

# MAINE STATE LEGISLATURE

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# DOCUMENTS

PUBLISHED BY ORDER OF

# THE LEGISLATURE

OF THE

STATE OF MAINE.

1866.



AUGUSTA:  
STEVENS & SAYWARD, PRINTERS TO THE STATE.  
1866.

ANNUAL REPORT  
OF THE  
BANK COMMISSIONERS  
OF THE  
STATE OF MAINE.

1865.

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Published agreeably to a Resolve approved February 23, 1865.

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AUGUSTA:  
STEVENS & SAYWARD, PRINTERS TO THE STATE.  
1865.

### PUBLISHERS' NOTE.

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In publishing the Report of 1865, we present it in the same order as last year, viz: **Tabular Statements of the Savings Banks** appearing first, followed by the **Tabular Statements of the Banks of Discount**, and closing with the Report.

# SAVINGS INSTITUTIONS

AND

# BANKS OF DISCOUNT.

## AUGUSTA SAVINGS BANK.

*Incorporated, 1848.*

THOMAS LAMBARD, *President.*

*Trustees*—Thomas Lambard, Sylvanus Caldwell, John McArthur, William S. Badger, Eben Fuller, Deane Pray, Samuel Titcomb, Joseph H. Williams, Artemas Libbey, Charles H. Hamlen, Edward Fenno, William R. Smith.

JOSEPH J. EVELETH, *Secretary and Treasurer.*

Number of depositors, 1,191.

Decrease of depositors past year, 215.

Decrease of deposits past year, \$57,411.64.

Make semi-annual dividends at 2 per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, exclusive of government tax, \$1,200.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid government the past year on profits and deposits, \$947.90.

There is a monthly examination; and a more critical one semi-annually, by a Committee of the Trustees chosen for the purpose.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$256,772 20	U. S. securities,	\$30,000 00
Profit and loss,	14,238 89	State securities,	79,000 00
Reserved fund,	2,500 00	City, town and co. securities,	95,300 00
		Bank stocks,	27,080 00
		Railroad stocks and bonds,	13,500 00
		Notes and mortgages,	18,430 00
		Notes with collaterals,	2,120 00
		Cash,	8,081 09
	273,511 09		273,511 09

August 1, 1865.

## BANGOR SAVINGS BANK.

*Incorporated, 1852.*GEORGE W. PICKERING, *President.*CHAS. STETSON, J. S. WHEELWRIGHT, ALBERT W. PAINE, *Vice-Presidents.*

*Trustees*—George K. Jewett, T. W. Baldwin, Hollis Bowman, John Patten, Henry A. Wood, Solomon Parsons, Arad Thompson, F. M. Sabine, J. W. Humphrey, J. C. White, Samuel F. Hersey, Charles Hayward, N. H. Dillingham, Franklin Muzzy, John Bright, Isaiah Stetson, James B. Fiske, A. G. Wakefield, Albert Holton, Lemuel Bradford.

JOHN PATTEN, *Secretary and Treasurer.*

Number of depositors, 1,450.

Decrease of depositors past year, 114.

Decrease of deposits past year, \$58,971.20.

Make semi-annual dividends  $2\frac{1}{2}$  per cent.

Make an extra dividend every fifth year.

Annual expenses of the institution, exclusive of the government tax, \$1,750.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government the past year on deposits and profits, \$1,332.66.

Affairs of the institution are examined semi-annually by a Committee of the Trustees.

	<i>Liabilities.</i>		<i>Resources.</i>
Deposits,	\$300,568 25	U. S. securities,	\$115,500 00
Profits,	12,136 01	State of Maine securities,	50,000 00
Dividends,	7,114 49	City and town securities,	54,800 00
		Mortgages,	57,594 39
		Notes with collaterals,	19,100 00
		Bank stocks,	10,000 00
		Cash,	12,824 36
	<hr/> 319,818 75		<hr/> 319,818 75

October 2, 1865.

## BATH SAVINGS INSTITUTION.

*Incorporated, 1852.*CHARLES DAVENPORT, *President.*

*Trustees*—William E. Payne, John Patten, Freeman Clark, William M. Reed, William V. Moses, Levi W. Houghton.

JOHN H. KIMBALL, *Treasurer.*

Number of depositors, 1,185.

Increase of depositors past year, 188.

Increase of deposits past year, \$68,373.53.

Make semi-annual dividends; February 5 per cent., August 4 per cent.

Make no extra dividends.

Annual expenses, exclusive of government tax, \$1,380.55.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government past year on profits, \$1,466.06.

Affairs of the institution are examined semi-annually by the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$411,566 09	Railroad bonds,	\$1,685 00
Profits,	21,846 55	Telegraph stock,	1,600 00
		Notes,	19,042 42
		Bank stocks,	20,668 00
		City and town bonds,	23,630 33
		United States securities,	353,500 00
		Cash on deposit,	13,286 89
	<hr/> 433,412 64		<hr/> 433,412 64

November 15, 1865.

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 BIDDEFORD BANK SAVINGS INSTITUTION.

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

Number of depositors, 712.

Decrease of depositors past year, 118.

Decrease of deposits past year, \$10,956.18.

Make semi-annual dividends April and October; paying 4 per cent. for the first two years, and 5 per cent. for deposits remaining more than two years.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$300.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on deposits and profits, \$584.84.

There is an annual examination of the affairs of the institution by a Committee of the Directors.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$136,822 36	Notes,	\$64,563 42
Profits,	2,780 46	Manufacturing stocks,	16,125 00
Guarantee account,	10,500 00	Railroad securities,	32,500 00
		City and town securities,	3,800 00
		Bank stocks,	16,800 00
		U. S. securities,	14,000 00
		Cash,	2,314 40
	<hr/>		<hr/>
	150,102 82		150,102 82

August 22, 1865.



## BRUNSWICK SAVINGS INSTITUTION.

*Chartered in 1858.*JOHN L. SWIFT, *President.*

*Trustees*—Robert Bowker, Charles Boutelle, John L. Swift, Thomas Skolfield,\* Daniel Elliot, Benjamin Furbish, Benjamin Green, N. T. Palmer, Charles J. Gilman, Sandford A. Perkins, Samuel R. Jackson, John D. Lincoln, Benjamin Dunning, John Furbish, Ira P. Booker, A. H. Merryman, David Scribner.

*Committee of Investment*—Robert Bowker, John L. Swift, Samuel R. Jackson, Thomas Skolfield,\* Ai Brooks, Jr.

AI BROOKS, JR., *Secretary and Treasurer.*

Number of depositors, 347.

Increase of depositors past year, 40.

Increase of deposits past year, \$828.74.

Make quarterly dividends at the rate of 4 per cent. per annum.

Make an extra dividend every fifth year.

Annual expenses of the institution, exclusive of the government tax, \$350.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Affairs of the institution examined quarterly by the Trustees.

Amount of government tax paid the past year on profits and deposits, \$358.63.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$50,918 64	U. S. securities,	\$35,000 00
Profits,	3,491 97	City and town securities,	11,500 00
		Mortgages,	2,190 60
		Bank stock,	2,000 00
		Notes,	3,650 00
		Cash,	70 01
	<hr/> 54,410 61		<hr/> 54,410 61

August 28, 1865.

\*Deceased.

## CALAIS SAVINGS BANK.

*Incorporated March, 1861.*GEORGE DOWNES, *President.*JOSEPH A. LEE, *Secretary and Treasurer.*

*Trustees*—George Downes, E. A. Barnard, T. J. Copeland, Daniel Hill, William Duren, Joseph A. Lee, G. D. King, James S. Cooper, F. A. Pike, B. Young, Charles E. Swan.

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

Number of depositors, 104.

Decrease of depositors past year, 2.

Decrease of deposits past year, \$1,945.15.

Make dividends annually at 4 per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, exclusive of the government tax, \$100.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Affairs of the bank examined annually by a Committee of the Trustees.

Amount of government tax paid past year on deposits and profits, \$25.00.

	<i>Liabilities.</i>		<i>Resources.</i>
Deposits,	\$11,422 00	U. S. securities,	\$11,800 00
Profits,	779 40	Bank stock,	300 00
		Cash,	101 40
	12,201 40		12,201 40

October 16, 1865.

## GARDINER SAVINGS INSTITUTION.

*Opened July, 1834.*H. B. HOSKINS, *President.*JOSEPH ADAMS, *Treasurer.*DANIEL NUTTING, *Secretary.*

*Trustees*—H. B. Hoskins, William Palmer, Charles Danforth, Robert Williamson, Robert Thompson, Joseph Bradstreet, Sifinia Bowman, John S. Mitchell, F. G. Richards, Seth G. Moore, Charles A. White, Daniel Nutting.

Number of depositors, 1,384.

Decrease of depositors past year, 105.

Decrease of deposits past year, \$46,919.91.

Make semi-annual dividends, 2 per cent. each.

Make an extra dividend every fifth year.

Annual expenses of the institution, exclusive of government tax, \$700.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits and deposits, \$1,383.03.

The affairs of the institution are examined twice a year by a Committee of the Trustees, and monthly by an Auditor.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$218,551 83	U. S. securities,	\$73,100 00
Reserved fund,	20,200 48	City and town securities,	70,500 00
Profits,	9,956 73	Railroad stocks,	9,200 00
		Railroad bonds,	16,500 00
		Mortgages,	47,556 41
		Bank stocks,	22,200 00
		Interest on securities,	3,201 90
		Cash,	6,450 73
	<u>248,709 04</u>		<u>248,709 04</u>

July 19, 1865.

## HALLOWELL SAVINGS INSTITUTION.

Opened July, 1854.

JOHN HUBBARD, *President.*

H. K. BAKER, *Secretary and Treasurer.*

*Trustees*—John Hubbard, Simon Page, William Stickney, C. Spaulding, J. H. Leigh, I. F. Nason, Andrew Masters, J. E. Smith, M. C. Richardson, E. Rowell, S. C. Cox, J. T. Chase.

Number of depositors, 517.

Increase of depositors past year, 33.

Decrease of deposits past year, \$8,824.33.

Make semi-annual dividends at 2 per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, exclusive of the government tax, \$528.50.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on deposits and profits, \$344.28.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$79,100 71	City and town securities,	\$19,500 00
Profits,	4,085 05	State securities,	17,600 00
		U. S. securities,	29,571 65
		Mortgages,	9,720 00
		Notes,	5,663 33
		Cash,	1,130 78
	<hr/>		<hr/>
	83,185 76		83,185 76

August 18, 1865.

## LEWISTON INSTITUTION FOR SAVINGS.

*Commenced July, 1860.**J. G. COBURN, President.**Vice Presidents*—A. D. Lockwood, N. W. Farwell, Marshall French, Charles Bradley.*Trustees*—D. M. Ayer, Jno. M. Frye, H. H. Dickey, R. A. Budlong, George H. Pillsbury, H. C. Goodenow, S. W. Kilbert, J. W. Danielson, W. J. Burnham, Jesse T. Stevens, E. S. Davis, A. Callahan.*ALBERT H. SMALL, Treasurer.*

Number of depositors, 1,564.

Decrease of depositors past year, 26.

Decrease of deposits past year, \$12,602.37.

Make semi-annual dividends at  $2\frac{1}{2}$  per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, exclusive of the government tax, \$650.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on deposits and profits, \$697.27.

There is a careful examination semi-annually by a Committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$208,555 04	U. S. securities,	\$50,000 00
Profit and loss,	7,847 27	Bank stocks,	37,770 00
Due First National Bank,	4,365 45	City and town securities,	23,463 00
		Mortgages,	31,649 96
		Notes,	77,884 80
	<hr/>		<hr/>
	220,767 76		220,767 76

August 16, 1865.

## PORTLAND SAVINGS BANK.

*Chartered in 1852.*JOHN. B. BROWN, *President.*JOSEPH C. NOYES, *Secretary and Treasurer.*

*Managers and Trustees*—John B. Brown, Andrew Spring, James T. McCobb, Oliver Gerrish, Allen Haines, Henry B. Hart, Jonas H. Perley.

Number of depositors, 3,650.

Decrease of depositors past year, 174.

Decrease of deposits past year, \$107,934.56.

Make semi-annual dividends at 3 per cent.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$3,000.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid government past year on profits and deposits, \$1,333.67.

Affairs of the bank are examined monthly by a Committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$859,251 15	U. S. securities,	\$179,000 00
Interest,	15,498 61	State securities,	45,000 00
Profit and loss,	15,436 62	City securities,	81,400 00
Premiums,	7,057 13	County securities,	8,100 00
		Town securities,	60,975 00
		Loans with collaterals,	16,333 33
		Mortgages,	454,168 71
		Railroad bonds,	4,000 00
		Bank stocks,	27,400 00
		Expense account,	963 81
		Cash,	19,902 66
	<hr/>		<hr/>
	897,243 51		897,243 51

August 21, 1865.

## PORTLAND FIVE CENTS SAVINGS BANK.

*Chartered in 1859.*BENJAMIN KINGSBURY, JR., *President.*CHARLES HOLDEN, *Vice President.*CHARLES BAKER, *Treasurer.*JAMES H. BAKER, *Secretary.*

*Trustees*—Nathaniel F. Deering, Martin Gore, Nathaniel Ellsworth, Oliver P. Tuckerman, Charles Staples, Harris C. Barnes, Ebenezer Steele, A. E. Stevens, William Willis, Byron Greenough, Samuel Rolfe, Joseph Libbey.

*Investing Committee*—Messrs. Kingsbury, Gore and Deering.

Number of depositors, 2,787.

Increase of depositors past year, 212.

Decrease of deposits past year, \$20,433.87.

Make semi-annual dividends at 3 per cent.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$1,270.00.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid government past year on profits and deposits, \$423.07.

Affairs of the bank examined monthly by the Finance Committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$235,148 55	U. S. securities,	\$24,300 00
Interest,	5,252 98	State securities,	12,600 00
Notes payable,	9,575 00	Bank stocks,	25,455 00
Profit and loss,	9,974 73	Railroad bonds,	7,000 00
		Gas-light stock,	850 00
		Loans on mortgages,	91,294 47
		Loans on collaterals,	26,751 79
		City and town securities,	1,700 00
	<hr/>		<hr/>
	259,951 26		259,951 26

August 21, 1865.

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 RANDALL SAVINGS AND BENEVOLENT ASSOCIATION.

*Incorporated in 1854.*

*President, A. M. JONES.*

*Secretary and Treasurer, W. L. BADGER.*

The condition of this institution is the same as last year. In 1860 the Trustees voted to close its affairs as fast as possible. Depositors have been notified to withdraw their deposits, as no interest will be paid upon them. Some \$600 is still due to depositors, and that amount is in the hands of the Treasurer to meet the liability.

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November 22, 1865.

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## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

*Incorporated February, 1827.*

DANIEL SMITH, JR., *President.*

STEPHEN L. GOODALE, *Vice-President.*

EDWARD P. BURNHAM, *Secretary and Treasurer.*

*Trustees*—Daniel Fernald, Jeremiah Mason, William Noyes, Abraham Cutter, Benjamin Patterson, Charles G. Burleigh, Charles Twambly.

Number of depositors, 2,224.

Decrease of depositors past year, 66.

Decrease of deposits past year, \$44,210.74.

Make semi-annual dividends 2 per cent. each.

Make an extra dividend every fifth year.

Annual expenses of the institution exclusive of the government tax, \$1,500.00.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government past year on deposits and profits, \$1,552.26.

Affairs of the institution are examined monthly by the President and one of the Trustees, and their doings are brought before the monthly meeting of the Trustees for their approval.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$454,726 30	Bank stocks,	\$71,434 88
Profits,	5,799 54	Railroad stocks,	50,582 00
		Railroad bonds,	41,020 69
		City bonds,	68,488 33
		County bonds,	6,972 50
		State bonds,	30,995 50
		Real estate,	22,162 98
		U. S. securities,	99,540 88
		Notes,	51,545 67
		Cash,	17,782 41
	<hr/>		<hr/>
	460,525 84		460,525 84

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August 23, 1865.



## SOUTH BERWICK BANK SAVINGS INSTITUTION.

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

Number of depositors, 110.

Decrease of depositors the past year, 44.

Decrease of deposits the past year, \$6,223.95.

Make semi-annual dividends.

Make no extra dividends.

Annual expenses of the institution, exclusive of the government tax, \$200.00.

Lowest sum received on deposit, \$5.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government the past year on profits and deposits, \$101.75.

The affairs of the institution are examined annually, by a Committee of the Directors.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$15,579 70	Bank stocks,	\$15,362 00
Profits,	751 44	Notes,	495 00
		Cash,	474 14
	<hr/>		<hr/>
	16,331 14		16,331 14

August 23, 1865.

## YORK COUNTY FIVE CENTS SAVINGS INSTITUTION—BIDDEFORD.

*Organized March 27, 1860.*

JOHN M. GOODWIN, *President.*

LEONARD ANDREWS, *Vice President.*

*Trustees*—William H. Thompson, William E. Donnell, William Berry, Thomas H. Cole, E. H. Banks, Marshall Pierce, Horace Ford, Abel H. Jellison.

S. A. BOOTHBY, *Treasurer.*

Number of depositors, 1,083.

Increase of depositors past year, 193.

Increase of deposits past year, \$1,083.79.

Make semi-annual dividends in April and October.

Make no extra dividends, but divide whatever is earned.

Annual expenses of the institution, exclusive of the government tax, \$400.00.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits and deposits, \$409.74.

Affairs examined semi-annually by a Committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$97,245 20	Notes,	\$47,556 95
Profits,	2,519 01	Mortgages,	44,291 16
		Cities,	1,200 00
		U. S. securities,	4,100 00
		State securities,	1,500 00
		Cash,	1,116 10
	<hr/>		<hr/>
	99,764 21		99,764 21

August 22, 1865.

## AGGREGATE OF FIFTEEN SAVINGS BANKS.

Names.	Deposits.	Decrease.	Increase.
Augusta Savings Bank, . . . . .	\$256,772 20	\$57,411 64	-
Bangor Savings Bank, . . . . .	390,568 25	58,971 20	-
Bath Savings Institution, . . . . .	411,566 09	-	\$68,373 53
Biddeford Bank Savings Institution, . . . . .	136,822 36	40,956 18	-
Brunswick Savings Institution, . . . . .	50,918 64	-	828 74
Calais Savings Bank, . . . . .	11,422 00	1,945 15	-
Gardiner Savings Institution, . . . . .	218,551 83	46,919 91	-
Hallowell Savings Institution, . . . . .	79,100 71	8,824 33	-
Lewiston Institution for Savings, . . . . .	208,555 04	12,602 36	-
Portland Savings Bank, . . . . .	859,251 15	107,934 56	-
Portland Five Cent Savings Bank, . . . . .	235,148 55	20,433 87	-
Randall Savings and Benevolent Association, . . . . .	600 00	-	-
Saco and Biddeford Savings Institution, . . . . .	454,726 30	44,210 74	-
South Berwick Bank Savings Institution, . . . . .	15,579 70	6,223 95	-
York County Five Cents Savings Institution, . . . . .	97,245 20	-	1,083 79
	3,336,828 02	406,433 89	70,286 06

Deposits of 1864, . . . . .	\$3,672,975 85
Deduct the decrease, . . . . .	406,433 89
	<u>3,266,541 96</u>
Add the increase, . . . . .	70,286 06
Deposits of 1865, . . . . .	<u>\$3,336,828 02</u>

## ALFRED BANK—ALFRED.

SILAS DERBY, *President.*SAMUEL M. CAME, *Cashier.*

*Directors*—James O. McIntire, Silas Derby, Forest Eaton of Alfred; Stephen Merrill of Sanford; Benjamin Leavitt of Waterborough.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 90.	
Largest amount of stock held by any one person or corporation, 76 shares.	
Amount of stock owned out of the State, 80 shares.	
Have no special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed, and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$900 00
Do business at the Suffolk National Bank.	
Rate and amount of last dividend, 3 per cent.,	1,500 00
Declared,	April, 1864.
Liabilities of directors as principals,	5,653 35
Liabilities of directors as sureties,	5,300 17
Liabilities of stockholders as principals,	2,763 67
Loan as verified by actual inspection,	73,545 90
Loan largest, April 22, 1865,	87,794 00
Loan made up of 109 notes and drafts,	65,545 90
Public securities in the loan,	8,000 00
Overdue paper,	24,379 66
Probable loss on overdue paper,	11,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	70 02
Amount of government tax paid the past year on circulation and deposits,	483 33
Amount of government tax paid the past year on dividends and reserved profits,	78 94
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	202,000 00
Bills destroyed as appears by records,	36,865 00
Unsigned bills on hand,	53,400 00
Bills in bank at time of examination, August 23, 1865,	71,680 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$73,545 90
Circulation,	40,055 00	Bills of other banks and checks,	10,778 34
Deposits,	998 10	Bank balances,	5,374 47
Profits,	1,188 48	Specie,	2,542 87
	<hr/>		<hr/>
	92,241 58		92,241 58
Immediate liabilities,	41,053 10	Immediate resources,	18,695 68

Circulation December 2, \$22,767.

NOTE.—We learn that since our visit this bank has surrendered its charter under the law of 1863, for the purpose of closing its affairs. Liability to redeem its bills will expire October 28, 1867.

## AMERICAN BANK—HALLOWELL.

EBENEZER HORN, *President.*A. H. HOWARD, *Cashier.*

*Directors*—Ebenezer Horn, F. J. Day, Peter Atherton, S. B. Gilman, J. R. Means, Beuel Williams of Hallowell; S. G. Fogg of Readfield.

The stockholders voted December 26, 1864, to surrender the charter of this bank and close its affairs. Notice of the surrender of the charter was filed with the Secretary of State, January 5, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$211,100 00
Bills destroyed as appears by records,	132,303 00
Bills in bank at time of examination, August 18, 1865,	12,070 00
Circulation,	66,727 00

September 6, 1865, this bank passed into the hands of receivers. A hearing was had before Judge Danforth of the Supreme Court, and Henry K. Baker, Simon Page and Eliphalet Rowell were appointed Receivers.

The circulation at the time it passed into the hands of the receivers (September 6) was \$49,097.

Circulation December 2, \$48,000.

## AUBURN BANK—AUBURN.

J. H. ROAK, *President.*WILLIAM LIBBY, *Cashier.*

At a meeting of the stockholders held January 30, 1864, it was voted unanimously to surrender the charter of the bank, agreeably to the provisions of the act of March 26, 1863. Notice required by that act was published in the Lewiston Journal and Boston Journal, and filed with Secretary of State, February 11, 1864.

The stockholders of this bank organized under the laws of the United States, as the First National Bank of Auburn, their certificate from the comptroller of the currency bearing date December 12, 1863.

The United States Banking Association assumed the liabilities of the State institution.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$186,018 00
Bills destroyed as appears by records,	136,018 00
Bills in bank at time of examination, August 16, 1865,	41,471 00
Circulation,	8,529 00

Bills of this bank continue to be redeemed in Boston and at the counter of the First National Bank of Auburn.

Liability of this bank to redeem its bills will expire February 11, 1866.

Circulation December 2, \$4,821.

## AUGUSTA BANK—AUGUSTA.

SAMUEL CONY, *President.*JOSEPH J. EVELETH, *Cashier.*

*Directors*—Samuel Cony, James W. Bradbury, Henry R. Smith, R. D. Rice, Cyrus Briggs, all of Augusta.

Capital, \$56,720.	
Par value of shares, \$80.	
Number of stockholders, 111.	
Largest amount of stock held by any one person or corporation, 96 shares.	
Amount of stock owned out of the State, 166 shares.	
No special discount day.	
Cashier's bond was renewed, and recorded.	
Do business in Boston at the Suffolk Bank.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, about	\$1,600 00
Rate and amount of last dividend, \$3 per share,	3,300 00
Declared 1st Monday in January, 1865.	
Amount of reserved profits after declaring same and paying the State and Government tax,	7,739 53
Liabilities of directors as principals,	683 77
Liabilities of directors as sureties,	3,435 00
Liabilities of stockholders as principals,	—
Loan as verified by actual inspection,	88,321 52
Loan largest, January 31, 1865.	—
Loan made up of 43 notes and drafts,	54,621 52
United States securities,	8,700 00
Other public securities,	25,000 00
Overdue paper,	13,800 00
Probable loss on overdue paper,	700 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	408 41
Amount of government tax paid the past year on circulation and deposits,	571 10
Amount of government tax paid the past year on dividends and reserved profits,	363 78
Whole amount of bills as appears by bank note account,	168,665 00
Bills destroyed as appears by records,	142,767 00
Unsigned bills on hand, \$7,500.	
Bills in bank at time of examination, August 17, 1865,	11,683 00
Circulation,	\$14,215 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$56,720 00	Loan,	\$88,321 52
Circulation,	14,215 00	Real estate,	1,387 92
Deposits,	8,131 41	Current money,	1,891 79
Bank balances,	1,576 38	Bank balances,	817 87
Profits,	11,776 31		
	92,419 10		92,419 10
Immediate liabilities,	23,922 79	Immediate resources,	2,709 60

Circulation December 2, \$7,836.

September 21, 1864, stockholders voted to surrender the charter of the bank. Notice was filed with Secretary of State, October 20, 1864. Liability to redeem the bills will expire October 20, 1866.

## BATH BANK—BATH.

FREEMAN CLARK, *President.*W. D. HILL, *Cashier.*

The stockholders voted June 16, 1864, to surrender the charter of this bank, to take effect October 20, 1864, and notice of the fact was given to the Secretary of State, and the bank was converted into the Bath National Bank, under the laws of the United States.

Whole amount of bills received as appears by the books,	\$116,500 00
Bills destroyed as appears by records,	100,300 00
Bills in bank at time of examination, November 16, 1865,	856 00
	<hr/>
Circulation,	6,344 00

Bills are redeemed at the counter of the Bath National Bank and in Boston.  
The liabilities of the State bank were assumed by the National Banking Association.  
The liability of this bank to redeem its bills will expire October 20, 1866.

Circulation December 2, \$3,942.

## BANK OF SOMERSET—SKOWHEGAN.

WILLIAM ROWELL, *President.*R. KIDDER, *Cashier.*

At a legal meeting of stockholders, held May 4, 1864, it was voted unanimously to surrender the charter of this bank, notice of which was published in the Boston Journal and in the Skowhegan Clarion, and filed with the Secretary of State, May 21, 1864.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$133,900 00
Bills destroyed as appears by records,	122,251 00
Bills in bank at time of examination, August 18, 1865,	5,204 00
	<hr/>
Circulation,	6,445 00

Circulation is redeemed at the counter and in Boston.  
Capital all paid out to the stockholders.  
Liability of this bank to redeem its bills expires May 21, 1866.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	—	Loan,	\$13,074 07
Circulation,	\$6,445 00	Bank balances,	936 55
Deposits,	192 00		
Profits,	7,373 62		
	<hr/>		
	14,010 62		14,010 62
Immediate liabilities,	6,637 00	Immediate resources,	936 55

Circulation December 2, \$3,653.

## BANK OF CUMBERLAND—PORTLAND.

WILLIAM MOULTON, *President.*SAMUEL SMALL, JR., *Cashier.*

At a meeting of the stockholders of this bank, held June 22, 1865, it was voted to authorize the directors to surrender the charter of the bank June 28, 1865. The directors voted to surrender the charter of this bank and on the same day (June 28, 1865) notice of the surrender of the charter was filed with the Secretary of State.

Whole amount of bills issued as appears by a bank note register,	\$750,300 00
Bills destroyed as appears by records,	508,300 00
Bills in bank at time of examination, August 2, 1865,	101,163 00
	<hr/>
Circulation,	140,837 00
Unsigned bills on hand, \$7,000.	

The Cumberland National Bank assume the circulation of the Bank of Cumberland, and the bills are redeemed at the counter of the National Banking Association and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$133,433.

## BANK OF THE STATE OF MAINE—BANGOR.

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

*Directors*—George K. Jewett, Daniel B. Hinkley,\* Thomas Jenness and Nathaniel M. Jewett of Bangor; E. B. Dunn of No. 11, Arrostook.

At a legal meeting of the stockholders held December 31, 1863, it was voted unanimously to surrender the charter and close the affairs of the bank; notice of which was published in the Boston Advertiser and in the Bangor Whig and Courier.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$938,000 00
Bills destroyed as appears by the records,	880,675 00
Bills redeemed in Boston,	29,450 00
Bills in bank at time of examination, September 2, 1865,	24,000 00
	<hr/>
Circulation,	3,875 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	-	Loan,	\$7,376 64
Circulation,	\$3,875 00		
Profits,	1,338 47		
Due to banks,	2,163 17		
	<hr/>		
	7,376 64		<hr/>
			7,376 64

Circulation December 2, \$2,875.

The stockholders of this bank organized as the Second National Bank of Bangor. Notice of the surrender of the charter was filed with the Secretary of State, February 1, 1864, and the liability to redeem its bills will expire February 1, 1866. Bills of the bank are redeemed in Boston and at the counter of the Second National Bank of Bangor.

\*Deceased.

## BANK OF COMMERCE—BELFAST.

ASA FAUNCE, *President.*JOHN H. QUIMBY, *Cashier.*

*Directors*—Asa Faunce, C. P. Carter, Robert White, N. F. Houston, Joseph Bean, all of Belfast.

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

Number of stockholders, 109.

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

Amount of stock owned out of the State, 91 shares.

Have no special discount day.

Annual settlement was made with the cashier.

Cashier's bond was renewed, and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$1,200 00

Do business in Boston at the Howard National Bank.

Rate and amount of last dividend, 4 per cent., 3,000 00

Declared, October, 1864.

Amount of reserved profits after declaring same and paying State and Gov-

ernment tax, 1,549 19

Liabilities of directors as principals, 10,500 00

Liabilities of directors as sureties, 1,819 00

Liabilities of stockholders as principals, 8,666 00

Loan as verified by actual inspection, 122,057 27

Loan largest, January 4, 1865, 151,538 33

Loan made up of 66 notes and drafts, 104,057 27

U. S. securities in the loan, 13,000 00

Other public securities in the loan, 5,000 00

Overdue paper, 19,124 95

Probable loss on overdue paper, -

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

1863, 160 23

Amount of government tax paid the past year on circulation and deposits, 1,106 95

Amount of government tax paid the past year on dividends and surplus

profits, 300 00

Whole amount of bills received from engraver as appears by the engraver's

bill exhibited, 106,750 00

Bills destroyed as appears by records, 35,100 00

Bills in bank at time of examination, September 5, 1865, 18,114 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$122,057 27
Circulation,	53,536 00	Bills of other banks and checks,	3,877 73
Deposits,	26,612 13	Bank balances,	27,565 70
Profits,	4,568 63	Specie,	6,216 06
	<hr/>		<hr/>
	159,716 76		159,716 76
Immediate liabilities,	80,148 13	Immediate resources,	37,659 49

Circulation December 2, \$54,608.



## BANK OF WINTHROP—WINTHROP.

C. M. BAILEY, *President*.D. STANLEY, *Cashier*.

*Directors*—C. M. Bailey, Ephraim Wood, Jeremiah Glidden, P. C. Bradford, J. B. Fillebrown, all of Winthrop.

May 23, 1864, the stockholders voted to surrender the charter of this bank. Notice filed with Secretary of State, May 28, 1864.

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	\$143,001 00
Bills destroyed as appears by records,	94,601 00
Bills in bank at time of examination, August 31, 1865,	12,012 00
Circulation,	<u>36,388 00</u>

The capital, deposits and profits of this bank have all been paid out to the stockholders, and there is no liability of this bank excepting the circulation.

Assets are in the hands of the National Bank of Winthrop, for the redemption of the circulation, and the bills are redeemed at the counter of the National Bank of Winthrop and in Boston.

The liability of this bank to redeem its bills will expire May 28, 1866.

Circulation December 2, \$38,600.

## BELFAST BANK—BELFAST.

THOMAS MARSHALL, *President*.A. H. BRADBURY, *Cashier*.

At a stockholders' meeting held December 26, 1864, it was voted to surrender the charter and organize as a National Banking Association under the name of The Belfast National Bank.

Charter surrendered January 25, 1865. The Belfast National Bank assumed all the liabilities of the Belfast Bank.

Whole amount of bills as per ledger account,	\$125,767 00
Bills destroyed as appears by records,	87,991 00
Bills in bank at time of examination, September 5, 1865,	1,500 00
Unsigned bills all destroyed.	

Circulation,	<u>36,366 00</u>
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Circulation is redeemed at the counter of the Belfast National Bank and in Boston.

The liability of this bank to redeem its bills expires January 25, 1867.

Circulation December 2, \$16,220.

## BIDDEFORD BANK—BIDDEFORD.

WILLIAM P. HAINES, *President.*R. M. CHAPMAN, *Cashier.*

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

Capital, \$150,000. Par value of shares, \$100.

Number of stockholders, 210.

Largest amount of stock held by any one person or corporation, 99 shares.

Amount of stock owned out of the State, 396 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Allow no interest on deposits.

Do business in Boston at Suffolk Bank.

Annual expenses of the bank, exclusive of the State and Government tax, \$1,300 00

Rate and amount of last dividend, 4 per cent., 6,000 00

Declared, April 3, 1864.

Amount of reserved profits after declaring the same and paying the State and Government tax, 11,498 42

Liabilities of directors as principals, 470 00

Liabilities of directors as sureties, 8,700 00

Liabilities of stockholders as principals, 2,000 00

Loan as verified by actual inspection, 245,171 09

Loan largest, February 18, 1865, 295,725 25

Loan made up of 178 notes and drafts, 209,471 09

United States securities in the loan, 35,700 00

Overdue paper, 3,919 90

Probable loss on overdue paper, 1,000 00

Amount of tax paid on stock of non-residents under act of March 23, 1863, 1,102 03

Amount of government tax paid the past year on circulation and deposits, -

Amount of government tax paid the past year on dividends and reserved profits, 1,684 39

Whole amount of bills received from engraver as appears by the engraver's bill exhibited, 534,000 00

Bills destroyed as appears by records, 395,000 00

Unsigned bills on hand, 11,000 00

Bills in bank at time of examination, August 22, 1865, 52,923 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$245,171 09
Circulation,	75,077 00	Bills of other banks and checks,	13,341 80
Deposits,	45,127 14	Bank balances,	20,557 87
Profits,	16,674 15	Specie,	7,807 53
	286,878 29		286,878 29
Immediate liabilities,	120,204 14	Immediate resources,	41,707 20

Circulation December 2, \$82,656.

At the time of examination (August 22) this bank was under the State charter. It has since been converted under the act of February 24, 1865, into the Biddeford National Bank. Liability to redeem its bills will expire November 25, 1868.

On the 28th day of October, said Biddeford Bank filed the bond required by the 5th section of the enabling act of February 24, 1865, for \$138,000, and we issued a permit for the Biddeford National Bank to use the bills of the Biddeford Bank for the term of twelve months from October 3, 1865.

## BUCKSPORT BANK—BUCKSPORT.

T. C. WOODMAN, *President.*EDWARD SWASEY, *Cashier.*

At a meeting of the stockholders held March 9, 1865, it was voted to surrender the charter and adopt the National system.

Charter was surrendered June 2, 1865, and the bank was converted under the laws of the United States into the Bucksport National Bank, which banking association assumes all the liabilities of the State bank. The bond required by the 5th section of the act of February 24, 1865, was duly filed with the Treasurer of State for the sum of \$100,000, and we issued to the Bucksport National Bank a *permit* to use the bills of the Bucksport Bank for the term of twelve months from April 28, 1865.

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,	104,550 00
Bills in bank at time of examination, September 6, 1865,	27,450 00
Circulation,	22,550 00

Circulation is redeemed in Boston and at the counter of the Bucksport National Bank. Liability of this bank to redeem its bills will expire June 2, 1868.

Circulation December 2, \$32,586.

## CALAIS BANK—CALAIS.

GEORGE DOWNES, *President.*JOSEPH A. LEE, *Cashier.*

At a legal meeting of the stockholders of this bank, held May 22, 1865, it was voted that the directors be fully authorized and empowered to organize this bank as a banking association under the laws of the United States, under the name of the Calais National Bank, and to make all such certificates and do all other acts as may be requisite thereto.

Charter was surrendered August 2, 1865, and conversion into the Calais National Bank perfected same date. The bond required by the 5th section of the act of February 24, 1865, was duly filed with the State Treasurer for the sum of \$150,000, and we issued to the said Calais National Bank a *permit* to use the bills of the Calais Bank for the term of twelve months from August 1, 1865.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$440,173 00
Bills destroyed as appears by the records,	360,173 00
Bills in bank at time of examination, October 16, 1865,	6,517 00
Circulation,	73,483 00

Circulation is redeemed in Boston and at the counter of the Calais National Bank. Liability of this bank to redeem its bills expires August 2, 1868.

Circulation December 2, \$71,862.

## CANAL BANK—PORTLAND.

WILLIAM W. THOMAS, *President.*BENJAMIN C. SOMERBY, *Cashier.*

At a stockholders' meeting held March 9, 1865, it was voted to convert this bank into a National Banking Association, under the laws of the United States, and March 31 notice was filed with the Secretary of State of the surrender of the charter.

Bills signed as appears by a bank note account,	\$712,700 00
Bills destroyed as appears by records,	99,300 00
Bills in bank at time of examination, August 21, 1865,	358,580 00
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Circulation,	254,820 00
Unsigned bills on hand, \$132,800.	

The Canal National Bank assumed the circulation of the State bank, and the bills are redeemed at the counter of the Canal National Bank, and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$133,512.

## CASCO BANK—PORTLAND.

SAMUEL E. SPRING, *President.*EDWARD P. GERRISH, *Cashier.*

At a special meeting of the stockholders of this bank, March 8, 1865, it was voted to surrender the charter of this bank and notice of the surrender of the charter was filed with the Secretary of State May 1, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$1,941,078 00
Bills destroyed as appears by records,	1,342,078 00
Unsigned bills on hand,	60,000 00
Bills redeemed and in Boston,	50,000 00
Bills in bank at time of examination, August 21, 1865,	53,861 00
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Circulation,	435,139 00

The Casco National Bank assumed the liabilities of the State bank; the circulation is redeemed at the counter of the Casco National Bank and in Boston.

No bond has been filed in accordance with the provisions of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$201,740.

## CITY BANK—BATH.

E. K. HARDING, *President.*W. B. TAYLOR, *Cashier.*

*Directors*—E. K. Harding, David Patten, Silas A. Houghton, Charles H. McLellan, and Frank O. Moses, all of Bath.

Capital \$150,000. Par value of shares \$100.	
Number of stockholders, 171.	
Largest amount of stock held by any one person or corporation 46 shares.	
Amount of stock owned out of the State, 63 shares.	
Discount day, Wednesday.	
Cashier's bond was renewed, and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State and Government tax,	\$2,000 00
Do business in Boston at the Globe National Bank.	
Rate and amount of last dividend, 6 per cent.,	9,000 00
Declared	October, 1865.
Amount of reserved profits after declaring same and paying the State and Government tax,	1,852 56
Liabilities of directors as principals,	11,500 00
Liabilities of directors as sureties,	5,825 44
Liabilities of stockholders as principals,	10,000 00
Loan as verified by actual inspection,	241,449 35
Loan largest, February, 1865,	289,296 68
Loan made up of 67 notes and drafts,	100,449 35
U. S. securities in the loan,	137,000 00
Other public securities in the loan,	4,000 00
Overdue paper,	8,915 00
Probable loss on overdue paper,	2,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	73 12
Amount of government tax paid the past year on circulation and deposits,	1,165 32
Amount of government tax paid the past year on dividends and reserved profits,	1,044 74
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	206,000 00
Bills destroyed as appears by records,	63,900 00
Bills in bank at time of examination, November 15, 1865,	70,185 00
Circulation,	71,915 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$241,449 35
Circulation	71,915 00	Real estate,	—
Deposits,	59,625 46	Bills of other banks and checks,	2,149 27
Profits,	3,275 08	Bank balances,	41,216 92
	284,815 54		284,815 54
Immediate liabilities,	131,540 46	Immediate resources,	43,366 19

Circulation December 2, \$75,472.

August 3, the stockholders voted to surrender the charter of this bank and convert into a National Banking Association, under the laws of the United States. As yet they have not received from the Comptroller of the currency authority to organize. At present they are in a transition state, which may account for so large a proportion of their loan being in government bonds, and for their entire want of specie.

## CITY BANK—BIDDEFORD.

CHARLES C. SAWYER, *President.*S. A. BOOTHBY, *Cashier.*

At a legal meeting of the stockholders held October 31, 1864, they voted to surrender the charter of this bank, and notice thereof was filed with the Secretary of State, June 12, 1865. The bond required by the 5th section of the act of February 24, 1865, was duly filed with the Treasurer of State for the sum of \$74,414, and they organized as a banking association under the laws of the United States, under the name of the First National Bank of Biddeford, and the said United States Banking Association assumes all the liabilities of the State bank. May 24, 1865, we issued a permit to the First National Bank of Biddeford, to use the bills of the City Bank for the term of twelve months from April 29, 1865.

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	\$144,000 00
Bills destroyed as appears by records,	78,297 00
Bills in bank at time of examination, August 22, 1865,	21,180 00
Bills redeemed in Boston,	5,000 00
	<hr/>
Circulation,	39,523 00

Circulation is redeemed at the counter of the First National Bank of Biddeford and in Boston.

Liability of this bank to redeem its bills expires June 12, 1868.

Circulation December 2, \$11,159.

## COBBOSSEE CONTEE BANK—GARDINER.

WM. BRADSTREET, *President.*JOSEPH ADAMS, *Cashier.*

February 23, 1865, the stockholders of this bank voted to surrender the charter and notice of the fact was filed with the Secretary of State February 25, 1865.

Whole amount of bills as appears by a bank note register and the engraver's bill,	\$250,000 00
Bills destroyed as appears by records,	155,000 00
Bills in bank at time of examination, August 18, 1865,	26,888 00
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Circulation,	68,112 00

Circulation is redeemed by the Cobbossee Contee National Bank and in Boston.

This bank was converted into the Cobbossee Contee National Bank, under the laws of the United States, and the National Banking Association assumed all the liabilities of the State bank.

The liability of this bank to redeem its bills will expire February 25, 1867.

Circulation December 2, \$39,166.

## EASTERN BANK—BANGOR.

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

*Directors*—Amos M. Roberts, Edward Kent, John A. Peters, Charles W. Roberts, all of Bangor; Joseph Chase of Dover.

Capital, \$150,000. Par value of shares, \$100.

Number of stockholders, 58.

Largest amount of stock held by any one person or corporation, 130 shares.

Amount of stock owned out of the State, 81 shares.

Have no special discount day.

Annual settlement was made with the cashier.

Cashier's bond was renewed, and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$2,500 00

Do business in Boston at the Suffolk Bank.

Rate and amount of last dividend, 3 per cent., 4,500 00

Declared, April, 1865. 800 00

Amount of reserved profits after declaring same and paying State and Government tax, 3,411 35

Liabilities of directors as principals, 18,465 04

Liabilities of directors as sureties, 37,813 33

Liabilities of stockholders as principals, 3,500 00

Loan as verified by actual inspection, 313,485 43

Loan largest, May 6, 1865, 424,801 99

Loan made up of 236 notes and drafts, 300,985 43

U. S. securities in the loan, 2,500 00

Other public securities in the loan, 10,000 00

Overdue paper, 4,880 17

Probable loss on overdue paper, —

Amount of government tax paid the past year on circulation and deposits, 4,561 08

Amount of government tax paid the past year on dividends and reserved profits, 643 06

Whole amount of bills received from engraver as appears by engraver's bill exhibited, 1,487,392 00

Bills destroyed as appears by records, 1,130,171 00

Unsigned bills on hand, 25,000 00

Bills redeemed and in Boston, 6,000 00

Bills in bank at time of examination, September 4, 1865, 127,141 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$313,485 43
Circulation,	199,080 00	Bills of other banks and checks,	2,530 75
Deposits,	33,017 35	Legal tender notes,	12,676 00
Bank balances,	1,566 73	Bank balances,	60,081 66
Profits,	8,191 59	Specie,	3,061 83
	<u>391,855 67</u>		<u>391,855 67</u>
Immediate liabilities,	233,664 08	Immediate resources,	78,370 24

Circulation December 2, \$214,221.

## FARMERS' BANK—BANGOR.

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

*Directors*—James Dunning, Solomon Parsons, James B. Fiske, Winthrop Chapman, Lemuel Bradford, all of Bangor.

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

Number of stockholders, 90.

Largest amount of stock held by any one person or corporation, 156 shares.

Amount of stock owned out of the State, 100 shares.

No special discount day.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$1,500 00

Do business in Boston at the Suffolk Bank.

Rate and amount of last dividend, 5 per cent., 5,000 00

Declared, April, 1865.

Amount of reserved profits after declaring same and paying the State and Government tax, 10,000 00

Liabilities of directors as principals, 3,600 00

Liabilities of directors as sureties, 6,444 67

Liabilities of stockholders as principals, 1,246 82

Loan as verified by actual inspection, 277,923 13

Loan largest, at present time.

Loan made up of 106 notes and drafts, 127,923 13

U. S. securities in the loan, 132,000 00

Other public securities, 18,000 00

Overdue paper,

Amount of government tax paid the past year on circulation and deposits, 2,501 83

Amount of government tax paid the past year on dividends and surplus profits, 500 00

Whole amount of bills received from engraver as appears by the engraver's bill exhibited, 541,600 00

Bills destroyed as appears by records, 300,800 00

Bills redeemed in Boston, 12,000 00

Bills in bank at time of examination, September 2, 1865, 55,869 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$277,923 13
Circulation,	172,931 00	Bills of other banks and checks,	34,524 67
Deposits,	73,302 83	Bank balances,	49,395 02
Profits,	15,961 86	Specie,	352 87
	<u>362,195 69</u>		<u>362,195 69</u>
Immediate liabilities,	246,233 83	Immediate resources,	84,272 56

Circulation December 2, \$128,222.



## FREEMANS BANK—AUGUSTA.

WATSON F. HALLETT, *President*.DANIEL PIKE, *Cashier*.

March 21, 1864, the stockholders voted unanimously to surrender the charter of this bank, and organize as a National Banking Association, under the laws of the United States, to be called the Freemans National Bank of Augusta.

Notice of the surrender of the charter was filed with the Secretary of State April 18, 1864, and was published in Boston Advertiser and Kennebec Journal.

The Freemans National Bank assumed all the liabilities of the State bank.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$403,810 00
Bills destroyed as appears by records,	293,110 00
Unsigned bills destroyed as appears by records,	61,000 00
Bills in bank at time of examination, August 17, 1865,	30,700 00
Circulation,	<u>\$19,000 00</u>

Circulation is redeemed at the counter of the Freemans National Bank, and in Boston. The liability of this bank to redeem its bills will expire April 18, 1866.

Circulation December 2, \$10,500.

## FRONTIER BANK—EASTPORT.

O. S. LIVERMORE, *President*.E. J. NOYES, *Cashier*.

At a stockholders' meeting held August 3, 1865, it was voted unanimously to convert into a National Banking Association, under the laws of the United States, and the directors were fully authorized to make and execute all the necessary papers to complete the change of this bank from a State bank to a National bank.

November 27th, 18, notice of the surrender of the charter was filed with the Secretary of State.

Whole amount of bills as appears by the engraver's certificate shown,	\$140,010 00
Bills destroyed as appears by records,	54,612 00
Bills in bank at time of examination, November 13, 1865,	8,511 00
Circulation,	<u>\$76,887 00</u>

Bills redeemed at the counter of the Frontier National Bank and in Boston.

September 6, 1865, this bank filed the bond required by the 5th section of the enabling act of February 24, 1865, for \$143,000, and we issued a permit for the Frontier National Bank to use the bills of the Frontier Bank for the term of twelve months from July 29, 1865.

The liability of this bank to redeem its bills will expire November 27, 1868.

Circulation December 2, \$61,049.

## GARDINER BANK—GARDINER.

JOSEPH BRADSTREET, *President.*GEORGE F. ADAMS, *Cashier.*

March 23, 1865, the stockholders voted to surrender the charter of this bank, and notice of that fact was filed with the Secretary of State March 28, 1865.

The stockholders organized under the laws of the United States as a Banking Association, with the title of the Gardiner National Bank.

Whole amount of bills as appears by a bank note register,	\$590,263 00
Bills destroyed as appears by records,	512,199 00
Bills in bank at time of examination, August 18, 1865,	43,987 00
Circulation,	<u>34,077 00</u>

The Gardiner National Bank assumed the liabilities of the State bank, and the circulation of the State bank is redeemed in Boston and at the counter of the Gardiner National Bank.

No bond has been filed in accordance with the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$13,024.

## GEORGES BANK—THOMASTON.

EDWARD O'BRIEN, *President.*J. C. LEVENSAUER, *Cashier.*

January 16, 1865, the stockholders voted to surrender the charter of this bank, and notice of that fact was filed with the Secretary of State, January 18, 1865.

The Georges National Bank assumed all the liabilities of the State bank.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$97,000 00
Bills destroyed as appears by records,	80,555 00
Unsigned bills on hand,	5,000 00
Bills in bank at time of examination, October 6, 1865,	6,295 00
Circulation,	<u>5,150 00</u>

The circulation is still redeemed at the counter of the Georges National Bank and in Boston.

The liability of this bank to redeem its bills will expire January 18, 1867.

Circulation December 2, \$4,720.

## GRANITE BANK—AUGUSTA.

— — —, *President.*W. T. JOHNSON, *Cashier.*

This bank surrendered its charter to the State, June 18, 1864, and was converted into the Granite National Bank, under the laws of the United States, the National Banking Association assuming all the liabilities of the State bank. Notice filed with Secretary of State July 21, 1864.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$300,250 00
Bills destroyed as appears by records,	189,250 00
Unsigned bills on hand,	21,000 00
Bills in bank at time of examination, August 17, 1865,	12,000 00
Circulation,	78,000 00

Circulation continues to be redeemed in Boston and at the counter of the Granite National Bank.

Liability of this bank to redeem its bills will expire July 21, 1866.

Circulation December 2, \$62,000.

## INTERNATIONAL BANK—PORTLAND.

ST. JOHN SMITH, *President.*WM. E. GOULD, *Cashier.*

At a legal meeting of the stockholders, July 6, 1864, it was voted to surrender the charter of this bank.

Number of shares represented at this meeting:	4,054
Votes in the affirmative,	3,999
Votes in the negative,	55
	————— 4,054

Notice of the surrender of the charter was published in the Christian Mirror at Portland, and in the Christian Watchman and Reflector at Boston.

At a meeting of stockholders July 30, 1864, Voted to sell, convey and deliver to the First National Bank of Portland, for the sum of \$643,000 all the property, effects and securities of every kind and description belonging to the International Bank, taking from said National Bank good and sufficient security for the redemption of the bills issued by, and for the deposits made *with*, and payment of all liabilities with this bank.

Voted, That John Rand, Manasseh H. Smith and Nathaniel F. Deering, be a Board of Trustees, to take from the First National Bank of Portland, a good and sufficient security for the redemption of all bills issued by, deposits made *with*, and *liabilities* of this bank.

An individual obligation was given satisfactory to the above Board of Trustees for the full performance of the several specifications named in the above vote, and said obligation was endorsed by the First National Bank.

No return has been made by this bank since August 5, 1864, at which time the circulation was \$571,000. We have not been able to ascertain from the Trustees the present circulation, yet we are assured it is less than at that date, and by January 1, 1866, it is expected to be reduced to \$300,000. In our table, the first named sum is assumed to be the present circulation.

The bills of this bank are not *now* paid out by the First National Bank, but are redeemed at its counter and in Boston.

The Trustees claim that the bills of this bank must continue to be redeemed by the First National Bank without regard to limitation of legal liability.

The liability of this bank to redeem its bills will expire August 5, 1866.

November 20, 1865.

## KENDUSKEAG BANK—BANGOR.

G. W. PICKERING, *President.*T. S. DODD, *Cashier.*

*Directors*—G. W. Pickering, T. A. Taylor, G. C. Pickering, T. A. Pickering of Bangor; Byron Porter of Waterville.

October 15, 1864, the stockholders voted to surrender the charter of this bank, and the charter was surrendered October 18, 1864.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$369,100 00
Bills destroyed as appears by the records,	205,100 00
Bills in the bank at time of examination, September 2, 1865,	147,842 00
Circulation,	16,158 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	—	Loan,	\$10,841 80
Circulation,	\$16,158 00	Current money,	147 00
Deposits,	2,783 68	Bank balances,	12,248 88
Profits,	4,680 02	Specie,	384 02
	23,621 70		23,621 70
Immediate liabilities,	18,941 68	Immediate resources,	12,779 90

Circulation December 2, \$13,109.

Liability to redeem its bills expires October 18, 1866. The circulation is redeemed at the counter and in Boston.

## LEWISTON FALLS BANK—LEWISTON.

A. D. LOCKWOOD, *President.*ALBERT H. SMALL, *Cashier.*

At a legal meeting of the stockholders of this bank held April 6, 1864, it was voted to surrender the charter of this bank, agreeably to the provisions of the act of the Legislature, approved March 26, 1863. It was voted that the capital and assets of the bank be transferred to the First National Bank of Lewiston, and certificates of stock in the latter bank be issued in exchange for the old certificates. Notice of the surrender of the charter was filed with the Secretary of State May 2, 1864.

Whole amount of bills as appears by engraver's bill exhibited,	\$761,582 00
Bills destroyed as appears by records,	542,582 00
Bills in bank at time of examination, August 16, 1865,	11,895 00
Circulation,	207,105 00

All liabilities of this bank except the circulation have been paid in full. Bills of this bank are redeemed at the counter of the First National Bank Lewiston, and in Boston.

Liability of this bank to redeem its bills will expire May 2, 1866.

Circulation December 2, \$157,194.

## LIME ROCK BANK—ROCKLAND.

JOHN T. BERRY, *President.*J. F. MERRILL, *Cashier.*

*Directors*—John T. Berry, T. W. Hix, J. W. Hunt, J. S. Coburn, William McLoon of Rockland; Benjamin Crabtree, Elijah Glover of Camden.

Capital, \$70,000. Par value of shares, \$70.

Number of stockholders, 147.

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

Amount of stock owned out of the State, 2 shares.

Have no special discount day.

Annual settlement. The former cashier was settled with appears by records April 24, 1865, at which time the present incumbent came in.

Cashier's bond, dated April 24, 1865, is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, about \$1,000 00

Do business in Boston at the Suffolk National Bank.

Rate and amount of last dividend, 5 5-7 per cent., 4,000 00

Declared, April, 1865. 820 97

Amount of reserved profits after declaring same and paying State and Government tax, 1,695 42

Liabilities of directors as principals, 684 00

Liabilities of directors as sureties, 1,340 84

Liabilities of stockholders as principals, 2,593 15

Loan as verified by actual inspection, 146,827 31

Loan largest, at present time.

Loan made up of 70 notes and drafts, 79,827 31

U. S. securities in the loan, 66,500 00

Other public securities, 500 00

Overdue paper, 24,939 97

Probable loss on overdue paper, -

Amount of government tax paid the past year on circulation and deposits, 820 97

Amount of government tax paid the past year on dividends and reserved profits, 505 77

Whole amount of bills received from engraver as appears by the books, 141,855 00

Bills destroyed as appears by records, 59,047 00

Unsigned bills on hand, 9,500 00

Bills redeemed and in Boston, 4,000 00

Bills in bank at time of examination, October 6, 1865, 15,470 00

Circulation, \$53,838 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$146,827 31
Circulation,	53,838 00	Bank balances,	20,201 30
Deposits,	40,741 44	Real estate,	4,400 00
Suspense,	13,304 90	Bank shares,	2,275 00
Profits,	7,433 85	Current money,	1,574 58
		Specie,	10,040 00
	185,318 19		185,318 19
Immediate liabilities,	94,579 44	Immediate resources,	31,815 88

Circulation December 2, \$53,909.

August 19, 1865, the stockholders voted to surrender the charter of this bank and convert the same into a National Banking Association, but failed to receive the requisite authority from the comptroller of the currency. By an act of the Legislature approved February 24, 1865, the capital stock of this bank was increased by the sum of \$30,000, which had not been paid in at time of examination.

## LINCOLN BANK—BATH.

JAMES F. PATTEN, *President*.JOHN SHAW, *Cashier*.

The stockholders voted December 29, 1864, to surrender the charter of this bank and convert the same into a National Banking Association under the laws of the United States. Notice of the surrender of the charter was filed with the Secretary of State, January 27, 1865.

Whole amount of bills received from the engraver as appears by the books,	\$297,500 00
Bills destroyed as appears by records,	290,261 00
Bills in bank at time of examination, November 15, 1865,	4,093 00
Circulation,	3,146 00

Bills are redeemed at the counter of the Lincoln National Bank and in Boston; and the National Banking Association assumed the liabilities of the State bank. The liability of this bank to redeem its bills will expire January 27, 1867.

Circulation December 2, \$2,756.

## LONG REACH BANK—BATH.

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

*Directors*—D. C. Magoun, William Rice, M. F. Gannett, C. L. Owen, all of Bath; John Harwood of Bowdoinham.

October 3, 1864, the stockholders voted to surrender the charter of this bank and close its affairs, to take effect October 20th; and notice of the surrender of the charter was filed with the Secretary of State October 12, 1864, to take effect at the date specified.

Whole amount of bills received as appears by the books,	\$87,000 00
Bills destroyed as appears by the records,	72,900 00
Bills in bank at time of examination, November 16, 1865,	11,843 00
Circulation,	2,257 00

Capital of this bank has been paid out in full; circulation is still redeemed at the counter and in Boston.

Loan is made up of 11 notes and drafts,	\$8,256 23
United States securities in the loan,	15,000 00
All the notes are overdue except \$500.	
Probable loss on overdue paper,	-

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	2,257 00	Current money,	\$21,862 00
Deposits,	39,511 30	Loan,	23,256 23
Profits,	17,503 09	Bank balances,	14,145 35
		Specie,	7 81
	<hr/> 59,271 39		<hr/> 59,271 39
Immediate liabilities,	41,768 30	Immediate resources,	36,015 16

Liability of this bank to redeem its bills will expire October 20, 1866.

Circulation December 2, \$2,208.

## LUMBERMAN'S BANK—OLDTOWN.

WILLIAM H. SMITH, *President.*E. B. PIERCE, *Cashier.*

*Directors*—William H. Smith, Asa Smith, Jr., of Bangor ; J. L. Smith, J. W. Pollard, John A Blanchard of Oldtown.

At a meeting of the stockholders held February 27, 1865, it was voted unanimously to surrender the charter of this bank under the act of March 26, 1863.

Notice of the surrender of the charter was published in the Boston Daily Advertiser and the Bangor Whig and Courier, and filed with the Secretary of State March 25, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$210,050 00
Bills destroyed as appears by records,	98,200 00
Unsigned bills on hand,	10,500 00
Bills redeemed and in Boston,	3,000 00
Bills in bank at time of examination, September 6, 1865,	72,260 00
Circulation,	26,090 00

Bills are redeemed at the counter and in Boston.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$1,800 00	Loan,	\$33,153 65
Circulation,	26,090 00	Real Estate,	1,500 00
Deposits,	28,546 45	Bills of other banks and checks,	5,616 65
Profits,	7,814 72	Bank balances,	19,455 75
		Legal tender notes,	4,285 00
		Specie,	240 12
	64,251 17		64,251 17
Immediate liabilities,	54,636 45	Immediate resources,	29,597 52

Circulation December 2, \$26,899.

Liability of this bank to redeem its bills will expire March 25, 1867.

## MAINE BANK—BRUNSWICK.

SAMUEL R. JACKSON *President.*AI BROOKS, JR., *Cashier.*

At a meeting of the stockholders December 17, 1863, it was voted to surrender the charter of this bank under the provisions of the act of March 26, 1863, and notice was filed with the Secretary of State January 15, 1864.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$100,500 00
Bills destroyed as appears by records,	99,881 00
Circulation,	619 00

The circulation is still redeemed at the counter of the First National Bank in Brunswick and in Boston.

The liability of this bank to redeem its bills will expire January 15, 1866.

Circulation December 2, \$482.

## MARINE BANK—DAMARISCOTTA.

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

*Directors*—Abner Stetson, Daniel Day, \*James G. Huston, Alden Flye of Damariscotta; George Weeks of Jefferson; Alvan Hussy of New Castle.

February 15, 1864, the stockholders voted to surrender the charter of this bank, and February 23, they filed notice with the Secretary of State of the surrender of the charter.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$108,500 00
Bills destroyed as appears by records,	90,015 00
Unsigned bills on hand,	14,707 00
Bills in bank at time of examination, October 2, 1865,	419 00
Circulation,	3,359 00

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$3,359 00	Bank balances,	7,405 25
Deposits,	49 31	Current bills,	908 97
Profits,	3,688 41		
Dividends,	1,217 50		
	8,314 22		8,314 22

Circulation December 2, \$2,519.

The First National Bank assumes the liabilities of the State bank, and the bills are redeemed at the counter of the First National Bank and in Boston.

The liability of this bank to redeem its bills will expire February 23, 1866.

\* Deceased.

## MANUFACTURERS AND TRADERS' BANK—PORTLAND.

RUFUS HORTON, *President.*EDWARD GOULD, *Cashier.*

At a meeting of stockholders June 8, 1865, voted to change and convert this bank into a National Bank, under the laws of the United States; July 20, filed notice of surrender with Secretary of State.

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	\$991,750 00
Bills destroyed as appears by records,	585,750 00
Unsigned bills on hand,	112,000 00
Bills redeemed and in Boston,	32,100 00
Bills in bank at time of examination, August 21, 1865,	30,000 00
Circulation,	231,900 00

National Traders' Bank assumes the circulation of the Manufacturers and Traders' Bank; the bills are redeemed at the counter and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$159,505.



## MARKET BANK—BANGOR.

GEORGE STETSON, *President.*ELIAS MERRILL, *Cashier.*

At a meeting of the stockholders held September 11, 1863, it was voted to surrender the charter of this bank, notice of which was published in the Bangor Jeffersonian and Boston Advertiser, and notice of the surrender of the charter was filed with the Secretary of State September 28, 1863.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$213,472 00
Bills destroyed as appears by records,	190,516 00
Bills in bank at time of examination, September 2, 1865,	12,109 00
Circulation,	10,847 00

Circulation redeemed at the counter of the First National Bank, Bangor, and also in Boston.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$000,000 00	Due from First National Bank,	
Circulation,	10,847 00	Bangor,	\$17,031 07
Profits,	6,030 17	Specie,	29 36
Bank balances,	183 26		
	17,060 43		17,060 43

Circulation December 2, \$5,335.

Liability of this bank to redeem its bills expire September 28, 1865. A note from the cashier of the First National Bank of Bangor, (November 23,) informs us that the bills of the Market Bank are and will continue to be redeemed in Bangor and in Boston.

## MECHANICS' BANK—PORTLAND.

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

January 16, 1865, voted to surrender the charter of this bank, and a notice thereof was filed with the Secretary of State March 18, 1865.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$221,000 00
Bills destroyed as appears by records,	151,000 00
Bills redeemed and in Boston,	7,000 00
Bills in bank at time of examination, August 21, 1865,	10,100 00
Circulation,	52,900 00

Second National Bank assumed all the liabilities of the Mechanics' Bank; bills redeemed at the counter of the Second National Bank and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$62,858.

## MANUFACTURERS' BANK—SACO.

PHILIP EASTMAN, *President.*T. SCAMMAN, *Cashier.*

*Directors*—Philip Eastman, T. Jordan, David Fernald, David Smith, Jr., Abraham Cutter, Moses Lowell, and John A. Berry, all of Saco.

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

Number of stockholders, 135.

Largest amount of stock owned by any one person or corporation, 58 shares.

Amount of stock owned out of the State, 323 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed, and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, about \$1,600 00

Do business in Boston at the Suffolk National Bank.

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

Declared, April, 1865.

Amount of reserved profits after declaring same and paying the State and Government tax, 3,007 19

Liabilities of directors as principals, 500 00

Liabilities of directors as sureties, 1,978 28

Liabilities of stockholders as principals, 1,375 00

Loan as verified by actual inspection, 145,621 23

Loan largest, March 25, 188,633 26

Loan made up of 108 notes and drafts, 85,621 23

United States securities in the loan, 60,000 00

Overdue paper, 10,000 53

Probable loss on overdue paper, -

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 486 14

Amount of government tax paid the past year on circulation and deposits, 1,268 07

Amount of government tax paid the past year on dividends and reserved profits, 372 41

Whole amount of bills as appears by bank note account, 129,700 00

Bills destroyed as appears by records, 13,000 00

Bills in bank at time of examination, August 23, 1865, 63,248 00

Circulation, \$53,452 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$145,621 23
Circulation,	53,452 00	Real estate,	3,835 00
Deposits,	15,924 40	Bills of other banks and checks,	10,679 54
Bank balances,	3,160 78	Bank balances,	13,784 16
Profits,	5,546 78	Specie,	4,164 03
	<hr/>		<hr/>
	178,083 96		178,083 96
Immediate liabilities,	72,537 18	Immediate resources,	28,627 73

Circulation December 2, \$57,499.

May 1, 1865, the stockholders voted to convert this into a National Banking Association under the laws of the United States, and September 2, 1865 (after our visit) notice was filed with the Secretary of State. August 31, this bank filed the bond required by the 5th section of the enabling act of February 24, 1865, for \$100,000, and September 8, we issued a permit for the Saco National Bank to use the bills of the Manufacturers' Bank for the term of twelve months from August 23, 1865. The circulation is still redeemed by the Saco National Bank and in Boston. The liability of this bank to redeem its bills will expire September 2, 1868.

## MEDOMAK BANK—WALDOBOROUGH.

GEORGE D. SMOUSE, *President*.GEORGE ALLEN, *Cashier*.

March 13, 1865, the stockholders voted to surrender the charter of this bank and convert the same into a National Banking Association; and June 7, 1865, they filed a notice of the fact with the Secretary of State.

Whole amount of bills received from engraver as appears by the bank note register,	\$74,350 00
Bills destroyed as appears by records,	29,105 00
Bills redeemed, and in Boston,	4,100 00
Bills in bank at date of examination, October 5, 1865,	4,446 00
	<hr/>
Circulation,	36,699 00
Unsigned bills destroyed as appears by records, \$53,000.	

May 20, 1865, this bank filed the bond required by the enabling act of February 24, 1865, for \$70,000; and on the 31st of May, 1865, we issued to the Medomak National Bank a permit to use the bills of the Medomak Bank for the term of twelve months from May 3, 1865.

The liability of this bank to redeem its bills will expire June 7, 1868. The Medomak National Bank assumed the liabilities of the State bank. The circulation is redeemed by the Medomak National Bank and in Boston.

Circulation December 2, \$32,095.

## MERCHANTS' BANK—PORTLAND.

RENSELLAER CRAM, *President*.CHARLES PAYSON, *Cashier*.

At a stockholders' meeting March 23, 1865, it was voted to surrender the charter, and notice of the surrender of the charter was filed with the Secretary of State April 26, 1865.

Whole amount of bills received from engraver,	\$1,426,075 00
Bills destroyed as appears by records,	859,375 00
Unsigned bills on hand,	262,500 00
Bills redeemed and in Boston,	18,000 00
Bills in bank at date of examination, August 21, 1865,	43,419 00
	<hr/>
Circulation,	242,781 00

The Merchants' National Bank assumes the circulation of the Merchants' Bank. The bills are redeemed by the Merchants' National Bank and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$227,736.

## MERCANTILE BANK—BANGOR.

SAMUEL LARRABEE, *President*.JOHN S. RICKER, *Cashier*.

*Directors*—Samuel Larrabee, David Bugbee of Bangor; Arthur B. Sutton of Upper Stillwater; two vacancies.

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

Number of stockholders, 64.

Largest amount of stock held by any one person or corporation, 200 shares.

Amount of stock owned out of the State, 216 shares.

Have no special discount day.

Cashier's bond was renewed, and is recorded.

Allow interest on deposits occasionally.

Annual expenses of the bank, exclusive of the State and Government tax, \$2,500 00

Do business in Boston at the Suffolk National Bank.

Rate and amount of last dividend, 5 per cent., 5,000 00

Declared, April, 1865.

Amount of reserved profits after declaring same and paying State and Government tax, 13,321 37

Liabilities of directors as principals, 1,397 00

Liabilities of directors as sureties, 11,458 98

Liabilities of stockholders as principals, 5,490 00

Loan as verified by actual inspection, 304,883 37

Loan largest, August 26, 1865, 305,335 35

Loan made up of 382 notes and drafts,

Overdue paper, 300 00

Probable loss on overdue paper, —

Amount of government tax paid the past year on circulation and deposits, 2,062 69

Amount of government tax paid the past year on dividends and surplus profits, 679 54

Whole amount of bills received from engraver as appears by engraver's bill exhibited, 226,700 00

Bills destroyed as appears by records, 14,500 00

Unsigned bills, —

Bills redeemed and in Boston, 6,000 00

Bills in bank at time of examination, September 4, 1865, 72,302 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$304,883 37
Circulation	133,898 00	Bills of other banks and checks,	27,973 91
Deposits,	113,382 18	Legal tender notes,	16,750 00
Profits,	20,885 72	Bank balances,	18,464 79
		Specie,	93 83
	<hr/>		<hr/>
	368,165 90		368,165 90
Immediate liabilities,	247,280 18	Immediate resources,	63,282 53

Circulation December 2, \$108,359.

## MERCHANTS' BANK—BANGOR.

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

At a meeting of the stockholders held March 28, 1865, it was voted to surrender the charter of this bank for the purpose of converting it into a National Banking Association under the laws of the United States. Notice of the surrender of the charter was filed with the Secretary of State March 30, 1865.

Whole amount of bills received from the engraver,	\$337,000 00
Bills destroyed as appears by records,	144,500 00
Unsigned bills on hand	14,900 00
Bills redeemed in Boston,	9,000 00
Bills in bank at time of examination, September 2, 1865,	86,218 00
Circulation,	<u>82,382 00</u>

The Merchants' National Bank assumed the liabilities of the State bank, and the circulation is redeemed at the counter of the Merchants' National Bank and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$80,297.

## NEW CASTLE BANK—NEW CASTLE.

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

Stockholders voted February 6, 1865 to surrender the charter of this bank for the purpose of converting into a Banking Association under the laws of the United States.

The charter was surrendered March 29, 1865. Corporation name of the new association is New Castle National Bank.

The new corporation assumed all the liabilities of the State bank.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$95,100 00
Bills destroyed as appears by the records,	71,109 00
Unsigned bills on hand,	76 00
Bills in bank at time of examination, October 5, 1865,	8,839 00
Circulation,	<u>15,076 00</u>

April 5, 1865, this bank filed the bond required by the 5th section of the act of February 24, 1865, for the sum of \$80,000, and on the 2d of May, 1865, we issued to the New Castle National Bank a permit to use the bills of the New Castle bank for twelve months from March 30, 1865.

Circulation is redeemed at the counter of the New Castle National Bank and in Boston.

The liability of this bank to redeem its bills will expire March 29, 1868.

Circulation December 2, \$8,645.

## NORTH BANK—ROCKLAND.

JOHN BIRD, *President*.S. N. HATCH, *Cashier*.

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

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

Number of stockholders, 131.

Largest amount of stock held by any one person or corporation, 40 shares.

Amount of stock owned out of the State, 39 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed, and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$1,300 00

Do business at the National Bank of Redemption.

Rate and amount of last dividend, 5 per cent., 2,500 00

Declared, April, 1865.

Amount of reserved profits after declaring same and paying the State and

Government tax, 985 00

Liabilities of directors as principals, -

Liabilities of directors as sureties, -

Liabilities of stockholders as principals, 6,540 00

Loan as verified by actual inspection, 121,765 16

Loan largest, August 28, 133,228 71

Loan made up of 55 notes and drafts, 36,085 16

U. S. securities in the loan, 82,500 00

Other public securities in the loan, 3,180 00

Overdue paper, -

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 113 17

Amount of government tax paid the past year on circulation and deposits, 789 16

Amount of government tax paid the past year on dividends and reserved profits, 230 00

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 111,500 00

Bills destroyed as appears by records, 32,380 00

Unsigned bills on hand, 34,920 00

Bills in bank at time of examination, October 7, 1865, 2,778 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$121,765 16
Circulation,	41,422 00	Real estate,	4,500 00
Deposits,	41,935 78	Bank balances,	3,041 87
Profits,	3,714 76	Current money,	2,560 00
		Specie,	5,205 51
	<hr/>		<hr/>
	137,072 54		137,072 54
Immediate liabilities,	83,357 78	Immediate resources,	10,806 38

Circulation December 2, \$38,462.

## NORTH BERWICK BANK—NORTH BERWICK.

WILLIAM HILL, *President.*P. HUSSEY, *Cashier.*

*Directors*—William Hill, Nathaniel Hobbs, William Hobbs, George H. Snow, Charles W. Greenleaf, Joseph G. Goodwin, and C. E. Snow, all of North Berwick.

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

Number of stockholders, 57.

Largest amount of stock held by any one person or corporation, 220 shares.

Amount of stock owned out of the State, 90 shares.

Discount day, Thursday.

Allow interest on deposits, at 4 per cent., if on deposit over three months.

Annual settlement was made with the cashier.

Cashier's bond was renewed, and is recorded.

Annual expenses of the bank, exclusive of the State and Government tax, \$540 00

Do business in Boston at the Suffolk National Bank.

Rate and amount of last dividend, 3 per cent., 1,500 00

Amount of reserved profits after declaring the same and paying the State and Government tax, 1,143 13

Liabilities of directors as principals, 834 00

Liabilities of directors as sureties, 435 00

Liabilities of stockholders as principals, 1,134 00

Loan as verified by actual inspection, 83,455 39

Loan largest, February 38, 1865, 94,077 75

Loan made up of 14 notes and drafts, 20,955 39

United States securities in the loan, 55,500 00

Other public securities in the loan, 7,000 00

Overdue paper, 10,000 00

Probable loss on overdue paper, 10,000 00

Amount of tax paid on stock of non-residents under act of March 23, 1863, 329 18

Amount of government tax paid the past year on circulation and deposits, 490 64

Amount of government tax paid the past year on dividends and reserved profits, 171 90

Whole amount of bills received from engraver as appears by the engraver's bill exhibited, 205,018 00

Unsigned bills on hand, 150,200 00

Bills redeemed and in Boston, 4,000 00

Bills in bank at time of examination, August 23, 1865, 20,021 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$83,455 39
Circulation,	30,797 00	Real estate,	2,000 00
Bank balances,	151 93	Bills of other banks and checks,	1,645 75
Deposits,	5,777 67	Bank balances,	300 22
Profits,	829 60	Specie,	154 84
	<hr/>		<hr/>
	87,556 20		87,556 20
Immediate liabilities,	36,726 60	Immediate resources,	2,100 81

Circulation December 2, \$29,882.

On the 15th of April, 1865, the stockholders voted to surrender the charter of this bank and organize as a National Banking Association under the laws of the United States. Notice of the surrender of the charter was filed with the Secretary of State, August 28, 1865. On the 25th of August, the bond required by the 5th section of the act of February 24, was filed for the sum of \$62,000; and on the 31st day of October, we issued to the North Berwick National Bank a permit to use the bills of the North Berwick Bank for the term of twelve months from August 12, 1865.

Liability of this bank to redeem its bills will expire August 28, 1868.

## NORTHERN BANK—HALLOWELL.

ALDEN SAMPSON, *President.*JUSTIN E. SMITH, *Cashier.*

October 17, 1864, the stockholders voted to surrender the charter of this bank; and notice of the fact was filed with the Secretary of State October 17, 1864.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$267,586 00
Bills destroyed as appears by records,	202,586 00
Bills in bank at time of examination, August 18, 1865,	14,686 00
	<hr/>
Circulation,	50,314 00

Circulation is redeemed by the Northern National Bank and in Boston.  
Liability of this bank to redeem its bills will expire October 17, 1866.

Circulation December 2, \$59,790.

## OAKLAND BANK—GARDINER.

———, *President.*S. BOWMAN, *Cashier.*

December 15, 1864, the stockholders voted to surrender the charter of this bank; and December 16, they filed notice of that fact with the Secretary of State.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$194,908 00
Bills destroyed as appears by records,	175,025 00
Bills in bank at time of examination, August 18, 1865,	10,374 00
	<hr/>
Circulation,	9,509 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	—	Loan,	\$2,419 27
Circulation,	\$9,509 00	Real estate,	400 00
Profits,	3,812 66	Bills of other banks and checks,	479 56
Dividends,	167 00	Bank balances,	10,189 83
	<hr/>		<hr/>
	13,488 66		13,488 66
Immediate liabilities,	9,509 00	Immediate resources,	10,669 39

Bills redeemed by the Oakland National Bank and in Boston.  
Liability of this bank to redeem its bills will expire December 16, 1866.

Circulation December 2, \$4,453.



## OCEAN BANK—KENNEBUNK.

JOSEPH TITCOMB, *President.*CHRISTOPHER LITTLEFIELD, *Cashier.*

At a meeting of the stockholders, April 29, 1865, it was voted unanimously to change and convert this bank into a National Banking Association under the laws of the United States, notice of which was filed with the Secretary of State September 13, 1865.

The stockholders were organized as the Ocean National Bank, which corporation assumed all the liabilities of the State bank.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$189,502 00
Bills destroyed as appears by records,	42,500 00
Unsigned bills on hand,	24,002 00
Bills redeemed and in Boston,	6,500 00
Bills in bank at time of examination, August 23, 1865,	30,274 00
Circulation,	86,226 00

Circulation is redeemed at the counter of the Ocean National Bank and in Boston.

The liability of this bank to redeem its bills will expire September 13, 1868.

August 28, 1865, this bank filed the bond required by the 5th section of the act of February 24, 1865, for the sum of \$155,000, and on the 8th of September we granted to the Ocean National Bank a permit to use the bills of the Ocean Bank for the term of twelve months from June 10, 1865.

Circulation December 2, \$56,847.

## ORONO BANK—ORONO.

BENJAMIN P. GILMAN, *President.*E. P. BUTLER, *Cashier.*

*Directors*—Benjamin P. Gilman, Ebenezer Webster, Israel Washburn, Jr., John Libby of Orono, and Davis R. Stockwell of Bangor.

March 1, 1864, the stockholders voted to surrender the charter of this bank, and May 29, 1864, notice of the surrender of the charter was filed with the Secretary of State.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$173,400 00
Bills destroyed as appears by records,	157,000 00
Bills in bank at time of examination, September 6, 1865,	3,700 00
Circulation,	12,700 00

Circulation is redeemed by the Orono National Bank and in Boston.

Liability of this bank to redeem its bills will expire May 29, 1866.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$0,000 00	Loan,	\$1,729 17
Circulation,	12,700 00	Real estate,	1,458 47
Dividends,	15 00	Bank balances,	12,283 06
Profits,	2,755 70		
	15,470 70		15,470 70
Immediate liabilities,	12,700 00	Immediate resources,	12,283 06

Circulation December 2, \$5,502.

## PEJEPSCOT BANK—BRUNSWICK.

WILLIAM BARRON, *President.*JOHN ROGERS, *Cashier.*

At a stockholders' meeting May 12, 1865, voted to convert this bank into a National Banking Association under the laws of the United States; and notice of the surrender of the charter was filed with the Secretary of State June 29, 1865.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$143,000 00
Bills destroyed as appears by records,	87,000 00
Bills in bank at time of examination, November 14, 1865,	22,101 00
Circulation,	<u>\$33,899 00</u>

Circulation is redeemed at the counter of the Pejepscot National Bank and in Boston. Pejepscot National Bank assumed the liabilities of the State bank.

June 28, 1865, this bank filed the bond required by the 5th section of the enabling act of February 24, 1865; and on the 3d of July we issued to the Pejepscot National Bank a permit to use the bills of the Pejepscot Bank for the term of twelve months from June 21, 1865.

The liability of this bank to redeem its bills will expire June 29, 1868.

Circulation December 2, \$24,765.

## PEOPLE'S BANK—WATERVILLE.

JOHN WARE, *President.*HORACE PERCIVAL, *Cashier.*

*Directors*—John Ware, William Dyer, James P. Blunt, Luke Brown 2d, John L. Seaver of Waterville, and William Conner of Fairfield.

January 21, 1865, the stockholders voted to surrender the charter of this bank and notice of the fact was filed with the Secretary of State February 18, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$294,500 00
Bills destroyed as appears by records,	2,300 00
Bills redeemed and in Boston,	246,500 00
Bills in bank at time of examination, July 28, 1865,	12,782 00
Circulation,	<u>\$32,918 00</u>

Circulation is redeemed at the counter and in Boston.

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$32,918 00	Loan	\$20,796 44
Profits,	17,016 40	Bank balances,	26,412 93
Dividends,	36 00	Current money,	2,761 03
	<u>49,970 40</u>		<u>49,970 40</u>
Immediate Liabilities	32,918 00	Immediate resources,	29,173 96

Circulation December 2, \$14,064.

Liability of the bank to redeem its bills will expire February 18, 1867.

The stockholders of this bank organized as a National Banking Association under the laws of the United States, under the title of the People's National Bank of Waterville.

## RICHMOND BANK—RICHMOND.

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.

December 31, 1864, the stockholders voted to surrender the charter of this bank and close its concerns. Charter was surrendered January 2, 1865.

Capital all refunded to stockholders except \$7,500.

Deposits all paid to depositors.

Whole amount of bills as appears by the books,	\$155,000 00
Bills destroyed as appears by records,	143,941 00
Bills in bank at time of examination, September 21, 1865,	4,334 00
Circulation,	6,725 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$7,500 00	Loan,	\$24,031 82
Circulation,	6,725 00	Current money,	463 00
Profits,	10,969 77	Real estate,	845 32
Dividends,	145 37		
	25,340 14		25,340 14

Circulation December 2, \$4,009.

Circulation is redeemed at the counter and in Boston.

Liability of this bank to redeem its bills will expire January 2, 1867.

## ROCKLAND BANK—ROCKLAND.

ALFRED H. KIMBALL, *President.*W. H. TITCOMB, *Cashier.*

January 18, 1865, the stockholders voted to surrender the charter of this bank; and notice was sent to the Secretary of State September 5, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$347,200 00
Bills destroyed as appears by records,	259,463 00
Bills in bank at time of examination, October 6, 1865,	20,118 00
Circulation,	67,619 00

This bank was converted into the Rockland National Bank, which assumed all the liabilities of the Rockland Bank. October 7, this bank filed the bond required by the 5th section of the act of February 24, 1865, for the sum of \$135,000; and we granted a permit to use the bills of the Rockland Bank for the term of twelve months from July 15, 1865.

The bills are redeemed at the counter and in Boston.

The liability of this bank to redeem its bills will expire September 5, 1868.

Circulation December 2, \$85,853.

## SAGADAHOC BANK—BATH.

WILLIAM M. REED, *President.*HENRY EAMES, *Cashier.*

March 28, 1865, the stockholders voted to surrender the charter of this bank and convert the same into a National Banking Association under the laws of the United States. Notice of the surrender of the charter was filed with the Secretary of State April 1, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$373,500 00
Bills destroyed as appears by records,	365,937 00
Bills in bank at time of examination, November 15, 1865,	110 00
	<hr/>
Circulation,	7,453 00

The circulation is redeemed at the counter of the Sagadahoc National Bank and in Boston. The National Banking Association assumed the liabilities of the State bank. August 21, 1865, this bank filed the bond required by the 5th section of the enabling act of February 24, 1865, for the sum of \$20,000; and we issued to the Sagadahoc National Bank a permit to use the bills of the Sagadahoc Bank for the term of twelve months from April 20, 1865.

The liability of this bank to redeem its bills will expire April 1, 1868.

Circulation December 2, \$5,860.

## SANDY RIVER BANK—FARMINGTON.

E. G. BUTLER, *President.*J. F. BELCHER, *Cashier.*

The stockholders voted February 25, 1865, to surrender the charter of this bank, and March 10th they filed with the Secretary of State a notice of the surrender.

Whole amount of bills received from engraver,	\$256,945 00
Bills destroyed as appears by records,	204,083 00
Bills in bank at time of examination, September 20, 1865,	10,231 00
	<hr/>
Circulation,	42,631 00

Sandy River National Bank assumed all the liabilities of the State bank; and the circulation is redeemed at the counter of the National Banking Association and in Boston.

No bond has been filed in accordance with the requirements of the 5th section of the enabling act of February 24, 1865.

Circulation December 2, \$30,198.

## SEARSPORT BANK—SEARSPORT.

ISAAC CARVER, *President.*CHARLES GORDON, *Cashier.*

*Directors*—Isaac Carver, Amos H. Ellis, James G. Pendleton, Jonathan C. Nichols, Daniel S. Goodell of Searsport; N. G. Hichborn and S. J. Roberts of Stockton.

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

Number of stockholders, 64.

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

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

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond was renewed, and is recorded.

Have allowed interest on deposits at 3 per cent.

Amount of deposit now bearing interest, \$2,000 00

Annual expenses of the bank, exclusive of the State and Government tax, 2,542 44

Do business in Boston at the Freeman's National Bank.

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

Declared, April 1, 1865.

Amount of reserved profits after declaring same and paying State and Government tax, 7,529 40

Liabilities of directors as principals, 4,200 00

Liabilities of directors as sureties, 5,700 00

Liabilities of stockholders as principals, 10,300 00

Loan as verified by actual inspection, 121,831 18

Loan largest, March 11, 1865, 127,097 22

Loan made up of 108 notes and drafts, 86,671 18

U. S. securities in the loan, 24,300 00

Other public securities, 10,860 00

Overdue paper, 10,640 59

Probable loss on overdue paper, —

Amount of government tax paid the past year on circulation and deposits, 944 88

Amount of government tax paid the past year on dividends and reserved profits, 474 05

Whole amount of bills received from engraver as appears by the engraver's bill exhibited, 214,000 00

Bills destroyed as appears by records, 130,401 00

Unsigned bills on hand, 20,300 00

Bills in bank at time of examination, September 5, 1865, 3,661 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$121,831 18
Circulation	59,638 00	Bills of other banks,	2,089 00
Deposits,	21,806 13	Bank balances,	9,563 03
Profits,	9,489 73	Specie,	7,450 65
	<hr/>		<hr/>
	140,933 86		140,933 86
Immediate liabilities,	81,444 13	Immediate resources,	16,013 68

Circulation December 2, \$64,772.

By an act of the Legislature, approved February 24, 1865, the capital of this bank was increased by the sum of \$50,000. The amount had not been made up at the time of examination.

## SKOWHEGAN BANK—SKOWHEGAN.

ARNER COBURN, *President.*WILLIAM PHILBRICK, *Cashier.*

At a legal meeting of stockholders, held April 25, 1864, voted unanimously to surrender the charter of this bank under the provisions of the act of March 26, 1863; notice of which was published in the Boston Daily Journal and in the Republican Clarion; and notice was filed with the Secretary of State April 30, 1864.

Whole amount of bills as appears by the ledgers,	\$145,000 00
Bills destroyed as appears by records,	137,300 00
Bills in bank at time of examination, August 19, 1865,	139 00
	<hr/>
Circulation,	7,561 00

The circulation is redeemed at the counter and at the National Bank of Redemption, Boston. Capital was all paid out to the stockholders.

Liability of this bank to redeem its bills will expire April 30, 1866.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	—	Loan,	\$9,166 34
Circulation,	\$7,561 00		
Unpaid dividends,	490 00		
Profits,	1,115 34		
	<hr/>		
	9,166 34		<hr/>
			9,166 34

Circulation December 2, \$1,943.

## STATE BANK—AUGUSTA.

GEORGE W. STANLEY, *President.*WM. R. SMITH, *Cashier.*

*Directors*—George W. Stanley, John McArthur, Cyrus Briggs, John L. Cutler of Augusta; and Joseph A. Sanborn of Readfield.

December 28, 1863, the stockholders voted to surrender the charter of this bank, and notice of that fact was filed with the Secretary of State January 1, 1864. Capital paid in full to the stockholders.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$253,482 00
Bills destroyed as appears by records,	212,282 00
Bills in bank at time of examination, August 17, 1865,	23,749 00
	<hr/>
Circulation,	17,451 00

Circulation is redeemed at the counter and in Boston.

Liability of this bank to redeem its bills expires January 1, 1866.

Circulation December 2, \$5,274.

## SOUTH BERWICK BANK—SOUTH BERWICK.

JOHN H. BURLLEIGH, *President*.EDWARD HAYMAN, *Cashier*.

At a meeting of the stockholders, held March 11, 1865, it was voted to surrender the charter of this bank, and notice of the surrender was filed with the Secretary of State March 29, 1865.

Whole amount of bills of several emissions as appears by the bank books,	\$221,274 00
Bills destroyed as appears by records,	156,086 00
Unsigned bills on hand,	2,000 00
Bills redeemed and in Boston,	3,000 00
Bills in bank at date of examination, August 23, 1865,	18,021 00
	<hr/>
Circulation,	42,167 00

The South Berwick National Bank assumed the liabilities of the State bank. The circulation is redeemed at the counter of the South Berwick National Bank and in Boston.

Liability of this bank to redeem its bills will expire March 29, 1868.

April 18, 1865, this bank filed the bond required by the 5th section of the act of February, 1865, for the sum of \$130,000, and on the 28th of April, we issued a permit for the South Berwick National Bank to use the bills of the South Berwick Bank for the term of twelve months from March 31, 1865.

Circulation December 2, \$32,864.

## TRADERS' BANK—BANGOR.

WALTER BROWN, *President*.E. TRASK, *Cashier*.

At a meeting of the stockholders, held February 28, 1865, it was voted that the directors be directed to surrender the charter of this bank. The charter was surrendered May 5, 1865, and notice filed with the Secretary of State.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$235,500 00
Bills destroyed as appears by the records,	130,000 00
Unsigned bills on hand,	16,500 00
Bills redeemed and in Boston,	6,500 00
Bills in bank at time of examination, September 2, 1865,	45,038 00
	<hr/>
Circulation,	37,462 00

The Traders' National Bank of Bangor, assumes all the liabilities of the Traders' Bank. The bills of this bank are redeemed at the counter and in Boston.

March 13, 1865, this bank filed the bond required by the 5th section of the act of February 24, 1865, for \$160,000, and we issued a permit for the Traders' National Bank to use the bills of the Traders' Bank for the term of twelve months from May 1, 1865.

The liability of this bank to redeem its bills will expire May 5, 1868.

Circulation December 2, \$47,700.

## TICONIC BANK—WATERVILLE.

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

*Directors*—Joseph Eaton of Winslow; Edward G. Meader, Charles K. Matthews, Solyman Heath and Samuel Doolittle of Waterville.

December 27, 1864, the stockholders voted to surrender the charter of this bank, and notice was filed with the Secretary of State January 1, 1865.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$396,589 00
Bills destroyed as appears by the records,	352,589 00
Bills in bank at time of examination, July 28, 1865,	15,395 00
Circulation,	28,605 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$1,520 00	Loan,	\$5,521 00
Circulation,	28,605 00	Real Estate,	7,277 27
Profits,	3,462 56	Public securities,	22,600 00
Dividends,	768 00		
Bank balances,	1,042 71		
	35,398 27		35,398 27
Immediate liabilities,	29,647 71	Immediate resources,	22,600 00

Circulation December 2, \$14,141.

Circulation is redeemed at the counter and in Boston.

Liability of this bank to redeem its bills will expire January 1, 1867.

\* Deceased.

## THOMASTON BANK—THOMASTON.

WILLIAM SINGER, *President.*O. ROBINSON, *Cashier.*

January 20, 1865, the stockholders voted to convert this bank into a National Banking Association under the laws of the United States and to surrender their State charter. Notice of the surrender of the charter was filed with the Secretary of State February 17, 1865.

The stockholders organized as the Thomaston National Bank, which corporation assumed all the liabilities of the State bank.

Whole amount of bills as appears by a bank note register,	\$96,000 00
Bills destroyed as appears by records,	76,000 00
Bills in bank at time of examination, October 6, 1865,	11,057 00
Circulation,	8,943 00

Circulation is redeemed at the counter of The Thomaston National Bank and in Boston.

Liability of this bank to redeem its bills will expire February 7, 1867.

Circulation December 2, \$6,433.



## UNION BANK—BRUNSWICK.

ADAM LEMONT, *President.*BARTLETT ADAMS, *Cashier.*

At a meeting of the stockholders held February 25, 1865, it was voted to surrender the charter of this bank.

At a subsequent meeting of the stockholders, March 23, it was voted that the *time* of the surrender of the charter "be left to the discretion of the directors."

At a meeting of the directors March 23, it was voted to surrender the charter of this bank to take effect on the first day of July, 1865. Notice was filed with the Secretary of State.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$206,000 00
Bills destroyed as appears by records,	193,944 00
Bills in bank at time of examination, November 16, 1865,	873 00
Circulation,	11,183 00

The capital of this bank has all been paid out to the stockholders, and the following is the exhibit:

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$11,183 00	Loan,	\$6,150 00
Profits,	2,252 81	Bank balances,	7,149 01
		Current money,	136 80
	13,435 81		13,435 81

The circulation is redeemed at the counter of the Union National Bank and in Boston.

The liability of this bank to redeem its bills will expire July 1, 1867.

Circulation December 2, \$10,013.

## VEAZIE BANK—BANGOR.

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

*Directors*—Samuel Veazie of Veazie; J. W. Veazie, F. A. Wilson, 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.	
Have no special discount day.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$3,500 00
Do business in Boston at National Exchange Bank.	
Rate and amount of last dividend, 3 per cent.,	4,500 00
Amount of reserved profits after declaring same and paying State and Government tax,	30,106 92
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	21,671 84
Liabilities of stockholders as principals,	—
Loan as verified by actual inspection,	449,184 84
Loan largest, at present time.	
Loan made up of 364 notes and drafts,	225,384 84
U. S. securities in the loan,	210,000 00
Other public securities in the loan,	13,800 00
Overdue paper in the loan,	—
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	—
Amount of government tax paid on circulation and deposits the past year,	3,221 03
Amount of government tax paid on dividends and reserved profits the past year,	—
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	588,800 00
Bills destroyed as appears by records,	309,600 00
Unsigned bills on hand,	9,000 00
Bills redeemed and in Boston,	10,000 00
Bills in bank at date of examination, September 4, 1865,	61,910 00
Circulation,	198,290 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$449,184 84
Circulation,	198,290 00	Real estate,	10,000 00
Bank balances,	36,119 68	Bills of other banks and checks,	55,398 37
Deposits,	96,938 82	Legal tender notes,	14,900 00
Profits,	65,453 20	Bank balances,	6,000 00
		Specie,	11,318 49
	546,801 70		546,801 70
Immediate liabilities,	331,348 50	Immediate resources,	87,616 86

Circulation December 2, \$189,337.

## VILLAGE BANK—BOWDOINHAM.

NATHANIEL PURRINGTON, *President.*R. BUTTERFIELD, *Cashier.*

January 25, 1865, the stockholders voted to surrender the charter of this bank, and convert the same into the National Village Bank, Bowdoinham; and February 15, 1865, notice of the surrender of the charter was filed with the Secretary of State.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$74,000 00
Bills destroyed as appears by records,	31,400 00
Unsigned bills on hand,	21,100 00
Bills in bank at time of examination, September 21, 1865,	5,154 00
Circulation,	<u>16,346 00</u>

The National Village Bank assumed the liabilities of the State bank, and the circulation is redeemed at the counter and in Boston.

April 6, 1865, this bank filed the bond required by the 5th section of the act of February 24, 1865, for the amount of \$90,000; and May 3, we issued to the National Banking Association a permit to use the bills of the Village Bank for the term of twelve months from March 28, 1865.

The liability of this bank to redeem its bills will expire February 15, 1868.

Circulation December 2, \$9,850.

## WATERVILLE BANK—WATERVILLE.

DENNIS L. MILLIKEN, *President.*ELDRIDGE L. GETCHELL, *Cashier.*

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

December 31, 1864, the stockholders voted to surrender the charter of this bank, and notice of the fact was filed with the Secretary of State January 5, 1865.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$276,000 00
Bills destroyed as appears by the records,	214,410 00
Bills in bank at time of examination, July 28, 1865,	31,695 00
Circulation,	29,895 00

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$29,895 00	Loan,	\$29,785 37
Profits,	4,677 71	Real estate,	5,500 00
Dividends,	2,651 50	Bank balances,	1,915 07
		Specie,	23 77
	37,224 21		37,224 21

Circulation December 2, \$25,000.

Circulation is redeemed at the counter and in Boston.

Liability of this bank to redeem its bills will expire January 5, 1867.

The stockholders organized as a National Banking Association under the title of the Waterville National Bank; and recently, (November 2,) an arrangement has been made whereby the Waterville National Bank assumes all the liabilities of the State bank.

## WALDOBOROUGH BANK—WALDOBOROUGH.

ISAAC REED, *President.*B. B. HASKELL, *Cashier.*

The stockholders voted, December 12, 1864, to surrender the charter of this bank, and to organize as a National Banking Association under the laws of the United States. Notice of the surrender of the charter was filed with Secretary of State February 1, 1865.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$242,011 00
Bills destroyed as appears by records,	227,011 00
Bills redeemed and in Boston,	900 00
Bills in bank at time of examination, October 5, 1865,	3,497 00
Circulation,	10,603 00

Circulation is redeemed at the counter of the Waldoborough National Bank and in Boston. All the liabilities of the State bank were assumed by the National Banking Association.

Liability of this bank to redeem its bills will expire February 1, 1868.

April 10, 1865, this bank filed the bond required by the 5th section of the act of February 24, 1865, for the sum of \$62,000.

Circulation December 2, \$8,248.

## YORK BANK—SACO.

— — —, *President.*JOHN C. BRADBURY, *Cashier.*

*Directors*—William Perkins, James M. Deering, Richard F. C. Hartley, Jos. G. Deering, of Saco; Thomas M. Hayes of Portland.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 96.	
Largest amount of stock held by any one person or corporation, 106 shares.	
Amount of stock owned out of the State, 159 shares.	
Discount day, Wednesday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed, and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, abt. \$1,600 00	
Do business in Boston at the Globe National Bank.	
Rate and amount of last dividend, 4 per cent.,	4,000 00
Declared,	April, 1865.
Amount of reserved profits after declaring same and paying the State and Government tax,	3,411 17
Liabilities of directors as principals,	2,800 00
Liabilities of directors as sureties,	500 00
Liabilities of stockholders as principals,	1,102 28
Loan as verified by actual inspection,	172,503 44
Loan largest, January 21, 1865,	189,446 15
Loan made up of 183 notes and drafts,	69,603 44
United States securities in the loan,	64,800 00
Other public securities in the loan,	38,100 00
Overdue paper,	8,902 28
Probable loss on overdue paper,	600 00
Amount of tax paid on stock of non-residents under act of March 23, 1863,	437 68
Amount of government tax paid the past year on circulation and deposits,	967 72
Amount of government tax paid the past year on dividends and reserved profits,	394 74
Whole amount of bills issued as appears by the ledger,	135,650 00
Bills destroyed as appears by records,	26,650 00
Bills in bank at time of examination, August 22, 1865,	44,369 00
Unsigned bills on hand, \$7,000.	
Circulation,	\$64,631 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$172,503 44
Circulation,	64,631 00	Real estate,	2,500 00
Deposits,	66,998 18	Bills of other banks and checks,	3,549 32
Profits,	6,658 46	Bank balances,	50,048 05
		Specie,	9,686 83
	238,287 64		238,287 64
Immediate liabilities,	131,629 18	Immediate resources,	63,284 20

Circulation December 2, \$66,204.

This bank surrendered their charter September 2, 1865, (after our visit,) and September 2, they filed the bond required by the 5th section of the enabling act of February 24, 1865, for \$120,000; on the same day we issued a permit for the York National Bank to use the bills of the York Bank for the term of twelve months from August 14, 1865.

The circulation is redeemed at the counter of the York National Bank and in Boston. The liability of this bank to redeem its bills will expire September 2, 1868.

# TABULAR STATEMENT.

Names.	State or National.	Circulation at date of examination.	Circulation December 2.	Expiration of liability to redeem bills.	Bonds.	Permits.
Alfred Bank, . . . . .	Closing under act of 1863,	\$40,055	\$22,767	October 28, 1867.		
American Bank, . . . . .	Closing under act of 1863,	49,097	48,000	January 5, 1867.		
Auburn Bank, . . . . .	Closing under act of 1863,	8,529	4,821	February 11, 1866.		
Augusta Bank, . . . . .	Closing under act of 1863,	14,215	7,836	October 20, 1866.		
Bath Bank, . . . . .	Closing under act of 1863,	6,344	5,942	October 20, 1866.		
Bank of Somerset, . . . . .	Closing under act of 1863,	6,445	3,653	May 21, 1866.		
Bank of Cumberland, . . . . .	Converted under act of 1865,	140,837	133,433	- -	No bond filed.	
Bank of Commerce, . . . . .	Under State charter,	53,536	54,608			
Bank of the State of Maine, . . . . .	Closing under act of 1863,	3,875	2,875	February 1, 1866.		
Bank of Winthrop, . . . . .	Closing under act of 1863,	36,388	38,600	May 28, 1866.		
Belfast Bank, . . . . .	Converted under act of 1863,	36,366	16,220	January 25, 1867.		
Biddeford Bank, . . . . .	Converted under act of 1865,	75,077	82,656	November 25, 1868.	Bond filed.	Permit granted.
Bucksport Bank, . . . . .	Converted under act of 1865,	22,550	32,586	June 2, 1868.	Bond filed.	Permit granted.
Calais Bank, . . . . .	Converted under act of 1865,	73,483	71,862	August 2, 1868.	Bond filed.	Permit granted.
Canal Bank, . . . . .	Converted under act of 1865,	254,820	133,512	- -	No bond filed.	
Casco Bank, . . . . .	Converted under act of 1865,	435,139	201,740	- -	No bond filed.	
City Bank, Bath, . . . . .	Under State charter,	71,915	75,472			
City Bank, Biddeford, . . . . .	Converted under act of 1865,	39,523	11,159	June 12, 1868.	Bond filed.	Permit granted.
Cobbossee Contee Bank, . . . . .	Converted under act of 1863,	68,112	39,166	February 25, 1867.		
Eastern Bank, . . . . .	Under State charter,	199,080	214,221			
Farmers' Bank, . . . . .	Under State charter,	172,931	128,222			
Freemans Bank, . . . . .	Converted under act of 1863,	19,000	10,500	April 18, 1866.		
Frontier Bank, . . . . .	Converted under act of 1865,	76,887	61,049	November 27, 1868.	Bond filed.	Permit granted.
Gardiner Bank, . . . . .	Converted under act of 1865,	34,077	13,024	- -	No bond filed.	
Georges Bank, . . . . .	Converted under act of 1863,	5,150	4,720	January 18, 1867.		
Granite Bank, . . . . .	Converted under act of 1863,	78,000	62,000	July 21, 1866.		
International Bank, . . . . .	Closing up under act of 1863,	571,000	571,000	August 5, 1866.		
Kenduskeag Bank, . . . . .	Converted under act of 1863,	16,158	13,109	October 18, 1866.		
Lewiston Falls Bank, . . . . .	Converted under act of 1863,	207,105	157,194	May 2, 1866.		
Lime Rock Bank, . . . . .	Under State charter,	53,838	53,909			
Lincoln Bank, . . . . .	Converted under act of 1863,	3,146	2,756	January 27, 1867.		
Long Reach Bank, . . . . .	Closing under act of 1863,	2,257	2,208	October 20, 1866.		

Lumberman's Bank, . . .	Converted under act of 1863,	26,090	26,899	March 25, 1867.		
Maine Bank, . . .	Converted under act of 1863,	619	482	January 15, 1866.		
Marine Bank, . . .	Converted under act of 1863,	3,359	2,519	February 23, 1866.		
Market Bank, . . .	Converted under act of 1863,	10,847	5,335	September 28, 1865.		
Manufacturers' Bank, . . .	Converted under act of 1865,	53,452	57,499	September 2, 1868.	Bond filed.	Permit granted.
Manufacturers' and Traders' Bank,	Converted under act of 1865,	231,900	159,505	-	No bond filed.	
Medonak Bank, . . .	Converted under act of 1865,	36,699	32,095	June 7, 1868.	Bond filed.	Permit granted.
Mechanics' Bank, . . .	Converted under act of 1865,	52,900	62,858	-	No bond filed.	
Mercantile Bank, . . .	Under State charter,	133,898	108,359	-		
Merchants' Bank, Portland, . . .	Converted under act of 1865,	242,781	227,736	-	No bond filed.	
Merchants' Bank, Bangor, . . .	Converted under act of 1865,	82,382	80,297	-	No bond filed.	
New Castle Bank, . . .	Converted under act of 1865,	15,076	8,645	March 29, 1868.	Bond filed.	Permit granted.
North Bank, . . .	Under State charter,	41,422	38,462	-		
Northern Bank, . . .	Converted under act of 1863,	50,314	59,790	October 17, 1866.		
North Berwick Bank, . . .	Converted under act of 1865,	30,797	29,882	August 28, 1868.	Bond filed.	Permit granted.
Oakland Bank, . . .	Closing up under act of 1863,	9,509	4,453	December 16, 1866.		
Ocean Bank, . . .	Converted under act of 1865,	86,226	56,847	September 13, 1868.	Bond filed.	Permit granted.
Orono Bank, . . .	Closing under act of 1863,	12,700	5,502	May 29, 1866.		
Pejepscot Bank, . . .	Converted under act of 1865,	33,899	24,765	June 29, 1868.	Bond filed.	Permit granted.
People's Bank, . . .	Closing under act of 1863,	32,918	14,064	February 18, 1867.		
Richmond Bank, . . .	Closing under act of 1863,	6,725	4,009	January 2, 1867.		
Rockland Bank, . . .	Converted under act of 1865,	67,619	85,853	September 5, 1868.	Bond filed.	Permit granted.
Sagadahoc Bank, . . .	Converted under act of 1865,	7,453	5,860	April 1, 1868.	Bond filed.	
Sandy River Bank, . . .	Converted under act of 1865,	42,631	30,198	-	No bond filed.	
Searsport Bank, . . .	Under State charter,	59,638	64,772	-		
Skowhegan Bank, . . .	Closing up under act of 1863,	7,561	1,943	April 30, 1866.		
State Bank, . . .	Closing up under act of 1863,	17,451	5,274	January 1, 1866.		
South Berwick Bank, . . .	Converted under act of 1865,	42,167	32,864	March 29, 1868.	Bond filed.	Permit granted.
Traders' Bank, . . .	Converted under act of 1865,	37,462	47,700	May 5, 1868.	Bond filed.	Permit granted.
Ticonic Bank, . . .	Closing up under act of 1863,	28,605	14,141	January 1, 1867.		
Thomaston Bank, . . .	Converted under act of 1863,	8,943	6,433	February 17, 1867.		
Union Bank, . . .	Closing up under act of 1863,	11,183	10,013	July 1, 1867.		
Veazie Bank, . . .	Under State charter,	198,290	189,337	-		
Village Bank, . . .	Converted under act of 1865,	16,346	9,850	February 15, 1868.	Bond filed.	Permit granted.
Waterville Bank, . . .	Closing up under act of 1863,	29,895	25,000	January 5, 1867.		
Waldoborough Bank, . . .	Converted under act of 1865,	10,603	8,248	February 1, 1868.	Bond filed.	
York Bank, . . .	Converted under act of 1865,	64,631	66,204	September 2, 1868.	Bond filed.	Permit granted.
		\$4,719,926	\$3,894,513			

*To the Governor and Council:*

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

### SAVINGS BANKS.

There are in the State fifteen Savings Banks (the number continuing the same as in 1864), with an aggregate deposit of \$3,336,828.02. In eleven of these banks, the deposits have decreased the past year \$406,433.89. In three of them, the deposits have increased \$70,286.06. Making a net decrease in the aggregate deposits of \$336,147.83.

So large a decrease in the deposits is not attributable to any want of public confidence in these institutions. On the other hand, they are as well managed as heretofore and their investments are made with scrupulous regard to safety. The decrease in the deposits is readily accounted for, when we consider that the Government has been in the market as a borrower, with agents for the sale of 7 3-10 Notes at every prominent point. These notes offered in small amounts, securing a high rate of interest and exemption from taxation, have been taken by many who were formerly depositors in the Savings Banks. The marvel is not that the decrease is so *large*, but that it is so *small*, and the fact that it is no greater is a flattering proof of public confidence, showing that the men who manage these institutions have been faithful in their stewardship, and that these institutions continue to have, and to deserve the favor of the public.

We publish a tabular exhibit of the liabilities and resources of each institution, and these exhibits show the investments, so that parties interested can see in what the assets of each consists.

We find them holding

United States securities,	.	.	\$1,089,411
State securities,	.	.	243,668
City and Town securities,	.	.	524,356
			<hr/>
			\$1,857,435



We have here something over one half of the entire deposit of the fifteen banks secured by investments in State, National, and local securities, all which command the highest price in the market and are most easily convertible into money without loss or delay.

A question of general interest to all Savings Banks, has lately arisen under the United States Internal Revenue Law. It is, whether under the provisions of the 110th section of the Internal Revenue Act, Savings Banks are liable to taxation?

A committee appointed by the Savings Banks of the City of New York have given the subject a careful investigation, and they close their report, which is very full and able, with the following words:—"Your committee are clearly of opinion that there is no authority for the tax sought to be imposed on Savings Banks under section 110, and that a united effort should be made to procure a judicial decision accordingly, by bringing the case before the proper courts for adjudication."

A similar committee, representing the Savings Banks of Massachusetts, have had the same question under consideration. They endorse fully the opinions of the New York Committee, and say: "The committee appointed by the Massachusetts Savings Banks, after due consideration of the subject, and after consultation with the officers of some of the larger banks in the State, have decided to send the report of the New York Committee to each Savings Bank, together with the recommendation that the Massachusetts Banks pursue the course marked out in that report, and contest their liability to the payment of the taxes imposed on banking corporations in section 110 of the United States Internal Revenue Law."

The reports of these committees have doubtless been sent to all the Savings Banks in the State, so that they are in possession of all the facts, and can form their own conclusions as to the reasoning.

It is to be regretted that these taxes have been levied, for it is unfortunate that these really charitable institutions should seem to be placed in any position antagonistic to the Government.

As we are not the tribunal to decide this question, we refrain from expressing any opinion. Certainly we should be slow to express an opinion adverse to the conclusions of those gentlemen of well-known financial ability, who have given the subject a careful and thorough investigation.

We doubt not that early measures will be taken by some one or

more of the larger Savings Banks of New York to bring this question before a competent tribunal, and once adjudicated upon, the decision will be for all the States.

### BANKS OF DISCOUNT.

Sixty-nine banks have been visited during the past year, and we now offer a report respecting that number. In former years, we have endeavored to give a character of uniformity to our report, imparting the same information respecting each bank. This could easily be done when they were all governed by the same law; it is now impossible, as they are under different systems, and there are scarcely any two alike. We have endeavored to present reliable information respecting each institution, letting each stand entirely independent of every other. Some have surrendered their charters for the purpose of closing their affairs absolutely, some have surrendered their charters and are closing their concerns for the purpose of organizing a national bank, with nearly the same stockholders, some under the Enabling Act of 1865 have converted from the State to the National system, some have voted to convert from the State to the National system, and are at present waiting for authority from the Comptroller of the Currency to organize as national banking associations, while others are doing business as formerly under their State Charters, of this number there are but nine. In former reports we have given a comparative statement of the aggregates of capital, circulation, deposits, loans, bank balances, specie, &c. This we now omit, for the obvious reason that any such comparative statement is of little value where the positions of the different institutions are so unlike. The details of each institution are to be found under its appropriate head, and we make no comparative statements except with reference to the circulation.

In the closing up of a bank, or in the conversion from one system to another it is supposed that private interest will be vigilant in looking after the interests of the stockholders and depositors, while the circulation is that in which the public are most concerned, and which is to be scrutinized with the greatest care. We have given under each bank the circulation at the date of examination, the circulation of Dec. 2d and also the time when the legal liability of the bank to redeem its bills will expire. The whole is also presented in a tabular form, so that it can be seen at a glance.

We have stated in the table what banks have closed or converted under the act of 1863, and what banks have converted under the act of 1865. Our reason for keeping them distinct being, that the act of 1863 allows *two years* in which to redeem their bills and close their affairs, while the act of 1865 gives *three years*. By an act of the Legislature approved Jan. 14th, 1865, specie payments were again suspended until the 15th, of Jan. 1866.

The powers and liabilities of the Atlantic Bank which by an act of the Legislature approved February 13th, 1864, were extended for the term of two years from February 4th, 1864, will of course expire February 4th, 1866.

We reported the circulation of the Norombega Bank last year to be \$615. Only \$63 have been presented for redemption since 1863. The amount being so small it is hardly probable any more bills will be presented, should there be however, we doubt not funds will be provided for their redemption at the Veazie Bank in Bangor, where they have heretofore been paid.

The affairs of the Ellsworth Bank remain as at our last report. Their legal liability expired Oct 1st, 1864. Only nine dollars of its bills were redeemed during the year 1864, and none have been presented during the past year. The out-standing circulation is the same as last year, viz., \$2482. At this distance of time it is not likely that more bills will be presented. The Trustees give every assurance of closing its affairs at the earliest possible moment.

The affairs of the Sanford Bank have not changed since our last report. The Bill in equity filed by the Receivers against the Stockholders is still pending in Court and the Bank of Mutual Redemption have also a bill in equity pending against the Directors, for official mismanagement.

In the absence of any comparative statements, the prominent feature of the present report, and the one which will be looked to with the greatest interest, will be the reduction of the state circulation.

We reported the circulation in 1864 at \$7,052,093. We now report the circulation at the time of our examination as being \$4,719,926 showing a reduction of \$2,332,167. Being desirous of showing the State circulation at the latest date we addressed a circular to all the banks in the State requesting them to give us their circulation as it existed December 2d.

They have promptly responded to our circular and we give in the tabular statement the circulation of each bank at the date of our examination and of Dec. 2d.

The circulation Dec. 2d, is \$3,894,513, showing a decrease of \$825,413 since our examination.

On the 24th of February last, the Legislature passed an Act to take effect from and after its passage, entitled "an act to enable the banks of this State to become banking associations under the laws of the United States."

In the 5th section of this act we find the following:

"Any bank established by authority of this State, which shall avail itself of the provisions of this act, to become a banking association under the laws of the United States, shall, before surrendering its charter, give security to the State, to the satisfaction and acceptance of the bank commissioners, either by furnishing to the State a sufficient bond or by depositing stocks or other securities with the State Treasurer, or by both; that all bills of said bank, issued before or after becoming such association, and actually in circulation, shall be fully and promptly redeemed on demand by such association, and when so redeemed shall not be re-issued or again put into circulation, but shall be destroyed; *provided, however,* if at the time of its being authorized to act as a national banking association it shall be made to appear to the bank commissioners that such association cannot immediately procure from the comptroller of the currency of the United States circulating notes to use as currency, in place of the bills so required to be redeemed and destroyed, they may authorize such bank to re-issue and continue in circulation such bills for a period, to be fixed by such commissioners, not exceeding twelve months after being authorized to act as a national banking association, and not subsequent to the receipt of such circulating notes of the United States, as it shall be entitled to receive by the provisions of the act of congress to provide a national currency; *provided* that nothing herein contained shall authorize any banking association at any time to have in circulation bills of all kinds exceeding the amount permitted under the act of congress establishing such association. A certificate of the bank commissioners, authorizing the re-issue of such circulating notes, shall be sufficient evidence of the authority so granted."

This act no where fixes the ratio which the bond shall bear to

the circulation, but simply says the security shall be to the "satisfaction and acceptance of the bank commissioners." Soon after the passage of the act we were called upon by a bank (wishing to avail itself of the provisions of the act) to know how large a bond they must procure. It became necessary to fix a ratio, and it was desirable that it should be uniform; to require a bond of 25 per cent. of one bank, fifty per cent. of another and seventy-five per cent. of a third would be making invidious distinctions.

After careful consideration the Commissioners fixed the sum at *double* the amount of the circulation, and our decision was cheerfully acquiesced in by the bank applying, and a bond for the required amount was forthwith filed and received our approval.

In fixing the amount of the bond we have been governed by the usual custom for bonds of a trust character. We may have erred in setting it too high. The 6th section of the "Enabling Act" provides that the bond or securities "with the approval and by permission of the bank commissioners, may be *changed* or *reduced*, from time to time, as the bills of the bank are redeemed and destroyed, and evidence thereof furnished to said commissioners."

The reduction of the bond here contemplated, we have been ready to make in every case, where it seemed consistent with the intent of the act. We have refused no bonds which have been offered, excepting when certain banks proposed to give the bond of the National Banking Association (which had grown out of the State Bank) to meet the requirements of the 5th section of the Enabling Act of February 24th. The commissioners were of opinion that the 36th section of the National Bank Act, estopped them from assuming any such liability, and that such a bond would be void, in which opinion we were sustained by no less competent authority than the Attorney General.

Some weeks after the passage of the Enabling Act of February 24th, 1865, we noticed in the public prints advertisements which from time to time appeared, whereby certain state banks gave notice of having organized as National Banks, (implying a surrender of their State charters) without offering for approval the bond mentioned in the 5th section of said act. Our construction of the statute was, that the giving of the bond, or depositing securities was a condition precedent, and to be complied with, before any legal surrender of the charter could be made.

Finding that another, and a totally different practice was pre-

vailing, we stated all the facts, submitted the whole matter to the Attorney General and asked his opinion upon the statute. He promptly replied and fully sustained our construction of the act. He says "I think that the banks of this State cannot surrender their charters under the Enabling Act of 1865, without giving the security to the State to the satisfaction and acceptance of the Bank Commissioners. That act or proceeding is the *first* step of surrendering; and the surrender cannot be accomplished till that has been done."

We at once furnished to the Attorney General a list of the banks which had not complied with the law, and he forthwith called the attention of the delinquent banks to the subject. Here the matter rests, and no further proceedings have been had. Whether these banks which have not deposited securities and which have not filed the bond and the surrender of whose charters has been respectively accepted by the Secretary of State, are still State institutions, under the State laws and liable to the State tax, or whether *without* a compliance with the State Law, they have been converted into National Banking Associations, becomes a question which we are not called upon to decide.

The bonds filed are all made running to the Treasurer of State or his successor in office. Each one has upon it our approval, and in every case the bond is given for a sum double the amount of the circulation, at the time of its execution. To banks filing a bond (when thereto requested) we have issued permits for the National Banking Association to use and re-issue the bills of the State Bank whose charter had been surrendered, for the term of twelve months from the date of their authority to act as a National Bank.

As the granting of these permits is a new feature in the banking history of the State, growing out of the transition from one system to another, and the inability of the National Banking Associations to procure from the comptroller of the currency a sufficient amount of bills for a circulating medium, we insert a copy of a *permit*, that it may be seen just what is intended to be granted, and that it may be shown how nearly the permit is conformed to the statute.

## STATE OF MAINE.

Whereas, The \_\_\_\_\_ Bank of \_\_\_\_\_ in said State, having become a Banking Association under the laws of the United States, under the name and style of \_\_\_\_\_ hath made it appear to us, the Bank Commissioners of the said State of Maine, that said Association cannot immediately procure from the Comptroller of the Currency of the United States, circulating notes to use as currency in the place of the bills of said Bank, required by law to be redeemed and destroyed: and WHEREAS the said \_\_\_\_\_ Bank before surrendering its charter, did give security to the State, to the satisfaction and acceptance of the said Bank Commissioners, that all bills of said Bank issued before or after becoming such Association, and actually in circulation, shall be promptly and fully redeemed on demand by such Association; and when so redeemed shall not be re-issued, or again put in circulation, but shall be destroyed in accordance with the provisions of the fifth section of an act entitled "An act to enable the banks of the State to become Banking Associations under the laws of the United States," approved by the Governor February 24, 1865: And WHEREAS the said \_\_\_\_\_ has applied to us, the said Commissioners, for authority to re-issue and continue in circulation the bills of said \_\_\_\_\_ Bank, according to the terms and conditions of said fifth section of the aforesaid act:

Now be it Known, That we, the said Bank Commissioners, do hereby authorize the said \_\_\_\_\_ to re-issse and continue in circulation the bills of said \_\_\_\_\_ Bank, for a period not exceeding \_\_\_\_\_ from the date hereof, but not subsequent to the receipt of such circulating notes of the United States as the said \_\_\_\_\_ shall be entitled to receive by the provisions of the act of Congress to provide a National Currency, and said \_\_\_\_\_ not to have at any time in circulation, bills of all kinds, exceeding the amount permitted under the act of Congress establishing such Association, and subject to all the requirements and provisions of the statutes of the State of Maine relating to said subject matter.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, A. D. 1865.

These permits granted for a limited time are intended simply to remedy a temporary inconvenience. They will all expire within the year and there is no provision for their renewal. The time of

expiration of each permit can be readily seen by reference to the page where each bank is specially reported.

Most of the banks whose charters have been surrendered either for the purpose of closing their affairs, or for the purpose of conversion into National Associations are rapidly reducing their circulation, and several have it already down to a mere nominal sum.

The legal liability of one bank (the Market Bank, Bangor) has already expired. We have the statement of an officer of the bank that the bills are still redeemed at their counter and in Boston, and the assurance that they will continue to be redeemed.

We trust that so honorable an example will not be lost upon other banks whose legal liability will very soon cease.

It is plainly the policy of the General Government at no very distant day to obtain the entire control of the currency of the country, and for this purpose, so to shape legislation, as to compel the State banks to surrender their charters and adopt the National system.

The present congress will doubtless make a new apportionment of banking capital for the several States, which will afford an opportunity for others of our banks to organize as National Banking Associations.

The Suffolk system (if we may so call that system which has obtained throughout New England) the distinctive characteristic of which was a central point for redemption, has given to New England as sound a currency as was to be found in any part of our country. Bank failures at the North have been rare and the losses to stock-holders or bill-holders, when compared with the amount of capital invested have been very trifling. It is by no means wonderful, that a system which has stood the test of time, and struck its roots so deep as to have become incorporated with, and formed a part of, our banking system should be abandoned with hesitation for one which is *new* and untried.

The comptroller of the Currency recommends that the National Banks be required to redeem their circulation for the present at one of the three cities, Boston, New York or Philadelphia. This recommendation is warmly approved by the present able Secretary of the Treasury. He uses the following language in his late annual Report. "The Secretary is hopeful that the time is not far distant when redemptions will be something more than nominal. Experience and observation have taught him that frequent redemp-



tions are essential to the solvency of banks of circulation. Nothing so well teaches a bank the necessity of keeping its loans in the hands of prompt customers, and its means under its own control, as the certainty of being frequently called upon to meet its own obligations. It is quite important that inexperienced bankers, under the national banking system, should learn that their notes are not money, but promises to pay it; and the sooner and the more effectively this lesson is impressed upon them, the better will it be for their stock-holders and the system.

The national banking system was designed not only to furnish the people with a sound circulation, but one of uniform value; and this is not likely to be fully accomplished until the banks, by compulsion or their own voluntary act, keep their notes at par in the principal money markets of the country."

This is a substantial endorsement of the Suffolk System, and one which if adopted would inspire confidence, and give efficiency to the *National System*.

• We are informed in the Report of the Secretary, that since Oct. 31st, 1864, 1601 banks have been organized under the U. S. Banking Act; of these 679 were original organizations, and 922 were conversions from State institutions.

We look upon the National Banking System as the first step towards returning to a point from which it is surprising we should ever have departed.

In the Constitution of the United States, among other prohibitions we find the following: No State shall *coin money nor emit bills of credit*. From this it would seem to have been the intention, that the control of the currency, should ever remain under supervision of the General Government.

The coinage of the country, which is but a small fractional part of the circulating medium has ever been under the authority of Congress. While no State has coined money, and very few States have had a State Bank connected with and forming a part of its internal policy—yet each State has been permitted to have a banking system of its own—independent of, and differing from all the others, and under its own peculiar system, has been allowed to charter just as many banks as its legislature saw fit. As a consequence, we have ever had a *uniform coinage*, but never a *uniform currency*.

The change from the State to the National system *may*, and

perhaps *will be*, attended with some inconveniences, but these will be transitory and temporary, and will be cheerfully borne in order to secure the lasting and permanent advantages which will accrue.

We again quote the language of the present distinguished Secretary of the Treasury, as found in his late report :

“The establishment of the national banking system is one of the great compensations of the war—one of the great achievements of this remarkable period. In about two years and a half from the organization of the first national bank, the whole system of banking under State laws has been superseded, and the people of the United States have been furnished with a circulation bearing upon it the seal of the Treasury Department as a guaranty of its solvency. It only remains that this circulation shall be a redeemable circulation; redeemable not only at the counters of the banks, but at the commercial cities, to make the national banking system of almost inconceivable benefit to the country.”

The present seems to be an auspicious moment for introducing so desirable a reform in the currency of the country. With a re-constructed Union, let us have a uniform currency, based upon the faith and permanency of the Government, so that a bill issuing from any National Bank shall be a representative of value, without discount or depreciation, alike North and South, East and West, or wherever the Government claims jurisdiction.

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

DECEMBER, 1865.

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