largest amount of stock held by any one person or corporation, 45 shares.

Amount of stock owned out of the State, 102 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about $1,000.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 3 per cent., $3,000 00.

Declared, July, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 1,691 90.

Liabilities of directors as principals, 1,518 32.

Liabilities of directors as sureties, 8,133 87.

Liabilities of stockholders as principals, 1,900 00.

Loan as verified by actual inspection, 179,851 56.

Loan largest since January 1, 1863, May 18, 1863, 187,093 18.

Loan made up of 108 notes and drafts.

United States Government securities in loan, 25,300 00.

Other public securities in the loan, 18,636 00.

Overdue paper, 26,918 12.

Probable loss on overdue paper, 1,500 00.

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 108 22.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 221,000 00.

Bills destroyed as appears by the records, 105,700 00.

Unsigned bills on hand, 25,500 00.

Bills in bank at time of examination, August 1, 1863, 7,896 00.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $179,851 56</td>
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<tr>
<td>Circulation, 81,904 00</td>
<td>Real estate, 1,500 00</td>
</tr>
<tr>
<td>Deposits, 15,083 13</td>
<td>Bills of other banks &amp; checks, 4,085 52</td>
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<tr>
<td>Bank balances, -</td>
<td>Bank balances, 9,537 17</td>
</tr>
<tr>
<td>Profits, 3,093 11</td>
<td>Specie, 5,105 99</td>
</tr>
<tr>
<td>200,080 24</td>
<td>200,080 24</td>
</tr>
<tr>
<td>Immediate liabilities, 96,987 18</td>
<td>Immediate resources, 18,728 68</td>
</tr>
</tbody>
</table>
BANK COMMISSIONERS' REPORT.

YORK BANK AT SACO.

Incorporated April 1, 1831.

DANIEL CLEAVES, President.  JOHN C. BRADBURY, Cashier.


Capital, $100,000.  Par value of shares, $100.

Number of stockholders, 97.

Largest amount of stock held by any one person or corporation, 106 shares.

Amount of stock owned out of the State, 200 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about $1,600.

Do business in Boston at the Globe Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 3 per cent., $3,000 00

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 8,728 92

Liabilities of directors as principals, 5,200 00

Liabilities of directors as sureties, 588 00

Liabilities of stockholders as principals, 2,100 00

Loan as verified by actual inspection, 116,399 40

Loan largest since January 1, 1863, March 14, 1863, 157,510 00

Loan made up of 321 notes and drafts.

U. S. Government securities in the loan, 3,000 00

Other public securities in the loan, 17,435 00

Overdue paper, 9,034 00

Probable loss on overdue paper, 500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 158 34

Whole amount of bills issued as appears by the Ledger, which shows the emissions and the burnings, 185,650 00

Bills destroyed October 5, 1861, 8,000 00

Unsigned bills on hand, 7,000 00

Bills in bank at time of examination, July 24, 1863, 63,062 00

<table>
<thead>
<tr>
<th>Liabilities.</th>
<th>Resources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital, $100,000 00</td>
<td>Loan, $116,399 40</td>
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<tr>
<td>Circulation, 63,688 00</td>
<td>Real estate, 3,260 00</td>
</tr>
<tr>
<td>Deposits, 41,071 03</td>
<td>Bills of other banks &amp; checks, 7,601 89</td>
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<tr>
<td>Bank balances, -</td>
<td>Bank balances, 78,442 51</td>
</tr>
<tr>
<td>Profits, 10,788 28</td>
<td>Specie, 9,953 51</td>
</tr>
<tr>
<td><strong>Total</strong> 215,557 31</td>
<td><strong>Total</strong> 215,557 31</td>
</tr>
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</table>

Immediate liabilities, 104,759 03  Immediate resources, 95,897 91
AGGREGATE OF SIXTY-NINE BANKS.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Resources</th>
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</thead>
<tbody>
<tr>
<td>Capital,</td>
<td>$8,008,000 00</td>
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<tr>
<td>Circulation,</td>
<td>6,019,156 60</td>
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<tr>
<td>Deposits,</td>
<td>6,421,005 30</td>
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<tr>
<td>Bank balances,</td>
<td>118,020 42</td>
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<tr>
<td>Profits,</td>
<td>759,859 02</td>
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<td>$21,326,040 74</td>
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COMPARISON WITH THE AGGREGATES OF 1862.

<table>
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<tbody>
<tr>
<td>1862</td>
<td>$7,983,000</td>
<td>$5,956,943</td>
<td>$4,662,931</td>
<td>$127,304</td>
<td>$683,661</td>
<td>$10,756,179</td>
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<tr>
<td>1863</td>
<td>8,008,000</td>
<td>6,019,156</td>
<td>6,421,005</td>
<td>118,020</td>
<td>759,859</td>
<td>12,558,181</td>
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<tr>
<td>Increase</td>
<td>25,000</td>
<td>53,213</td>
<td>1,758,074</td>
<td>9,284</td>
<td>76,198</td>
<td>1,802,002</td>
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<tr>
<td>Decrease</td>
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<tbody>
<tr>
<td>1862</td>
<td>$12,829,517</td>
<td>$255,444</td>
<td>$874,254</td>
<td>$4,780,532</td>
<td>$682,891</td>
<td>$6,337,678</td>
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<tr>
<td>1863</td>
<td>14,983,609</td>
<td>245,816</td>
<td>1,047,979</td>
<td>4,370,562</td>
<td>678,043</td>
<td>6,096,584</td>
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<tr>
<td>Increase</td>
<td>2,154,092</td>
<td>9,372</td>
<td>173,725</td>
<td>409,970</td>
<td>4,848</td>
<td>241,004</td>
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<tr>
<td>Decrease</td>
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</tbody>
</table>

- Overdue paper, 1862, $1,109,860 69
- Estimated loss on same, $135,235

- " " 1863, 761,492 00
- " " " " " " 111,356

- Decrease, 347,368 69
- Decrease, 23,879

ERRATA.

Page 17, add to directors—Forest Eaton, Alfred; Wentworth L. Young, Parsonsfield; Benjamin Leavitt, Waterborough.

Page 17, annual expenses of the bank, &c., read $1,000 instead of $100.

Page 20, bills destroyed since August 20, &c., should read $31,405.00.

Page 25, whole amount of bills received from the engraver, &c., read $143,001.00.

Page 34, immediate liabilities should read $73,687.50.

Page 38, unsigned bills should read $82,000.00.

Page 46, unsigned bills on hand should read $9,500.00.

Page 48, liabilities should read $187,338.29.

Page 63, unsigned bills on hand should read $76.00.
To the Governor and Council:

All the Banks and Savings Institutions in the State having been visited, the Bank Commissioners would now respectfully present the following as their Annual Report:

SAVINGS BANKS.

The Savings Banks are the same in number as last year, viz: fifteen, with a deposit of $2,611,746.41. In twelve of these banks there has been an increase of deposits to the amount of $826,995.20, and in three of these institutions, (where they are closing their business,) there has been a decrease of $61,683.97—making a net increase of deposits during the past year of $765,311.23. The comparative statement shows where the increase or decrease in each institution has been made, and the amount.

In fourteen of the Savings Banks we found investments in U. S. Government Securities, varying in amount according to the amount of deposits, and the aggregate amount of U. S. Securities held by these institutions is $746,898.

The investments in these Banks seem to have been made with care and caution, and with reference to the interests of that numerous class whose all is entrusted to their keeping. The increase of the deposits show that they continue to enjoy, as they continue to deserve, the confidence of the public.

That so large an increase should have been made in a year, when the prices of all the necessaries of life have advanced fifty per cent., and when the expenses of living have in many localities doubled, is proof that honest labor has not been unrewarded. It shows that the laborer is not only worthy of, but has received his hire—that we have not used our "neighbors service without wages," and that the hire of "the laborers who reaped down our fields" hath not been "kept back by fraud."

Every Savings Bank in the land speaks of the dignity of labor, and every deposit may have its history of toil, patience, and self-denial.
Tom Hood, (who died before the invention of sewing machines,) in his inimitable poem, "The Song of the Shirt," has given us a peep behind the curtain, and we there learn the history of some of these deposits. We hope his graphic description has never been realized among us. We turn rather to our own Longfellow who, in his beautiful description of the village blacksmith, has truthfully daguerreotyped very many of the patrons of the Savings Banks:

"His brow is wet with honest sweat,  
He earns whate'er he can,  
And looks the whole world in the face,  
For he owes not any man."

"Results not processes are for the public eye." The investigations of science teach us that the coral reefs, which lie concealed a few feet below the surface of the waves, are the work of multitudes of little insects. The work of accretion which was commenced ages or centuries ago is still going forward silently, quietly, busily. We think not of them as daily increasing, nor of the manner in which the work is carried forward. They are noted upon our charts simply as being the breakers against which the oaken ribs of some noble ship was dashed, and as marking the spot where crews of hardy sailors have gone down amid the roar of the tempest.

By a process as silent, as quiet, as unnoticed as that by which the coral reefs are formed, our Savings Banks are accumulating daily, and increasing, from year to year; not like the coral reefs to endanger and destroy, but to benefit and bless the laboring classes, whose mites they gather up, and whose substance is precious in the eyes of Him, without whose knowledge not a sparrow falleth.

BANKS OF DISCOUNT.

There are sixty-nine banks in operation in the State, the same number as last year—with a capital of $8,008,000, being an increase of $25,000 from last year. This increase is in the Mercantile Bank, Bangor, which we now report with a capital of $100,000.

We are not aware that any report has been made by the receivers of the Sanford Bank, and its affairs stand as at our last report.

The bills of the Norombega Bank continue to be redeemed at the
Veazie Bank, Bangor, where funds are deposited for the purpose.

The affairs of the Atlantic Bank, Portland, and the Mariners' Bank at Wiscasset, may be considered as closed. At our last report the circulation of each was merely nominal, and only eight dollars of the former and five dollars of the latter, had been presented for redemption during the year 1862.

The Lincoln County Bank at Wiscasset, incorporated March 5th, 1861, never completed their organization, and never went into operation. We notice, however, the newspaper statement, that bills are in circulation, purporting to be issued by this corporation.\* At our last report, the outstanding circulation of the Ellsworth Bank was $2,632. Of this amount, $141 has been presented and redeemed during the past year, leaving the circulation $2,491. The deposits have been paid in full, and the trustees redeem the bills at sight; and will continue to do so till October 1, 1864, when the time for closing its affairs expires by limitation.

The Alfred Bank at Alfred, has been visited three times during the year, and certain irregularities appearing, an injunction was asked for, and granted. A hearing was had before the Supreme Court, at Portland, October 24, 1863, Judge Rice presiding. At the hearing the following specifications were presented:

"1st. Because there has been a departure from the ordinary business of banking institutions.

"2d. Because its immediate liabilities to the bill-holders and depositors are $36,130.72, and its immediate available assets are $6,808.34.

"3d. Because a large part of the loan of the said bank, we have reason to think, will not be paid at maturity—the sum of $25,274 being already over due and unpaid—which said sum is more than forty per cent. of the entire loan of the bank.

"4th. Because money has been loaned upon memorandum checks to parties who have no deposit in the bank; which checks were taken without the knowledge and consent of the Directors.

"5th. Because loans have, in certain instances, been made, exceeding in amount one half the capital stock of the said bank; which loans have not been submitted to the Board of Directors for their

\*Sporious Bank Bills.—Well executed bills of the "Lincoln County Bank, Wiscasset, Maine," are in circulation. There is no such bank.—[Boston Journal, December 4th.]
consent and approval; and said loans thus made without the knowledge, consent and approval of the Directors, have not been entered upon the books of the bank, where they would come to the knowledge of the Directors, or pass under their inspection.

"6th. Because the loans referred to in the fifth specification, thus clandestinely made, without the knowledge, consent and approval of the Directors, and not entered upon the books of the bank, were brought to the attention of the officers of the bank at our first visit to the institution this season, to wit: July 22, 1863; and assurances were then given that the said loans should be at once adjusted. At our second visit to the bank, September 15, 1863, these loans not having been adjusted, still stronger assurances were given that they should be paid immediately—which assurances thus made at our first visit, and reaffirmed at our second visit, have not been realized at a third visit, October 7th, 1863, and the said loans thus made as above described, remain in the larger part due and unpaid.

"7th. Because the said bank is insolvent."

Attorney-General Drummond appeared in behalf of the State, and the Bank appeared by its President, with counsel. The following is the answer to the foregoing specifications, filed by Ira T. Drew, Esq., Attorney for the Bank:

"And now the said President, Directors and company appear, and for answer to the charges and matters in said application and specifications contained, say in regard to the first specification, that there may have been departures from the ordinary business of banking institutions, but that no loss has resulted to the public or to the stockholders of said Bank.

"To second specification they say, the entire liabilities of said Bank are only $28,933.04, and its available assets are $78,691.76, instead of $6,808.34, as stated in said specification.

"To third specification, they say that only $8,968.12 is now overdue, all of which, with the exception of $1,275, is considered available in due time to answer the demands of the Bank.

"Fourth specification. They say the present Board of Directors has not allowed money to be paid out on memorandum checks of persons having no deposits, and if any such practices have heretofore prevailed, such checks were paid and none are in said Bank.

"Fifth specification. Said Directors say, that they have made no
loans except upon paper approved by a majority of their board, and whatever irregularities, if any existed, have been corrected.

"In answer to the sixth specification, the assurances and promises referred to in this specification, said Directors find, upon careful examination of the matters, that the said promises and assurances have been fulfilled, and the Bank has now realized the benefit of their performance.

"To the seventh specification, they refer to the answer to the second for the entire solvency of said bank and the abundance of its assets to meet all its liabilities; wherefore, they pray that said application may be dismissed."

By their Attorney,
IRA T. DREW.

After a full hearing of the Court, upon the issue whether the injunction should be made perpetual or be dismissed, it was

"Ordered, That the injunction in the case of the Alfred Bank, be so far modified that said Bank be authorized to proceed with its legitimate business of banking, in conformity with law, and collecting its debts until otherwise ordered by this Court or some member thereof."

The injunction has not been removed, and we have not since called for any further action by the Court.

The parties claim that another and a better state of things now exist, and the tabular statement of the Bank, which we present on page 17, shows an improved condition, and is the statement which was made at the hearing before the Court, and supported by the oath of the present Cashier.

We present—as in our former reports—in the tabular statements, those facts respecting each bank in which the public are most interested. We have added several items which have not heretofore been inserted. First—we have endeavored to show just the amount of tax paid by each bank on stock of non-residents, under the act of March 23, 1863. Second—we have shown the amount of U. S. securities held by each bank. And third—the amount of other public securities held by each institution. By the term "other public securities," we mean State, County, City and Town scrip, in distinction from individual notes.

We need not give in detail what we have twice before explained, viz: our modus operandi for obtaining the circulation of each bank.

It is sufficient to say, that we have rigidly adhered to our for-
mer method—going back to first principles; ascertaining, if possible, the amount of bills received from the engraver, and working the circulation down from that data.

As heretofore, so now, the loan of each bank has been obtained by a careful inspection of each note, draft or security which went to make up the amount, and the whole has been carefully added in order to see how it would compare with the ledger balance of notes discounted.

The circulation, which from 1861 to 1862, increased almost two millions, has increased the past year $53,213. The same causes which existed in 1862, requiring so large a circulation, have existed the past year, viz.: advances to soldiers for bounties, the paying off of regiments, allotment rolls sent home from the army, and the high prices for merchandise which have ruled in the market, requiring a much larger amount of money to carry on the trade of the community, than when all prices were at the peace standard.

The bills of our banks have not been returned to them as speedily as in years past, and cashiers could not judge of their redemption in Boston by the amount paid out on any given week.

Nearly all the banks were visited this year prior to the annual meeting in October. We have given the names of directors as we took them at the date of our examination. Some changes may have been, and doubtless were made, at the annual meetings. Where these changes have come to our knowledge, we have given the names of the directors as at the last advices. We have given the names of the directors in the Bath and Portland Banks as they were announced in the daily papers of those cities.

The tabular statements will show that some few banks in the State allow interest, at different rates, upon deposits. We alluded to this in our Report of last year, and expressed the opinion that it was hardly consistent with strict banking principles. We allude to it now, not in any spirit of fault-finding, or with a view of dictating or even advising any institution in that respect. We simply express our opinions as being against the practice, leaving every board of directors to judge what course is best for their own interest.

The deposits and the profits have both increased during the past year, the former by the sum of $1,758,074, and the latter by the sum of $76,198, while the indebtedness to other banks has decreased $9,284.
On the other side of the equation, it will be noticed that the specie has decreased some $4,800. While the loans have increased $2,154,092. With this large increase in the loans, we are most happy to notice that there has been a decrease in the overdue paper of $348,368.

Although the loans have increased by an amount of over two millions, if from the amount of loans at the present time, we deduct the amount of United States Government Securities, and the amount of other public securities in the loan, we shall find that the individual indebtedness has decreased rather than increased.

The stockholders' records we have generally found to be kept with scrupulous care and exactness. We wish we could say the same of the directors' records. We give a few specimens by way of illustration. In one case the record shows that from October, 1862, to August, 1863, (a period of ten months,) in only two instances was a quorum present; and in twenty-six instances the record reads, "Date —, present A B —, discounted $—. In a second case the record shows thirty meetings held in 1863, and at twenty-one of these a quorum was not present. A third record shows a quorum present at only two meetings within the past year. In still another case the record shows nineteen meetings held between the time of our visit in 1862 and the time of our visit the present year, and at only three of these was a quorum present. The following stereotyped record appears throughout with three exceptions:

"Met. Present C. D. Voted to adjourn."

Now as adjourning seems to have been a prominent business with this board, and as one member was competent to adjourn, there was a great saving of labor, for one member could assemble himself together more speedily than some four or five. Occasionally when some large failure happens, this or that member of the Board is astonished that so much of the paper has been taken by the Bank. He begins to inquire as to it. His inquiries come too late. It was a part of his duty to have been present at the meetings of the Board—to have known what paper was offered, and what paper was taken, and then and there to object if he saw cause so to do.

Through this sin of omission, we have known the largest note in a bank smuggled in, and never passed upon by the directors, and brought first to their notice by the Commissioners.
In another case a few years ago, the directors of a bank in this State were surprised by learning, (as they did accidentally,) that one individual was indebted to the bank to the amount of 25 per cent. of its capital. The surprise was universal. Members of the board vied with each other in disclaiming having taken so large an amount of the paper. Nevertheless the paper was there, and was happily adjusted without loss.

The cashier for his own protection ought to be able to show by his records that a particular piece of paper was taken at a certain date, that A, B and C of the directors were present, and that it was presented, acted upon and accepted. The record should be so specific and so carefully made up, as to fix the responsibility; and leave no room for cavil or doubt.

It may not be amiss to suggest, that those directors, "by whose official mismanagement a loss or deficiency of the capital stock of a bank occurs," may be held liable therefor, in their individual capacity.

While alluding to the omissions of directors, we would call attention to another which we found in certain localities. No provision of the Statute is plainer than the one requiring the directors to make an annual examination, or settlement with the cashier; and the time when it shall be done is also mentioned, viz: where the cashier's bond is renewed in the month of October of each year. There is a reason and fitness in having the annual settlement made when the bond is renewed; because the bondsmen of one year may not always be the bondsmen of another year; and the liabilities of all parties are thus determined. We found several banks where this examination or settlement had not been made.

We set this down as being wholly the fault of the directors, for the cashiers had promptly renewed their bonds, and from what we saw of their accounts, we are confident that they would be willing any day to give an account of their stewardship.

Two attempts at burglary have been made upon banks during the year. One upon the Pejepscot Bank at Brunswick, and one upon the Skowhegan Bank at Skowhegan. The vault of the Pejepscot Bank was constructed in the most thorough manner. It was built of large granite blocks, laid in cement and secured together with iron bolts. This structure was enclosed in a firm brick wall with an air space of six inches between the two. The doors of the vault were of the most approved workmanship and well secured.
with locks. In the vault was a burglar-proof safe containing the valuables. In this case the rogues, by powder, or some powerfully explosive agent, blew one side of the vault open and directly out into the banking room. In doing this, they let down from above upon the safe such a mass of stone, brick and masonry, as to bury it and protect it completely. They made no attempt upon the safe, for the reason that they could not get at it. The next morning it took several workmen some hours with proper tools to get the safe out from beneath the mass of rubbish. We cannot say how far the safe would have resisted their attempts; but in their anxiety to make a sure thing of it, they succeeded admirably, and rendered the safe doubly secure. Having thus defeated their own object, and finding their plans entirely frustrated, they contented themselves with opening several trunks left by individuals for safe keeping, and rifling them of their contents, and taking a small sum inadvertently left out of the safe. The loss to the Bank was trifling, interfering in no respect with their business.

A few weeks after the attempt upon the Pejepscot Bank, a similar attempt was made to enter the Skowhegan Bank at Skowhegan. They have at this bank a first rate stone vault, built of heavy granite blocks, bolted together and founded upon a solid ledge. Inside the vault they have a good burglar-proof safe well secured.

About one o'clock on the morning of the 15th of November, a gentleman lodging in the immediate vicinity of the bank, was awakened by a loud report, and this was soon followed by a second. He arose, and noticing a light in the bank, at once gave the alarm, and called the Cashier and other parties. They went immediately to the bank and the rogues suddenly decamped. Here, as in the former case, they operated with powder or some explosive agent, and did some injury to the locks and bank doors, but got nothing of value.

We have given the details of these two attempts, because they are timely warnings to those banks which are relying for security wholly upon the strength of their vaults.

We do not say that all the safes purporting to be burglar-proof are really so. Suppose they are not; they are, nevertheless, a great protection.

The operators in these actions of forcible entry, if they have not
improved their morals by reading good John Foster's essay on the improvement of time, have learned to improve the time, and they all enter fully into the sentiment of Macbeth—

"When 'tis done, then 'twere well,
It were done quickly."

Time with them is precious, and anything that requires time and labor to open is a protection.

We had an opportunity of seeing just how the vault of the Pejepscot Bank was constructed, and there are few in the State more strongly or securely built. Had they relied for safety wholly upon the strength of the vault, they would have lost everything. Their safe saved them, and the villains, to use an Hibernian expression, put the safe "beyond all safety."

We have given the amount of tax that each bank has paid on stock of non-residents, under the act of March 23, 1863. Thirty-nine banks have paid $13,972.78. Many of the banks set down as having paid nothing, were expecting to be called upon, but had not paid at the time of our visit, so that the sum we have given will be considerably increased.

The only feature in the act of March 23d, which struck us favorably, was that which would compel stockholders whose residence was unknown, to disclose their whereabouts. We doubt the propriety of taxing foreign bona fide stockholders who invest capital among us, of which we have the benefit and advantage. Other States have prospered under a system of legislation calculated to invite capital; it appears to us that the spirit of this act is to repel capital.

Is not the act likely to defeat its own object? Many of the non-resident stockholders are already making such a disposition of their stock as to escape the law. Bankers in various parts of the State have noticed this fact, and by this process the amount received is very likely to be greatly reduced.

This tax upon more than a million and a half of capital, has been paid to a few cities and towns, while the State at large receives no benefit therefrom. Some banks have paid it under protest, regarding it as unconstitutional.

Banking capital already pays a larger tax than any other branch of business, and with restrictions yearly multiplied, the banks are very likely to adopt the National banking system, and hence the State lose all revenue and all control.
At the present time the National banking law is being discussed by the most intelligent bankers and financiers in our own and other States. The system is yet an experiment, and its practical workings have not yet been developed. The law may not be perfect in all its details, and time will show where amendments and alterations are necessary; and these will doubtless be made, when shown to be just and right.

The act of our Legislature of March 26, 1863, was intended to give all our banks a fair opportunity for adopting the system if they wished to avail themselves of it.

This was leaving the subject in the best possible shape and giving them the responsibility, as theirs was the risk. It would savor somewhat of assurance and presumption, for us to give advice, and certainly, the gentlemen who manage our banks and control the banking capital of the State, are as competent to judge, as we are to advise. Three of our State Banks have adopted the system. The Market Bank at Bangor, has for some time past been closing its affairs as a State institution, and the stockholders, with other parties, have organized under the United States banking law. Several other banks in that city have the subject under consideration.

In October last the Auburn Bank voted to surrender their charter and organize under the national system. All the preliminary steps have been taken. United States bonds to the requisite amount have been secured, and they now only wait for their bills.

The stockholders of the Maine Bank at Brunswick have recently voted to surrender their charter and adopt the national banking system.

In several other localities, parties are moving in the same direction. So far as we learn, definite action has been taken only in three cases.* A bank has been organized at Bath, under the national law and gone into operation; but it was a new corporation, and not one of our State banks changing from one system to the other.

While only three banks have surrendered their charters, and adopted the national system, very many others have the subject under advisement. The experiment is now being tried whether

* We see by the newspaper statement, that the Bank of Somerset and the Skowhegan banks have voted to unite and adopt the National system.
they can continue to do business and pay dividends under the heavy taxes imposed by the national banking law, a table of which will be found in the note.

It is not our province to discuss the national banking system, and we allude to it only as affecting the institutions of our State. If it is the design of the General Government by this system to absorb or abolish all State banks, still further taxes may be levied upon them, until they may be forced to surrender their charters. We cannot, however, accept this as the policy of the Government.

The act of March 26th, 1863, remitted one-half of the State tax to those banks which paid that amount under the United States tax act, on their circulation and deposits.

Doubtless this act has had its influence in retaining our Banks under the protection of our State charters: and if it is desirable that these institutions should continue under the guardianship of the State, we would suggest that the whole of the State tax be remitted. This would be but partially placing our State Banks on a footing with those organized under the new system, and such an act of justice and magnanimity would not be overlooked or disregarded by those gentlemen, who, in their respective institutions, are discussing the propriety of surrendering their charters and adopting the National system.

In almost every locality, we have been asked our opinion of the U. S. Government securities, as an investment. We are not vain enough to suppose our opinions worth more than the opinions of any other two men: but a significant answer to the above question

**Note. Taxes under the National Banking System.**

Banks with a capital of not over $100,000 are taxed upon an average circulation of 30 per cent., or under, $ per cent. semi-annually.

Banks with a capital of from $100,000 to $200,000 are taxed upon an average circulation of 30 per cent., or under, $ per cent. semi-annually.

Banks with a capital of from $200,000 to $300,000 are taxed upon an average circulation of 70 per cent., or under, $ per cent. semi-annually.

Banks with a capital of from $300,000 to $500,000 are taxed upon an average circulation of 60 per cent., or under, $ per cent. semi-annually.

Banks with a capital of from $500,000 to $1,000,000 are taxed upon an average circulation of 60 per cent., or under, $ per cent. semi-annually.

When the average circulation exceeds the above rates, the average excess is taxed 1 per cent. semi-annually.

The average amount of deposits beyond the average amount of circulation, is subject to a tax of $ per cent. semi-annually.

Dividends are subject to a tax of 3 per cent., also the surplus profits which may have accrued during the six months next preceding the time of declaring the dividend.
may be found in the following facts. The 69 Banks in Maine are represented by 398 directors. These gentlemen represent every shade of political opinions, from the most intense conservatism to the most ultra radicalism; and these gentlemen, controlling the entire bank capital of the State, may be said to embody as much of financial talent and ability as any other 398 men in the State. They have given their opinions of the U. S. Government securities by taking the sum of $3,575,261 into the loans. We find the Savings' Banks managed by men, if possible, more careful and cautious than Bank directors, and of equal financial ability, and they have taken of the U. S. Government securities the sum of $746,898.

Thus have the best financiers in Maine endorsed the Government to an amount of over four millions; and we cannot but think that in doing this, they have carefully "counted the cost," and know whereof they affirm.

In a crisis like that through which we are now passing, it is gratifying to notice the ability and the willingness with which the Banks respond to the calls of the nation. The fact that Banks and Savings' Institutions, managed and controlled by the most careful and cautious men among us,—men who, in many cases, have been the artificers of their own fortunes, and not a few of whom have earned their first dollars by the sweat of the brow,—hold over four millions of Government securities, and this amount they are constantly increasing, is in itself one of the best commentaries that can be written in favor of the Government. This fact addresses itself to the common sense of every man, and says that the Government which has protected us for fourscore years, has the ability and the power to redeem all its pledges, fulfil all its engagements, and will pay to the uttermost farthing.

There is still another view of this matter which may be taken. If the Government is to become a money borrower, (as in an emergency like the present it must,) it is infinitely better to borrow of its own citizens than abroad. If the Government is to become indebted to its own citizens, it is not desirable that this indebtedness should be consolidated in the hands of a few capitalists, but rather like the hair in mortar, and for the same purpose, that it be distributed through the masses, and such to a great extent is the case. The news-boy who greets us with "Morning papers," "Great battle on the Potomac," and who by crying his wares makes a few
pennies for the five-cent Bank: the servant girl who, by days of patient toil, adds one dollar every month to her savings' deposit: the hod-carrier who cautiously ascends the dizzy height, and feels the self-respect of a man who is rising in the world, as something is added every quarter-day to the right side of his account: the mechanic who in his work-shop fashions rude and raw materials into convenient and useful articles for our comfort, and the farmer's boy who whistles behind the plow,—all become through the Banks and Savings' Institutions, lenders to the Government; all feel that they have a sort of personal interest in its support and maintenance, and just so far as that feeling prevails they will be found true and loyal, for "where the treasure is there will the heart be also."

Within the past year, two of the oldest Cashiers in the State have closed their accounts here, and we trust gone up higher. To the banking fraternity a passing notice of the late Seth S. Fairfield, of the Biddeford Bank, and Josiah B. Scott, of the Canal Bank, may not be unwelcome. Mr. Fairfield was born at Wenham, Mass., March 12, 1790, and died July 3, 1863, at the age of 73. In early life he learned the trade of a mason, and worked for a time at the business in Boston. On the death of his father, he came to Biddeford, with his mother and sister, to whom he was a devoted son and brother. For a time he worked at his trade in that locality. He afterwards became a surveyor of lumber and of land, and in both these vocations secured the confidence of all by his faithfulness and accuracy. In 1827 he was chosen Cashier of the Manufacturers' Bank at Saco, and continued in that position until 1848, when upon the organization of the Biddeford Bank he was chosen its Cashier, and held the office at the time of his death. He was Mayor of the city of Biddeford in 1861-2, and declined a re-election. He was faithful, honest, courteous, always, to all, and in all places, and died beloved and respected.

Josiah B. Scott, late Cashier of the Canal Bank, Portland, was born in Durham, in this State, Oct. 10, 1802. In the year 1816, (when fourteen years old,) he came to Portland, and became an inmate of the family of his brother-in-law, Joseph M. Gerrish, Esq., then a Deputy Sheriff and keeper of the jail for the county of Cumberland. He remained with Mr. Gerrish several years, assisting him in his duties as sheriff and jailor, and was then appointed clerk in the old Bank of Portland, of which Gen. Richardson was then Cashier. While holding this clerkship, he was at the same time
acting as a night clerk in the Post Office, then under the care of Robert Ilsley, Esq. On the sixth of October, 1826, (at the age of twenty-four,) Mr. Scott was elected Cashier of the Canal Bank, then the largest Bank in the State, and held the position until the time of his death, which occurred Sept. 9, 1863. That he performed the duties of his office faithfully and acceptably, is sufficiently shown by the fact that he was retained for a period of thirty-seven years. He was a man of good judgment, strict integrity, large-hearted benevolence, and his death was deeply felt and sincerely mourned by a large circle of friends and relatives.

The Canal Bank have lost during the past year not only their Cashier, but also two prominent Directors, Wm. Goodenow and Nathaniel Warren, gentlemen long known in the business circles, sharing largely the public confidence, and possessing all those qualities which rendered them efficient and valuable members of the Board.

Four Bank Presidents have died since our last annual report,—Joseph Badger, of the Pejepscot Bank, Brunswick; Enoch Bardsard, of the Bucksport Bank, Bucksport, and John H. Kennedy, of the Medomak Bank, Waldoborough,—all men well and favorably known in their respective localities, and placed each successive year at the head of these several Banks, by the unanimous wish of the stockholders. To this list one more must be added, and of him we need only say, that his name and fame have become a part of his country's history,—the gallant, heroic, and lamented Berry.

A. C. ROBBINS, Bank
FRANCIS K. SWAN, Commissioners.

DECEMBER 10, 1863.