

# MAINE STATE LEGISLATURE

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# DOCUMENTS

PUBLISHED BY ORDER OF

# THE LEGISLATURE

OF THE

STATE OF MAINE.

1867.

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AUGUSTA:  
STEVENS & SAYWARD, PRINTERS TO THE STATE.  
1867.

# ANNUAL REPORT

OF THE

# BANK COMMISSIONERS

OF THE

# STATE OF MAINE.

1866.

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PUBLISHED AGREEABLY TO A RESOLVE APPROVED FEBRUARY 23, 1865.

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

### PUBLISHERS' NOTE.

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In publishing the Report of 1866, 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.

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### AUGUSTA SAVINGS BANK.

*Incorporated, 1848.*

THOMAS LAMBARD, *President.*

JOS. J. EVELETH, *Secretary and Treasurer.*

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

Number of depositors, 1,165.

Decrease of depositors, 26.

Decrease of deposits, \$12,786.19.

Make semi-annual dividends  $3\frac{1}{2}$  per cent.

Make an extra dividend every fifth year.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government the past year on deposits, \$959.04.

Amount of tax paid the government the past year on profits, \$404.15.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$243,986 01	Notes and mortgages,	\$17,971 66
Profits,	10,301 27	Railroad stocks and bonds,	13,500 00
Reserved fund,	5,000 00	City and town securities,	75,700 00
		State of Maine bonds,	79,000 00
		Bank stocks,	25,000 00
		Bridge stocks,	12,500 00
		United States securities,	30,000 00
		Cash,	5,615 62
	<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>		<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>
	259,287 28		259,287 28

September 19, 1866.

## BANGOR SAVINGS BANK.

*Incorporated, 1852.*GEORGE W. PICKERING, *President.*CHARLES 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, 1,544.

Increase of depositors past year, 94.

Increase of deposits past year, \$23,510.70.

Make semi-annual dividends 3 per cent.

Make an extra dividend every fifth year.

Annual expenses of the institution, exclusive of the government tax, \$1,750.

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, \$1,283.85.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$324,078 95	U. S. securities,	\$122,970 00
Profits,	19,722 43	State of Maine securities,	50,000 00
Dividends,	7,779 06	City and town securities,	31,500 00
		Bank stocks,	10,000 00
		Notes,	108,333 37
		Cash,	28,777 07
	<hr/>		<hr/>
	351,580 44		351,580 44

October 3, 1866.

## BATH SAVINGS INSTITUTION.

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

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

JOHN H. KIMBALL, *Treasurer.*

Number of depositors, 1,252.

Increase of depositors past year, 67.

Increase of deposits past year, \$44,215.69.

Make semi-annual dividends; February 4 per cent., August 3½ per cent.

Make no extra dividends.

Annual expenses, exclusive of government tax, \$1,138.73.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government past year on profits, \$2,150.18.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$455,781 78	Railroad bonds,	\$1,275 00
Profits,	21,625 01	Telegraph stock,	1,600 00
		Notes,	21,967 42
		City and town bonds,	24,040 33
		Bank stock,	18,896 00
		U. S. securities,	388,500 00
		Cash on deposit,	21,128 04
	<u>477,406 79</u>		<u>477,406 79</u>

August 1, 1866.

## BIDDEFORD BANK SAVINGS INSTITUTION.

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

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

Number of depositors, 630.

Decrease of depositors past year, 82.

Increase of deposits past year, \$19,845.26.

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.

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, \$632.63.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$156,667 62	Notes,	\$107,903 91
Profits,	4,637 25	Manufacturing stocks,	13,650 00
Guarantee fund,	8,500 00	Railroad securities,	6,500 00
		City and town bonds,	2,000 00
		Bank stocks,	16,800 00
		U. S. securities,	14,850 00
		Cash,	8,100 96
	<hr/>		<hr/>
	169,804 87		169,804 87

November 1, 1866.



## BRUNSWICK SAVINGS INSTITUTION.

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

*Trustees*—John L. Swift, Robert Bowker, Charles Boutelle, C. C. Humphreys, Daniel Elliott, Benjamin Furbish, Benjamin Greene, N. T. Palmer, Charles J. Gilman, S. A. Perkins, S. R. Jackson, John D. Lincoln, Benjamin Dunning, John Furbish, Ira P. Booker, A. H. Merryman, David Scribner.

*Committee of Investment*—John L. Swift, Benjamin Furbish, S. R. Jackson, J. D. Lincoln, Ai Brooks, Jr.

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

Number of depositors, 329.

Decrease of depositors past year, 18.

Decrease of deposits past year, \$978.15.

Make quarterly dividends at 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.

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, \$91.37.

Amount of government tax paid the past year on deposits, \$185.91.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$49,940 49	U. S. securities,	\$35,000 00
Profits,	5,212 94	City and town securities,	9,000 00
		Mortgages,	5,625 00
		Bank stock,	2,000 00
		Cash,	3,528 43
	<hr/>		<hr/>
	55,153 43		55,153 43

September 7, 1866.

## 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 Duran, 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, Joseph A. Lee.

Number of depositors, 64.

Decrease of depositors, 40.

Decrease of deposits, \$2,452.

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.

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 the past year on profits, \$31.75.

Amount of government tax paid the past year on deposits, \$14.27.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$8,970 00	U. S. securities,	\$7,350 00
Profits,	154 37	Bank stock,	300 00
		Cash,	1,474 37
	9,124 37		9,124 37

August 30, 1866.

## GARDINER SAVINGS INSTITUTION.

*Opened July, 1834.*ROBERT THOMPSON, *President.*H. B. HOSKINS, *Treasurer.*DANIEL NUTTING, *Secretary.*

*Trustees*—H. B. Hoskins, Wm. Palmer, Charles Danforth, Robert Williamson, Joseph Bradstreet, John S. Mitchell, F. G. Richards, Seth G. Moore, Charles A. White, Daniel Nutting, Freeman Trott, Ephraim Forsyth.

Number of depositors, 1,291.

Decrease of depositors, 93.

Decrease of deposits, \$15,983.54.

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, \$775.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits, \$827.31.

Amount of tax paid the government the past year on deposits, \$949.57.

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,	\$202,568 29	Bank stocks,	\$20,200 00
Reserved fund,	20,200 48	Railroad stocks,	9,200 00
Profits,	17,845 20	Railroad bonds,	8,000 00
		City and town securities,	78,500 00
		Mortgages,	32,055 00
		U. S. securities,	89,600 00
		Cash,	3,058 97
	<hr/>		<hr/>
	240,613 97		240,613 97

September 19, 1866.

## 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, 492.

Decrease of depositors past year, 25.

Increase of deposits past year, \$6,135.66.

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, \$650.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government past year on deposits, \$400.39.

Amount of tax paid the government past year on profits, \$137.27.

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,	\$85,236 37	City and town securities,	\$28,000 00
Profits,	1,546 78	State securities,	17,700 00
		U. S. securities,	26,271 65
		Mortgages,	8,373 00
		Notes,	837 83
		Bank stocks,	4,226 00
		Telegraph stock,	500 00
		Cash,	874 67
	<hr/> 86,783 15		<hr/> 86,783 15

September 27, 1866.

## 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, 1,921.

Increase of depositors past year, 357.

Increase of deposits past year, \$44,798.40.

Make semi-annual dividends at 2½ per cent.

Make an extra dividend every fifth year.

An extra dividend of \$13,788.99 was made in January, 1866.

Annual expenses of the bank, exclusive of the government tax, \$650.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits, \$705.41.

Amount of tax paid the government the past year on deposits, \$1,351.24.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$253,353 44	U. S. bonds,	\$103,000 00
Profits,	162 41	Bank stocks,	38,000 00
		City and town bonds,	24,363 00
		Mortgages,	34,848 40
		Notes,	29,700 00
		Interest due and payable,	3,185 57
		Expense account,	126 50
		Cash on hand,	20,292 38
	<hr/>		<hr/>
	253,515 85		253,515 85

September 13, 1866.

## NEWPORT SAVINGS BANK.

*Incorporated, 1866.*JOHN BENSON, *President.*WILLIAM A. FRYE, GEORGE W. WHITNEY, *Vice-Presidents.*ATKINSON HOBART, *Treasurer and Secretary.*

*Trustees*—Peleg H. Tracy, Elliot Walker, Henry Marsh, William A. Frye, Elisha W. Shaw, Americus Morrill, George W. Whitney, Bryce Hight, Elijah Wyman, John Benson, Byron Porter, 2d, Campbell Batchelder.

*Financial Committee*—Elliot Walker, Henry Marsh, Elisha W. Shaw, Peleg H. Tracy, Elijah Wyman.

Number of depositors, 26.

Make semi-annual dividends.

Make no extra dividends.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Affairs of the bank examined quarterly by the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$2,785 00	State securities,	\$110 90
		Notes,	1,737 15
		Cash,	936 95
	<hr/> 2,785 00		<hr/> 2,785 00

November 28, 1866.

## NORWAY SAVINGS BANK.

*Incorporated, 1866.*NATHANIEL GUNNISON, *President.*JOHN WHITEMARSH, *Vice-President.*HENRY UPTON, *Secretary.*LEE MIXEN, *Treasurer.*

*Trustees*—C. C. Sanderson, Isaac A. Denison, Robert Noyes, T. G. Goodwin, Ezra F. Beals, Ceylon Watson, H. G. Cole.

Number of depositors, 160.

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

Make an extra dividend every second year.

Lowest sum received on deposit, 25 cents.

Lowest sum drawing interest, \$1.00.

Affairs of the institution are examined monthly; also semi-annually by a Committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$3,610 61	U. S. securities,	\$1,100 00
		Loans with collaterals,	1,210 00
		Cash,	1,300 61
	<hr/> 3,610 61		<hr/> 3,610 61

November 21, 1866.

## 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, 3,972.

Increase of depositors past year, 322.

Increase of deposits past year, \$292,795.34.

Make semi-annual dividends at 3½ per cent.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$3,400.

Lowest sum received on deposit, \$1,00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid government past year on profits and deposits, \$5,936.50.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$1,152,046 49	U. S. securities,	\$192,000 00
Interest and premiums,	37,188 98	State securities,	45,000 00
Balance of previous profits,	13,720 63	City and county bonds,	71,620 00
		Town bonds,	50,500 00
		Loans on collaterals,	78,542 33
		Mortgages,	579,655 00
		Railroad bonds,	4,900 00
		Bank stocks,	48,685 50
		Real estate,	40,070 85
		Expense account,	2,211 05
		Cash,	89,771 37
	<u>1,202,956 10</u>		<u>1,202,956 10</u>

The twenty-eighth semi-annual dividend, at the rate of 7 per cent. per annum, free of government tax, was payable November 21, 1866.



## PORTLAND FIVE CENTS SAVINGS BANK.

Commenced June 4, 1859.

BENJAMIN KINGSBURY, JR., *President.*  
 NATHANIEL F. DEERING, *Treasurer.*

CHARLES HOLDEN, *Vice President.*  
 NATHANIEL F. DEERING, *Secretary.*

*Trustees*—Martin Gore, Nathaniel Elsworth, William Willis, Oliver P. Tuckerman, Charles Staples, Charles Baker, Harris C. Barnes, Eben Steele, Byron Greenough, Samuel Rolfe, Joseph Libby, Augustus E. Stevens.

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

Number of depositors, 3,254.

Increase of depositors past year, 467.

Increase of deposits past year, \$162,931.29.

Make semi-annual dividends at 3½ per cent.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$2,500.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid government past year on profits and deposits, \$500.

Affairs of the bank examined monthly by the Finance Committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$398,079 84	Mortgages,	\$129,440 97
Profit and loss,	13,890 93	U. S. securities,	97,610 00
Interest,	10,786 61	State bonds,	9,100 00
		City and town bonds,	41,100 00
		County bonds,	11,000 00
		Railroad bonds,	8,000 00
		Portland and New York Steam	
		Co. bonds,	5,000 00
		Gas stock,	850 00
		Bank stocks,	46,355 00
		Loans on collaterals,	36,781 00
		Real estate,	442 14
		Expense account,	1,332 10
		Cash,	35,746 17
	<u>422,757 38</u>		<u>422,757 38</u>

October 30, 1866.

## RANDALL SAVINGS AND BENEVOLENT ASSOCIATION.

*Incorporated in 1854.*A. M. JONES, *President.*W. L. BADGER, *Secretary and Treasurer.*

"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."

The foregoing was the report of 1865, since which time the only change that has been made in the affairs of this institution, is a reduction of the sum due depositors by the amount of \$200. There being now due depositors \$400, which amount is in the hands of the Treasurer, to meet the liability.

## 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, 2,145.

Decrease of depositors the past year, 79.

Decrease of deposits past year, \$12,501.64.

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.

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, \$1,852.80.

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,	\$442,224 66	Bank stocks,	\$72,011 13
Profit and loss,	11,451 57	Railroad stocks,	50,482 00
		Railroad bonds,	45,745 69
		City bonds,	68,488 33
		County bonds,	6,972 50
		State bonds,	21,667 50
		U. S. bonds,	134,560 08
		Real estate,	18,285 05
		Notes,	29,681 34
		Cash,	5,782 61
	<hr/>		<hr/>
	453,676 23		453,676 23

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JOHN H. BURLEIGH, *President.*

*Trustees*—John H. Burleigh, Hiram H. Hobbs, John Plumer, Elisha H. Jewett, William D. Jewett, Isaac P. Yeaton, Theodore H. Jewett.

EDWARD HAYMAN, *Treasurer and Secretary.**Incorporated February 2, 1866.*

Number of depositors, 164.

Increase of depositors the past year, 54.

Increase of deposits the past year, \$13,420.64.

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

Make extra dividend every five years.

Annual expenses of the institution, exclusive of the government tax, \$500.

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, \$25.44.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$29,000 34	Notes,	\$11,050 00
Interest,	107 46	Bank stock,	9,250 00
		Town bonds,	2,700 00
		U. S. securities,	5,000 00
		Expense account,	268 04
		Cash,	839 76
	<hr/>		<hr/>
	29,107 80		29,107 80

October 31, 1866.

NOTE.—There was formerly at South Berwick a savings institution connected with the South Berwick Bank. The affairs of that institution have been closed, and the present Savings Bank is a new corporation. The comparative statements are made with the former institution.

## WISCASSET SAVINGS BANK.

*Incorporated February 6, 1866.*WILLIAM P. LENNOX, *President.*JOSEPH J. KENNEDY, *Vice President.*

*Trustees*—William P. Lennox, Joseph J. Kennedy, Calvin R. Harraden, Richard H. Tucker, Jr., Andrew Lacy, Joseph E. Smith, George B. Sawyer.

CALVIN R. HARRADEN, *Treasurer and Secretary.*

Number of depositors, 82.

Make semi-annual dividends at 2½ per cent.

Make an extra dividend once in five years.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$4,396 67	U. S. securities,	\$315 00
Profits,	115 38	Town securities,	2,529 00
		Mortgages,	1,000 00
		Expenses,	57 86
		Cash,	610 19
	<hr/> 4,512 05		<hr/> 4,512 05

November 15, 1866.

## 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, 1,295.

Increase of depositors past year, 212.

Increase of deposits past year, \$36,061.76.

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.

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, \$597.05.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$133,306 96	Notes,	122,462 63
Profits,	2,483 58	U. S. securities,	6,500 00
		Cash,	6,827 91
	<u>135,790 54</u>		<u>135,790 54</u>

November 1, 1866.

AGGREGATE OF EIGHTEEN SAVINGS BANKS.

Names.	No. Depositors in 1865.	No. Depositors in 1866.	Deposits in 1865.	Deposits in 1866.	Increase.	Decrease.
Augusta Savings Bank,	1,191	1,165	\$256,772 20	\$243,986 01	-	\$12,786 19
Bangor Savings Bank,	1,450	1,544	300,568 25	324,078 95	\$23,510 70	-
Bath Savings Institution,	1,185	1,252	411,566 09	455,781 78	44,215 69	-
Biddeford Bank Savings Institution,	712	630	136,822 36	156,667 62	19,845 26	-
Brunswick Savings Institution,	347	329	50,918 64	49,940 49	-	978 15
Calais Savings Bank,	104	64	11,422 00	8,970 00	-	2,452 00
Gardiner Savings Institution,	1,384	1,291	278,551 83	202,568 29	-	15,983 54
Hallowell Savings Institution,	517	492	79,100 71	85,236 37	6,135 66	-
Lewiston Institution for Savings,	1,564	1,921	208,555 04	253,353 44	44,798 40	-
Newport Savings Bank,	-	26	-	2,785 00	2,785 00	-
Norway Savings Bank,	-	160	-	3,610 61	3,610 61	-
Portland Savings Bank,	3,650	3,972	859,251 15	1,152,046 49	292,795 34	-
Portland Five Cent Savings Bank,	2,787	3,254	235,148 55	338,079 84	162,931 29	-
Randall Savings and Benevolent Institution,	-	-	600 00	400 00	-	200 00
Saco and Biddeford Savings Institution,	2,224	2,145	454,726 30	442,224 66	-	12,501 64
South Berwick Bank Savings Institution,	110	164	15,579 70	29,000 64	13,420 94	-
Wiscasset Savings Bank,	-	82	-	4,396 67	4,396 67	-
York County Five Cents Savings Institution,	1,083	1,295	97,245 20	133,306 96	36,061 76	-
			3,336,828 02	3,946,433 82	654,507 32	44,901 52
Increase,				\$654,507 32		
Decrease,						44,901 52
Net increase,				609,605 80		
Deposits of 1865,			3,336,828 02			
				\$3,946,433 82		

## ALFRED BANK—ALFRED.

NATHAN DANE, *President.*SAMUEL M. CAME, *Cashier.*

*Directors*—Nathan Dane, Silas Derby, William G. Conant, Forest Eaton of Alfred; Robert T. Blazo of Parsonsfield.

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

Number of stockholders, 86.

Largest amount of stock held by any one person or corporation, 76 shares.

Amount of stock owned out of the State, 76 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, \$700 00

Do business at the Suffolk National Bank.

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

Declared, April, 1865. -

Liabilities of directors as principals, -

Liabilities of directors as sureties, 324 00

Liabilities of stockholders as principals, -

Loan as verified by actual inspection, 29,899 31

Loan largest, October 28, 1865, 73,140 26

Loan made up of 26 notes.

Public securities in the loan, -

Overdue paper, all the loan.

Probable loss on overdue paper, 30 per cent. •

Amount of government tax paid the past year on circulation and deposits, 100 39

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

profits, -

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

bill exhibited, 202,000 00

Bills destroyed as appears by report of 1865, 36,865 00

Bills destroyed since report of 1865, 163,748 00

Bills in bank at time of examination, October 31, 1866, 22 00

Circulation, 1,365 00

	<i>Liabilities.</i>		<i>Resources.</i>
Capital,	\$37,500 00	Loan,	\$29,899 31
Circulation,	1,365 00	Bank balances,	1,488 88
Deposits,	-	Bills and checks,	6,246 25
Profits,	236 18	Bank stock,	339 41
	39,101 18	Profit and loss,	1,127 33
			39,101 18

This bank has surrendered its charter for the purpose of closing its affairs. Notice of that fact was filed with the Secretary of State October 28, 1865.

The deposits have all been paid, and a stock dividend of 25 per cent. of the capital has been paid to the stockholders.

The liability of this bank to redeem its bills will expire October 28, 1867.

## AUBURN BANK—AUBURN.

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

January 30, 1864, the stockholders voted unanimously to surrender the charter of this bank under the provisions of the act of March 26, 1863. Notice of the surrender of the charter was filed with the Secretary of State, February 11, 1864.

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

The United States Banking Association assumed all 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 report of 1865,	136,018 00
Bills destroyed since report of 1865,	40,000 00
Bills in bank at date of examination, September 13, 1866,	8,926 00
	1,074 00
Circulation,	1,074 00

The liability of this bank to redeem its bills expired February 11, 1866. The circulation is however still redeemed at the counter of the First National Bank of Auburn, and in Boston.

## AUGUSTA BANK—AUGUSTA.

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

September 21, 1864, the stockholders voted to surrender the charter of this bank, notice of which fact was filed with the Secretary of State, October 20, 1864.

Whole amount of bills as appears by a bank note account,	\$168,665 00
Bills destroyed as by report of 1865,	142,767 00
Unsigned bills destroyed September 19, 1865, \$7,500.	
Bills destroyed since report of 1865,	13,368 00
Bills in bank at time of examination, September 19, 1866,	8,882 00
	3,648 00
Circulation,	3,648 00

<i>Liabilities.</i>		<i>Resources.</i>	
Due stockholders,	\$1,200 00	Loans,	\$5,232 79
Profits,	15,921 82	Bank balances,	15,121 08
Circulation,	3,648 00	Foreign money,	415 95
	20,769 82		20,769 82

The liability of this bank to redeem its bills, which would have expired October 20, 1866, is by the act of February 20, 1866, extended to March 1, 1867.



## 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 was given 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 report of 1865,	109,300 00
Bills destroyed since the report of 1865,	4,600 00
Bills in the bank at time of examination, September 8,	1,526 00
Circulation,	<u>1,074 00</u>

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, which would have expired October 20, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## BANK OF SOMERSET—SKOWHEGAN.

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

May 4, 1864, the stockholders 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 by report of 1865,	122,251 00
Bills destroyed since report of 1865,	9,858 00
Bills in bank at time of examination, September 21, 1866,	865 00
Circulation,	<u>926 00</u>

Capital is all paid out to the stockholders.

Deposits are paid in full.

Circulation is redeemed at the counter and in Boston.

The liability of this bank to redeem its bills, which would have expired May 21, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## 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 in report of 1865,	508,300 00
Bills destroyed since report of 1865,	233,000 00
Unsigned bills on hand,	<u>9,000 00</u> 7,000 00
Bills in bank at date of examination, October 30, 1866,	<u>16,000 00</u> 7,350 00
Circulation,	<u>8,650 00</u>

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.

## BANK OF COMMERCE—BELFAST.

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

*Directors*—Asa Faunce, C. P. Carter, Robert White, N. F. Houston, W. O. Alden, all of Belfast.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 112.	
Largest amount of stock held by any one person or corporation, 52 shares.	
Amount of stock owned out of the State, 42 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, 1866.
Amount of reserved profits after declaring same and paying State and Government tax,	3,845 52
Liabilities of directors as principals,	6,500 00
Liabilities of directors as sureties,	1,097 00
Liabilities of stockholders as principals,	6,200 00
Loan as verified by actual inspection,	79,027 73
Loan largest, December 2, 1865,	138,500 26
Loan made up of 46 notes and drafts,	-
U. S. securities in the loan,	14,300 00
Other public securities in the loan,	-
Overdue paper,	12,565 95
Probable loss on overdue paper,	-
Amount of government tax paid the past year on circulation and deposits,	554 28
Amount of government tax paid the past year on dividends and surplus profits,	390 58
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, October 8, 1866,	58,924 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$79,027 73
Circulation,	12,726 00	Foreign money,	4,497 19
Deposits,	13,117 34	Bank balances,	20,322 49
Profits,	5,220 23	Specie,	2,216 16
	<u>106,063 57</u>		<u>106,063 57</u>
Immediate liabilities,	25,843 34	Immediate resources,	27,025 84

## BANK OF THE STATE OF MAINE—BANGOR.

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

At a meeting of the stockholders held December 31, 1863, it was voted unanimously to surrender the charter and close the affairs of this 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 report of 1865,	880,675 00
Bills destroyed since report of 1865,	50,593 00
	6,732 00
Circulation,	6,732 00

Capital is all paid to the stockholders.

Deposits are all paid to the depositors.

The stockholders 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.

The liability of this bank to redeem its bills expired February 1, 1866.

The Cashier informs us that the bills are still redeemed in Boston, and at the counter of the Second National Bank of Bangor, and will continue to be redeemed as long as presented.

October 3, 1866.

## BANK OF WINTHROP—WINTHROP.

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

May 23, 1864, the stockholders voted to surrender the charter of this bank. Notice was filed with the Secretary of State, May 23, 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 report of 1865,	94,601 00
Bills destroyed since report of 1865,	39,900 00
Bills in bank at time of examination, September 21, 1866,	69 00
	8,431 00
Circulation,	8,431 00

The capital, deposits and profits of this bank have all been paid out to the stockholders and depositors, and there is no liability excepting the circulation, which is still redeemed at the counter and in Boston.

The liability of this bank to redeem its bills, which would have expired May 28, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## BELFAST BANK—BELFAST.

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

December 26, 1864, the stockholders voted to surrender the charter of this bank and organize as a national banking association under the name of the Belfast National Bank. Charter was 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 report of 1865,	87,901 00
Bills destroyed since report of 1865,	31,643 00
Bills in bank at date of examination, October 8, 1866,	253 00
	5,970 00
Circulation,	5,970 00

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

## BIDDEFORD BANK—BIDDEFORD.

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

This bank was 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.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$534,000 00
Bills destroyed as appears by report of 1865,	395,000 00
Bills destroyed since report of 1865,	124,000 00
Bills in bank at date of examination, November 1, 1866,	8,825 00
	<hr/>
Circulation,	6,175 00

## 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 report of 1865,	104,550 00
Bills destroyed since report of 1865,	29,000 00
Bills in bank at date of examination, October 5, 1866,	17,186 00
	<hr/>
Circulation,	3,814 00

Liability of this bank to redeem its bills will expire June 2, 1868.

## 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 the 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 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 report of 1865,	360,173 00
Bills destroyed since report of 1865,	65,000 00
Bills in bank at time of examination, August 30, 1866,	475 00
Circulation,	14,525 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.

## 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,	\$845,500 00
Bills destroyed as appears by report of 1865,	99,300 00
Bills destroyed since report of 1865,	722,100 00
Bills in bank at date of examination, October 30, 1866,	6,622 00
Circulation,	17,478 00

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.

## 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 report of 1865,	1,342,078 00
Bills destroyed since report of 1865,	596,000 00
Bills in bank at date of examination, October 30, 1866,	3,000 00
Circulation,	-

## 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, 169.	
Largest amount of stock held by any one person or corporation, 46 shares.	
Amount of stock owned out of the State, 65 shares.	
Discount day, Wednesday.	
Cashier's bond is 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, 5 per cent.,	7,500 00
Declared,	April, 1866.
Amount of reserved profits after declaring same and paying the State and Government tax,	—
Liabilities of directors as principals,	12,900 00
Liabilities of directors as sureties,	9,631 25
Liabilities of stockholders as principals,	1,451 00
Loan as verified by actual inspection,	176,734 94
Loan largest January 2, 1866,	253,815 32
Loan made up of 43 notes and drafts,	77,734 94
United States securities in the loan,	95,000 00
Other public securities in the loan,	4,000 00
Overdue paper,	12,446 25
Probable loss on overdue paper,	2,000 00
Amount of Government tax paid the past year on circulation,	471 56
Amount of Government tax paid the past year on deposits,	123 59
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	206,000 00
Bills destroyed as appears by report of 1865,	63,900 09
Bills destroyed since the report of 1865,	58,500 00
Bills in bank at time of examination, September 8, 1866,	70,749 00
Circulation,	12,851 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$176,734 94
Circulation,	12,851 00	Bills of other banks and checks,	5,133 53
Deposits,	29,849 94	Bank balances,	17,233 13
Profits,	5,895 78	Specie,	40 02
Due to banks,	544 90		
	<u>199,141 62</u>		<u>199,141 62</u>
Immediate liabilities,	42,700 94	Immediate resources,	22,406 68

This bank remains as stated in our last report. The stockholders voted, Aug. 3, 1865, to surrender the charter and convert it into a national banking association under the laws of the United States. At the date of our visit *September 8th*, the change had not been consummated.

## 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 report of 1865,	78,297 00
Bills destroyed since report of 1865,	53,000 00
Bills in bank at date of examination, November 1, 1866,	11,727 00
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Circulation,	976 00

The liability of this bank to redeem its bills will expire June 12, 1868.

## COBBOSSEE CONTEE BANK—GARDINER.

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

February 23, 1865, the stockholders of this bank voted to surrender their charter, notice of which fact was filed with the Secretary of State, February 25, 1865. This bank was converted into the Cobbossee Contee National Bank under the laws of the United States, the National Banking Association assuming all the liabilities of the State bank.

Whole amount of bills received as appears by a bank note register and the engraver's bill,	\$250,000 00
Bills destroyed as by report of 1865,	155,000 00
Bills destroyed since report of 1865,	90,600 00
Bills in bank at time of examination, September 19, 1866,	1,826 00
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Circulation,	2,574 00

The bills are still redeemed at the counter of the Cobbossee Contee Bank and in Boston.

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

## 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, 36.	
Largest amount of stock held by any one person or corporation, 380 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 Eliot Bank.	
Rate and amount of last dividend, 4 per cent.,	6,000 00
Declared,	October, 1866.
Amount of reserved profits after declaring same and paying State and Government tax,	2,308 61
Liabilities of directors as principals,	5,726 40
Liabilities of directors as sureties,	53,290 85
Liabilities of stockholders as principals,	-
Loan as verified by actual inspection,	223,932 13
Loan largest, June 30, 1866,	380,887 03
Loan made up of 166 notes and drafts,	-
U. S. securities in the loan,	-
Other public securities in the loan,	-
Overdue paper,	5,600 00
Probable loss on overdue paper,	2,800 00
Amount of government tax paid the past year on circulation and deposits,	3,310 08
Amount of government tax paid the past year on dividends and reserved profits,	584 97
Whole amount of bills received from engraver as appear by engraver's bill exhibited,	1,495,392 00
Bills destroyed as appears by records,	1,221,106 00
Bills in bank at time of examination, October 4, 1866,	173,726 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$223,932 13
Circulation,	100,560 00	Bills and checks of other banks,	18,583 56
Deposits,	54,078 65	Bank stock,	35,000 00
Profits,	2,417 53	Bank balances,	36,600 47
Dividends,	6,000 00	Specie,	513 14
Bank balances,	1,573 12		
	<hr/>		<hr/>
	314,629 30		314,629 30
Immediate liabilities,	154,638 65	Immediate resources,	55,697 17



## FARMERS' BANK—BANGOR.

JAMES DUNNING, *President.*WILLIAM 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, 80.

Largest amount of stock held by any one person or corporation, 166 shares.

Amount of stock owned out of the State, 130 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, October, 1866.

Amount of reserved profits after declaring same and paying the State and Government tax, 15,400 00

Liabilities of directors as principals, 2,025 00

Liabilities of directors as sureties, 1,300 00

Liabilities of stockholders as principals, 2,865 00

Loan as verified by actual inspection, 182,738 69

Loan largest, November 11, 1865, 282,077 47

Loan made up of 113 notes and drafts, 119,738 69

U. S. securities in the loan, 63,000 00

Other public securities, —

Overdue paper, 630 00

Amount of government tax paid the past year on circulation and deposits, 1,660 00

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, 613,600 00

Bills destroyed as appears by records, 321,600 00

Unsigned bills on hand, 28,500 00

Bills in bank at time of examination, October 4, 1866, 148,776 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$182,738 69
Circulation,	114,724 00	Bank balances,	75,563 29
Deposits,	80,492 80	Checks and drafts,	33,055 33
Profits,	19,095 94	Specie,	572 43
		Bills of other banks,	22,383 00
	<hr/>		<hr/>
	314,312 74		314,312 74
Immediate liabilities,	195,216 80	Immediate resources,	131,574 05

## 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 the 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 the engraver's bill exhibited,	\$403,810 00
Bills destroyed as by report of 1865,	293,110 00
Unsigned bills destroyed as appears by records,	61,000 00
Bills destroyed since report of 1865,	43,800 00
Bills in bank at time of examination, September 19, 1866,	900 00
	<hr/>
Circulation,	5,000 00

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

The liability of this bank to redeem its bills, which would have expired April 18, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## 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 27, notice of the surrender of the charter was filed with the Secretary of State.

Whole amount of bills as appears by engraver's certificate shown,	\$140,010 00
Bills destroyed as appears by report of 1865,	54,612 00
Bills destroyed since report of 1865,	69,198 00
Bills in bank at time of examination, August 28, 1866,	3,310 00
	<hr/>
Circulation,	12,890 00

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.

## 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 thereof 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, and this new association assumed the liabilities of the State bank. No bond was filed in accordance with the provisions of the 5th section of the enabling act of February, 1865.

Whole amount of bills as appears by a bank note register,	\$590,263 00
Bills destroyed as appears by report of 1865,	512,199 00
Bills destroyed since report of 1865,	71,329 00
Bills in bank at time of examination, September 19, 1866,	4,731 00
Circulation,	<u>2,004 00</u>

## GEORGES BANK—THOMASTON.

EDWARD O'BRIEN, *President.*J. C. LEVENSALER, *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 report of 1865,	80,555 00
Bills destroyed since report of 1865,	14,775 00
Bills in bank at date of examination, October 9, 1866,	383 00
Circulation,	<u>1,287 00</u>

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

## GRANITE BANK—AUGUSTA.

B. H. CUSHMAN, *President.*W. T. JOHNSON, *Cashier.*

June 18, 1864, this bank surrendered its charter to the State, notice of which fact was filed with the Secretary of State July 21, 1864, and this bank was converted into a National Banking Association, under the laws of the United States, with the name of the Granite National Bank; the National Banking Association assuming all the liabilities of the State bank.

Whole amount of bills received as appears by the engraver's bill exhibited,	\$300,250 00
Bills destroyed as by report of 1865,	189,250 00
Bills destroyed since the report of 1865,	97,500 00
Bills in bank at time of examination, September 20, 1866,	7,900 00
	5,600 00
Circulation,	5,600 00

The liability of this bank to redeem its bills, which would have expired July 21, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## INTERNATIONAL BANK—PORTLAND.

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

As this bank stands in a different position from any other in the State, we give simply the facts and the circulation as it existed November 21.

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 obligations was endorsed by the First National Bank.

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.

Circulation, \$16,515.

The provisions of the act of February 20, 1866, extend to this bank continuing its liability to redeem its bills till March 1, 1867.

## 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 report of 1865,	205,100 00
Bills destroyed since report of 1865,	144,500 00
Bills in bank at date of examination, October 3, 1866,	15,588 00
Circulation,	3,912 00

Capital has been all paid to the stockholders. Deposits have been paid in full.

The liability of this bank to redeem its bills, which would have expired October 18, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## LEWISTON FALLS BANK—LEWISTON.

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

At a meeting of the stockholders, April 6, 1864, it was voted to surrender the charter of this bank under the act of the Legislature of March 26, 1863. It was also voted that the capital and assets of this bank be transferred to the First National Bank of Lewiston, and certificates of stock in this latter association be issued 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 received as appears by engraver's bill exhibited,	\$761,582 00
Bills destroyed as appears by report of 1865,	542,582 00
Bills destroyed since last report, (see records,)	146,000 00
Bills in bank at date of examination, September 13, 1866,	60,538 00
Circulation,	12,462 00

All liabilities of this bank have been paid in full excepting the circulation, and this is still redeemed in Boston and at the counter of the First National Bank, Lewiston.

Liability of this bank to redeem its bills, which would have expired May 2, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## 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, 137.

Largest amount of stock held by any one person or corporation, 109 shares.

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

Have no special discount day.

Annual settlement made with the cashier.

Cashier's bond 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 and Exchange Bank.

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

4,000 00

Declared,

April, 1866.

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

1,089 59

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

2,600 00

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

123,422 54

Loan largest, April 8, 1866,

149,413 06

Loan made up of 49 notes and drafts,

53,422 54

U. S. securities in the loan,

70,000 00

Other public securities,

—

Overdue paper,

10,410 00

Probable loss on overdue paper,

5,205 00

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

788 32

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

181 65

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

141,855 00

Bills destroyed as appears by records,

84,047 00

Unsigned bills on hand,

9,500 00

Bills in bank at time of examination, October 8, 1866,

34,852 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$123,422 54
Circulation,	13,456 00	Real estate,	2,400 00
Deposits,	82,644 82	Exchange Bank,	41,442 76
Profits,	5,099 76	Suffolk Bank,	1,700 00
Suspense,	7,799 90	Bank stock,	2,275 00
Bank balances,	697 17	Bills of other banks and checks,	8,457 35
	<hr/>		<hr/>
	179,697 65		179,697 65
Immediate liabilities,	96,100 82	Immediate resources,	51,600 11

August 19, 1865, the stockholders voted to surrender the charter of this bank and convert the same into a national banking institution, 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, October 8, 1866.

## 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 the report of 1865,	290,261 00
Bills destroyed since the report of 1865,	4,842 00
Bills in the bank at time of examination, September 8, 1866,	2,374 00
Circulation,	23 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.

## 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 20; 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 report of 1865,	72,900 00
Bills destroyed since report of 1865,	12,515 00
Bills in bank at date of examination, October 13, 1866,	1,310 00
Circulation,	275 00

Capital has been paid in full to the stockholders.

Deposits have been paid in full.

The liability of this bank to redeem its bills, which would have expired October 20, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## 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,	141,200 00
Unsigned bills on hand,	—
Bills redeemed and in Boston,	8,000 00
Bills in bank at time of examination, October 5, 1866,	34,674 00
Circulation,	26,176 00

Capital has been all paid out to the stockholders.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	—	Loan,	\$23,864 94
Circulation,	26,176 00	Real estate,	1,500 00
Deposits,	13,873 57	Bills of other banks,	6,156 32
Profits,	10,320 31	Bank balances,	9,729 53
		Legal tender notes,	4,302 00
		Specie,	317 09
		Stock of Bank of National Re-	
		demption,	4,500 00
	50,369 88		50,369 88

The liability of this bank to redeem its bills will expire March 25, 1867. The officers assure us that the bills will be redeemed when presented, without reference to legal liability.

## MAINE BANK—BRUNSWICK.

SAMUEL R. JACKSON, *President*.AL 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 the records,	99,881 00
Bills in bank at date of examination, September 5,	209 00
Circulation,	410 00

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

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



## 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 Newcastle.

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 reports of 1865,	90,015 00
Bills destroyed since report of 1865,	14,707 00
Bills in bank at time of examination, October 11, 1866,	2,906 00
	<hr/>
Circulation,	872 00

Capital has been paid in full to the stockholders.

Deposits have all been paid out.

The liability of this bank to redeem its bills, which would have expired February 23, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

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.

\* Deceased.

## 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 report of 1865,	190,516 00
Bills destroyed since report of 1865,	17,621 00
Bills in bank at date of examination, October 3, 1866,	3,300 00
	<hr/>
Circulation,	2,035 00

Capital has been paid in full to the stockholders. Deposits have all been paid out.

The liability of this bank to redeem its bills expired September 28, 1865. The officers of the bank inform us that the bills are and will continue to be redeemed when presented.

## MANUFACTURERS' BANK—SACO.

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

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, 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.

Whole amount of bills as appears by a bank note account,	\$129,700 00
Bills destroyed as by report of 1865,	13,000 00
Bills destroyed since report of 1865,	111,700 00
Bills charged off and supposed to be lost,	1,035 00
Bills in bank at date of examination, November 1, 1866,	859 00
Circulation,	3,106 00

## MANUFACTURERS' AND TRADERS' BANK—PORTLAND.

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

At a meeting of the 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,	\$981,750 00
Bills destroyed as appears by report of 1865,	585,750 00
Bills destroyed since report of 1865,	388,300 00
Bills in bank at date of examination, October 30, 1866,	1,312 00
Circulation,	6,388 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.

## 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 report of 1865,	29,105 00
Bills destroyed since report of 1865,	34,826 00
Bills redeemed and in Boston,	700 00
Bills in bank at date of examination,	5,439 00
Circulation,	4,280 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.

## 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 report of 1865,	151,000 00
Bills destroyed since report of 1865,	65,005 00
Bills redeemed in Boston,	2,200 00
Circulation,	2,795 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.

October 30, 1866.

## MERCANTILE BANK—BANGOR.

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

*Directors*—Samuel Larrabee, David Bugbee of Bangor; Arthur B. Sutton of Upper Stillwater; F. A. Wilson, Philo A. Strickland.

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

Number of stockholders, 55.

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

Amount of stock owned out of the State, 124 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, October 1, 1866.

Amount of reserved profits after declaring same and paying State and Government tax, 12,359 51

Liabilities of directors as principals, —

Liabilities of directors as sureties, 5,000 00

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 211,591 72

Loan largest, November 18, 1865, 328,800 90

Loan made up of 237 notes and drafts.

Overdue paper, 1,000 00

Probable loss on overdue paper, —

Amount of government tax paid the past year on circulation and deposits, 1,463 11

Amount of government tax paid the past year on dividends and surplus profits, 891 15

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

Bills destroyed as appears by records, 34,500 00

Bills in bank at time of examination, October 3, 1866, 111,173 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$211,591 72
Circulation,	81,027 00	Bills of other banks and checks,	32,618 08
Deposits,	113,480 35	Bank balances,	73,836 60
Profits,	23,539 05		
	318,046 40		318,046 40
Immediate liabilities,	194,507 35	Immediate resources,	106,454 68

## MERCHANTS' BANK—PORTLAND.

RENSSELLAER 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 report of 1865, 859,375 00

Bills destroyed since report of 1865, 541,700 00

Bills in bank at date of examination, October 30, 1866, 14,621 00

Circulation, 10,379 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.

## 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 engraver,	\$337,000 00
Bills destroyed as appears by report of 1865,	144,500 00
Unsigned bills on hand,	14,900 00
Bills in bank at date of examination, October 3, 1866,	167,726 00
Circulation,	9,874 00

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.

## 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 report of 1865,	71,109 00
Bills destroyed since report of 1865,	22,565 00
Bills in bank at date of examination, October 12, 1866,	474 00
Circulation,	952 00

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.

## 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, 128.

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

Amount of stock owned out of the State, 34 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, 1866. 79,952 74

Amount of reserved profits after declaring same and paying the State and Government tax, 580 00

Liabilities of directors as principals, 1,450 00

Liabilities of directors as sureties, 465 00

Liabilities of stockholders as principals, 2,210 00

Loan as verified by actual inspection, 89,952 74

Loan largest, June 24, 92,684 00

Loan made up of 44 notes and drafts.

U. S. securities in the loan, 62,500 00

Other public securities in the loan, —

Overdue paper, —

Amount of government tax paid the past year on circulation and deposits, 552 89

Amount of government tax paid the past year on dividends and reserved profits, 279 00

Whole amount of bills received from the engraver as appears by engraver's bill exhibited, 171,000 00

Bills destroyed as appears by records, 62,380 00

Unsigned bills on hand, 89,920 00

Bills in bank at time of examination, October 8, 1866, 1,734 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$89,952 74
Circulation,	16,966 00	Real estate,	4,500 00
Deposits,	40,848 45	U. S. interest notes,	8,019 00
Profits,	6,865 54	Specie,	1,101 00
		Bank balances,	11,107 25
	114,679 99		114,679 99
Immediate liabilities,	57,834 45	Immediate resources,	20,227 25

## 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 engraver's bill exhibited,	\$267,586 00
Bills destroyed as by report of 1865,	202,586 00
Bills destroyed since report of 1865,	58,700 00
Bills in bank at time of examination, September 19, 1866,	992 00
Circulation,	5,308 00

Circulation is still redeemed by the Northern National Bank and in Boston.

The liability of this bank to redeem its bills, which would have expired October 17, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## NORTH BERWICK BANK—NORTH BERWICK.

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

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.

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$205,018 00
Bills destroyed as appears by the records,	196,718 00
Bills in bank at date of examination, October 31, 1866,	6,114 00
Circulation,	2,186 00

## OAKLAND BANK—GARDINER.

JOSHUA GRAY, *President*.S. BOWMAN, *Cashier*.

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$194,908 00
Bills destroyed as appears by report of 1865,	175,025 00
Bills destroyed since the report of 1865,	18,868 00
Bills in bank at time of examination, September 19, 1866,	267 00
Circulation,	748 00

Capital has been paid in full to the stockholders. Deposits have all been out.

The liability of this bank to redeem its bills, which would have expired December 16, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## 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 report of 1865,	42,500 00
Bills destroyed since report of 1865,	130,002 00
Bills in bank at time of examination, October 31, 1866,	4,195 00
	<hr/>
Circulation,	12,805 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.

## 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 March 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 report of 1865,	157,000 00
Bills destroyed since report of 1865,	15,282 00
	<hr/>
Circulation,	1,118 00

Capital has all been paid to the stockholders.

Deposits have been paid in full.

The liability of this bank to redeem its bills, which would have expired March 29, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

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



## PEJEPSCOT BANK—BRUNSWICK.

WM. S. SKOLFIELD, *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 by report of 1865,	87,000 00
Bills destroyed since the report of 1865,	52,700 00
Bills in bank September 5, 1866,	39 00
Circulation,	3,261 00

Circulation is redeemed at the counter of the Pejepsot National Bank and in Boston. The Pejepsot 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, 1865, we issued to the Pejepsot National Bank a permit to use the bills of the Pejepsot 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.

## PEOPLE'S BANK—WATERVILLE.

WILLIAM CONNER, *President*.HORACE PERCIVAL, *Cashier*.

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$294,500 00
Bills destroyed as by report of 1865,	246,500 00
Bills destroyed since the report of 1865,	44,500 00
Bills in bank at time of examination, September 21, 1866,	952 00
Circulation,	2,548 00

Capital has been paid in full to the stockholders. Deposits have all been paid in full.

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$2,548 00	Loan,	\$3,361 19
Profits,	1,639 43	Current bills and scrip,	826 24
	4,187 43		4,187 43

The circulation is still redeemed at the counter and in Boston. The liability of this bank to redeem its bills will expire February 18, 1867.

The stockholders of this bank organized as a national banking association, agreeably to the laws of the United States, under the name of the People's National Bank of Waterville.

## RICHMOND BANK—RICHMOND.

JOHN B. STUART, *President.*F. R. THEOBALD, *Cashier.*

*Directors*—John B. Stuart, John T. Harwood, Carleton Houdlette, Wm. H. Sturdevant, all of Richmond; Alfred Reed of Woolwich.

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

Capital has all been paid out to the stockholders, and also one dividend of 10 per cent. profits.

Deposits have also been paid in full.

Whole amount of bills received as appears by the books,	\$155,000 00
Bills destroyed as by report of 1865,	143,941 00
Bills destroyed since report of 1865,	9,824 00
Bills in bank at time of examination, September 12, 1866,	278 00
	<hr/>
Circulation,	957 00

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$957 00	Loan,	\$4,323 06
Profits,	3,019 66	Real estate,	190 32
Due Richmond National Bank,	536 72		
	<hr/>		
	4,513 38		<hr/>
			4,513 38

Circulation is still redeemed at the counter and in Boston.

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

## ROCKLAND BANK—ROCKLAND.

MAYNARD SUMNER, *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 report of 1865,	246,999 00
Bills destroyed since report of 1865,	87,529 00
Bills in bank at date of examination, October 9, 1866,	4,487 00
	<hr/>
Circulation,	8,185 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.

## SAGADAHOC BANK—BATH.

Wm. V. MOSES, *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 engraver's bill exhibited,	\$373,500 00
Bills destroyed as appears by report of 1865,	365,937 00
Bills destroyed since report of 1865,	4,740 00
Bills in bank at time of examination, September 8,	1,127 00
	<hr/>
Circulation,	1,696 00

The bills are 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, the bond required by the enabling act of February 24, 1865, was duly filed, 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.

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

## 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 10 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,	254,007 00
Bills in bank at time of examination, November 16, 1866,	973 00
	<hr/>
Circulation,	1,965 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.

## 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, 65.

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,

\$1,500 00

Annual expenses of the bank, exclusive of the State and Government tax,

2,500 42

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

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

2,500 00

Declared,

October, 1866.

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

12,542 68

Liabilities of directors as principals,

2,000 00

Liabilities of directors as sureties,

7,669 11

Liabilities of stockholders as principals,

25,412 11

Loan as verified by actual inspection,

105,526 31

Loan largest, August 25,

107,567 01

Loan made up of 79 notes and drafts,

—

U. S. securities in the loan,

4,276 56

Other public securities in the loan,

3,600 00

Overdue paper,

3,369 70

Probable loss on overdue paper,

—

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

649 01

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

57 65

Whole amount of bills received from engraver as appear by engraver's bill exhibited,

214,000 00

Bills destroyed as appears by records,

154,270 00

Unsigned bills on hand,

9,900 00

Bills in bank at time of examination, October 6, 1866,

10,681 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$105,526 31
Circulation,	39,149 00	Specie,	3,263 67
Deposits,	2,249 09	Bank balances,	1,024 86
Bank balances,	5,845 72		
Profits,	12,571 03		
	<hr/>		<hr/>
	109,814 84		109,814 84
Immediate liabilities,	47,243 81	Immediate resources,	4,288 53

## SKOWHEGAN BANK—SKOWHEGAN.

ABNER 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,	142,344 00
Bills in the bank at time of examination, November 15, 1866,	101 00
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Circulation,	2,555 00

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

The liability of this bank to redeem its bills, which would have expired April 20, 1866, is by the act of February 20, 1866, extended to March 1, 1867.

## STATE BANK—AUGUSTA.

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

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

Whole amount of bills received as by the engraver's bill exhibited,	\$253,482 00
Bills destroyed as by report of 1865,	212,282 00
Bills destroyed since last report,	35,200 00
Bills in bank at date of examination, September 20, 1866,	3,919 00
	<hr/>
Circulation,	2,081 00

The capital has been paid in full to the stockholders.

The liability of this bank to redeem its bills expired January 1, 1866. All its bills, have however, been promptly redeemed at the counter and in Boston, and will continue to be redeemed until January 1, 1867.

## SOUTH BERWICK BANK—SOUTH BERWICK.

JOHN H. BURLEIGH, *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 report of 1865,	156,086 00
Bills destroyed since report of 1865,	58,186 00
Bills in bank at date of examination, October 31, 1866,	2,405 00
	<hr/>
Circulation,	4,597 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.

## TRADERS' BANK—BANGOR.

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

At a meeting of the stockholders held February 23, 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 the engraver's bill exhibited,	\$235,500 00
Bills destroyed as appears by report of 1865,	130,000 00
Unsigned bills on hand,	16,500 00
Bills destroyed since report of 1865,	76,500 00
Bills in bank at date of examination, October 3, 1866,	5,435 00
	<hr/>
Circulation,	7,065 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.

## TICONIC BANK—WATERVILLE.

S. HEATH, *President.*A. A. PLAISTED, *Cashier.*

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

Capital has been paid in full to the stockholders. Deposits have been paid in full.

Whole amount of bills received as appears by engraver's bill exhibited,	\$396,589 00
Bills destroyed as appears by report of 1865,	352,589 00
Bills destroyed since report of 1865,	39,500 00
Bills in bank at date of examination, September 20, 1866,	1,356 00
	<hr/>
Circulation,	3,144 00

<i>Liabilities.</i>		<i>Resources.</i>	
Dividend of stock,	\$240 00	Loans,	\$306 67
Circulation,	3,144 00	Stocks and bonds,	850 00
Profits,	4,759 45	Real estate,	2,415 27
		Due from Ticonic National Bank,	4,571 51
	<hr/>		<hr/>
	8,143 45		8,143 45

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

## 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 report of 1865,	76,000 00
Bills destroyed since report of 1865,	18,000 00
Bills in bank at date of examination, October 9, 1866,	756 00
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Circulation,	1,244 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.

## 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, 1865, 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 see report of 1865,	193,944 00
Bills in bank, September 5, time of examination,	10,257 00
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Circulation,	1,799 00

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

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

## VEAZIE BANK—BANGOR.

SAMUEL VEAZIE, *President.*ALFRED VEAZIE, *Acting Cashier.\**

*Directors*—Samuel Veazie of Veazie; J. W. Veazie, F. A. Wilson, 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 the National Exchange Bank.	
Rate and amount of last dividend, 6 per cent.,	—
Amount of reserved profits after declaring same and paying State and Government tax,	60,806 52
Liabilities of directors as principals,	1,500 00
Liabilities of directors as sureties,	—
Liabilities of stockholders as principals,	—
Loan as verified by actual inspection,	382,554 10
Loan largest October 25, 1865,	385,887 24
Loan made up of 276 notes and drafts,	252,554 10
United States securities in the loan,	130,000 00
Other public securities in the loan,	—
Overdue paper in the loan,	13,084 29
Amount of Government tax paid on circulation and deposits the past year,	2,149 31
Amount of Government tax paid on dividends and reserved profits the past year,	—
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	588,800 00
Bills destroyed as appears by records,	309,600 00
Bills in bank at time of examination, October 3, 1866,	145,076 00
Circulation,	134,124 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$382,554 10
Circulation,	134,124 00	Legal tender notes,	21,886 00
Deposits,	107,370 37	Checks, drafts, and bills of other banks,	31,116 18
Profits,	101,588 78	Gas stock,	3,400 00
Suspense account,	3,299 94	Bank stock,	6,000 00
Bank balances,	387 72	Bank charges,	12,555 03
		Specie,	2,356 43
		Bank balances,	26,903 07
		Real estate,	10,000 00
	496,770 81		496,770 81
Immediate liabilities,	241,882 09	Immediate resources,	82,261 68

\* William J. Lord, Esq., the former Cashier, died July 10, 1866; the present incumbent is acting under the appointment of the Directors. At the annual meeting of the stockholders measures will be taken for having the place filled permanently.



## 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. Notice of the surrender of the charter was filed with the Secretary of State February 15, 1865. The bond required by the 5th section of the act of February 24, 1865, was duly filed April 6, 1865, and on the 3d of May, 1865, we issued a permit for the National Village Bank to use the bills of the Village Bank for the term of twelve months from March 28, 1865.

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	\$74,000 00
Bills destroyed as by report of 1865,	31,400 00
Unsigned bills destroyed,	21,100 00
Bills destroyed since report of 1865,	18,500 00
Bills in bank at time of examination, September 12, 1866,	2,539 00
	<hr/>
Circulation,	461 00

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

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

It will be recollected that this bank was entered and robbed on the 21st of June last; among other things taken was a package of \$1,706 of the bills of the Village Bank, Bowdoinham, which were put up to be burned. Most of these bills have since found their way back to the bank and have been re-redeemed.

## WATERVILLE BANK—WATERVILLE.

DENNIS L. MILLIKEN, *President.*E. L. GATCHELL, *Cashier.*

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

Whole amount of bills received from the engraver, as appears by engraver's bill exhibited,	\$276,000 00
Bills destroyed as by report of 1865,	214,410 00
Bills destroyed since report of 1865,	54,980 00
Bills in bank at time of examination, September 20, 1866,	3,575 00
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Circulation,	3,035 00

Capital has been paid in full to the stockholders. Deposits have been paid in full.

The stockholders organized as a National Banking Association, under the title of the Waterville National Bank, and this new National Association assumed all the liabilities of the State bank.

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$3,035 00	Loan,	\$1,854 00
Due Waterville National Bank,	2,842 77	Real estate,	4,000 00
		Specie,	23 77
	<hr/>		<hr/>
	5,877 77		5,877 77

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

## 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 engraver as appears by engraver's bill exhibited,	\$242,011 00
Bills destroyed as appears by report of 1865,	227,011 00
Bills destroyed since report of 1865,	12,360 00
Bills in Boston redeemed,	500 00
Bills in bank at date of examination, October 11, 1866,	856 00
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Circulation,	1,284 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.

## YORK BANK—SACO.

R. F. C. HARTLEY, *President.*JOHN C. BRADBURY, *Cashier.*

This bank surrendered its charter September 2, 1865, and September 2, 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.

Whole amount of bills issued as appears by the ledger,	\$135,650 00
Bills destroyed as appears by report of 1865,	26,650 00
Bills destroyed since report of 1865,	103,000 00
Bills in bank at date of examination, November 1, 1866,	796 00
	<hr/>
Circulation,	5,204 00

## TABULAR STATEMENT OF CIRCULATION, ETC.

Names.	State or National.	Circulation at date of examination, 1865.	Circulation Dec. 2, 1865.	Circulation at date of examination, 1866.
Alfred Bank, . . .	Closing under act of 1863,	\$40,055	\$22,767	\$1,365
American Bank, . . .	Closing under act of 1863,	49,097	48,000	41,471
Auburn Bank, . . .	Closing under act of 1863,	8,529	4,821	1,074
Augusta Bank, . . .	Closing under act of 1863,	14,215	7,836	3,648
Bath Bank, . . .	Closing under act of 1863,	6,344	5,942	1,074
Bank of Somerset, . . .	Closing under act of 1863,	6,445	3,653	926
Bank of Cumberland, . . .	Converted under act of 1865,	140,837	133,433	8,650
Bank of Commerce, . . .	Under State charter,	53,536	54,608	12,726
Bank of the State of Maine, . . .	Closing under act of 1863,	3,875	2,875	6,732
Bank of Winthrop, . . .	Closing under act of 1863,	36,388	38,600	8,431
Belfast Bank, . . .	Converted under act of 1863,	36,366	16,220	5,970
Biddeford Bank, . . .	Converted under act of 1865,	75,077	82,656	6,175
Bucksport Bank, . . .	Converted under act of 1865,	22,550	32,586	3,814
Calais Bank, . . .	Converted under act of 1865,	73,483	71,862	14,525
Canal Bank, . . .	Converted under act of 1865,	254,820	133,512	17,478
Casco Bank, . . .	Converted under act of 1865,	435,139	201,740	-
City Bank, Bath, . . .	Under State charter,	71,915	75,472	12,851
City Bank, Biddeford, . . .	Converted under act of 1865,	39,523	11,159	976
Cobbesee Contee Bank, . . .	Converted under act of 1863,	68,112	39,166	2,574
Eastern Bank, . . .	Under State charter,	199,080	214,221	100,560
Farmers' Bank, . . .	Under State charter,	172,931	128,222	114,724
Freemans Bank, . . .	Converted under act of 1863,	19,000	10,500	5,000
Frontier Bank, . . .	Converted under act of 1865,	76,887	61,049	12,890
Gardiner Bank, . . .	Converted under act of 1865,	34,077	13,024	2,004
Georges Bank, . . .	Converted under act of 1863,	5,150	4,720	1,287
Granite Bank, . . .	Converted under act of 1863,	78,000	62,000	5,600
International Bank, . . .	Closing under act of 1863,	571,000	571,000	16,515
Kenduskeag Bank, . . .	Converted under act of 1863,	16,158	13,109	3,912
Lewiston Falls Bank, . . .	Converted under act of 1863,	207,105	157,194	12,462
Lime Rock Bank, . . .	Under State charter,	53,838	53,909	13,456
Lincoln Bank, . . .	Converted under act of 1863,	3,146	2,756	23
Long Reach Bank, . . .	Closing under act of 1863,	2,257	2,208	275
Lumberman's Bank, . . .	Converted under act of 1863,	26,090	26,899	26,176
Maine Bank, . . .	Converted under act of 1863,	619	482	410
Marine Bank, . . .	Converted under act of 1863,	3,359	2,519	872
Market Bank, . . .	Converted under act of 1863,	10,847	5,335	2,035
Manufacturers' Bank, . . .	Converted under act of 1865,	53,452	57,499	3,106
Manuf. and Traders' Bank, . . .	Converted under act of 1865,	231,900	159,505	6,388
Medomak Bank, . . .	Converted under act of 1865,	36,699	32,095	4,280
Mechanics' Bank, . . .	Converted under act of 1865,	52,900	62,858	2,795
Mercantile Bank, . . .	Under State charter,	133,898	108,359	81,027
Merchants' Bank, Portland, . . .	Converted under act of 1865,	242,781	227,736	10,379
Merchants' Bank, Bangor, . . .	Converted under act of 1865,	82,382	80,297	9,874
New Castle Bank, . . .	Converted under act of 1865,	15,076	8,645	952
North Bank, . . .	Under State charter,	41,422	38,462	16,966
Northern Bank, . . .	Converted under act of 1863,	50,314	59,790	5,308
North Berwick Bank, . . .	Converted under act of 1865,	30,797	29,882	2,186
Oakland Bank, . . .	Closing under act of 1863,	9,509	4,453	748

## TABULAR STATEMENT, (CONTINUED.)

Names.	State or National.	Circulation at date of examination, 1865.	Circulation Dec. 2, 1865.	Circulation at date of examination, 1866.
Ocean Bank, . . . .	Converted under act of 1865,	\$86,226	\$56,847	\$12,805
Orono Bank, . . . .	Closing under act of 1863,	12,700	5,502	1,118
Pejepscot Bank, . . . .	Converted under act of 1865,	33,899	24,765	3,261
People's Bank, . . . .	Closing under act of 1863,	32,918	14,064	2,548
Richmond Bank, . . . .	Closing under act of 1863,	6,725	4,009	947
Rockland Bank, . . . .	Converted under act of 1865,	67,619	85,853	8,185
Sagadahoc Bank, . . . .	Converted under act of 1865,	7,453	5,860	1,696
Sandy River Bank, . . . .	Converted under act of 1865,	42,631	30,198	1,965
Searsport Bank, . . . .	Under State charter,	59,638	64,772	39,149
Skowhegan Bank, . . . .	Closing under act of 1863,	7,561	1,943	2,555
State Bank, . . . .	Closing under act of 1863,	17,451	5,274	2,081
South Berwick Bank, . . . .	Converted under act of 1865,	42,167	32,864	4,597
Traders' Bank, . . . .	Converted under act of 1865,	37,462	47,700	7,065
Ticonic Bank, . . . .	Closing under act of 1863,	28,605	14,141	3,144
Thomaston Bank, . . . .	Converted under act of 1863,	8,943	6,433	1,244
Union Bank, . . . .	Closing under act of 1863,	11,183	10,013	1,799
Veazie Bank, . . . .	Under State charter,	198,290	189,337	134,124
Village Bank, . . . .	Converted under act of 1865,	16,346	9,850	461
Waterville Bank, . . . .	Closing under act of 1863,	29,895	25,000	3,035
Waldoborough Bank, . . . .	Converted under act of 1865,	10,603	8,248	1,284
York Bank, . . . .	Converted under act of 1865,	64,631	66,204	5,204
		4,719,926	3,894,513	850,937

*To the Governor and Council:*

The Bank Commissioners having completed their examination of all the Banks and Savings Institutions in the State, respectfully present the following as their Annual Report :

### BANKS OF DISCOUNT.

We have visited the past year the same number of banks as in the year preceding, viz., sixty-nine; and now present a report respecting that number. Nine banks still remain under the State charter; nineteen are closing up under the Act of 1863; fourteen are converted into National Banks, under the Act of 1863; and twenty-seven have been converted into National Institutions under the Act of 1865.

By an act of the Legislature approved January 16th, 1866, specie payments were still further suspended until the 15th day of January, 1867, "provided said banking corporations shall upon demand pay or tender payment of their bills, checks or drafts, in lawful money of the United States."

The first section of an Act approved February 20th, 1866, provides that "in all cases where the liability of any bank in this State to redeem its bills would expire in the year 1866 but for the provisions of this act, such liability shall be extended until the first day of March, 1867, except such banks as are now in the hands of receivers."

Of the banks whose liability to redeem their bills would expire in the year 1866, five were not reached by the enactment above quoted, as their liability to redeem their circulation had expired before the law was passed, viz.:

The State Bank at Augusta, January 1st, 1866.

The Maine Bank at Brunswick, January 15th, 1866.

Bank of the State of Maine at Bangor, February 1st, 1866.

Auburn Bank at Auburn, February 11th, 1866.

Market Bank at Bangor, September 28, 1865.

Where the liability of any bank is extended to the 1st of March, 1867, by the act of February 20th, 1866, that fact is mentioned in connection with the special report which is given of the bank.

As before stated, we find nine banks continuing under the State

charter. These institutions are hoping and expecting that at the coming session of Congress a new apportionment of banking capital will be made, and a larger amount awarded to New England, so that they may then be enabled to organize as National Institutions. Should these hopes not be realized, they will of course be obliged to surrender their State charters and close their business.

We find that these nine banks have not only paid their tax to the State, but that they have during the past year, paid to the United States, the sum of \$14,854.98, assessed by the officers of internal revenue as taxes upon their circulation, their deposits and profits.

Under the circumstances we venture to suggest whether it would not be both *generous* and *equitable*, for the State to remit to these banks, (which have cheerfully borne so large a share of the public burdens,) the State tax for the present year, and continue the same relief to them, so long as they shall remain in their present position as State banks.

Three of the banks yet remaining under the State charter, viz.: the Lime Rock Bank, North Bank, and Searsport Bank, have each been authorized to increase their capital stock. In neither case has the increased capital been paid in, and for the reason that these banks will soon become National Banks or close their business.

We might repeat what we said last year respecting the banks that failed to comply with the fifth section of the Enabling Act of February 24th, 1865, and declined to give the bond contemplated by said Act. The same state of facts exists now as then. These banks purport to be National Banks, and are recognized and doing business as such, although the Attorney General of the State gave his opinion "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." In speaking of the banks which have disregarded the provisions of the Act of February 24th, 1865, and have omitted to file the bond required by that statute, we have declined to say when their liability to redeem their circulation will expire, as the courts may yet decide, in accordance with the opinion of the Attorney General, that they are still State Banks, and amenable to the State law.

Under the provisions of section 5th of the Act of February 24th, 1865, we issued permits to seventeen banks (each of which had filed the bond required by said Act) to use their State bills for a limited time. These permits were intended merely to remedy a temporary inconvenience, and furnish the banks with bills while their National bills were being prepared. It is to be supposed that long before this, all the National Banks have received from the Government all the bills they are entitled to, hence there is no necessity for a renewal of these permits, and they have all expired by their own limitation.

As the banks are now in a transition state, passing from the State system to the National system, the circulation is the great thing to be looked after. Private interest it is supposed will look carefully after the capital, the deposits, and the profits of each institution. The public are all interested in the circulation, and it is of consequence alike to the State, and the United States, that the State circulation should be carefully withdrawn and destroyed.

Our manner of obtaining the circulation has been this: From the whole amount of bills received, deduct the burnings as shown by the records, and as reported last year; from this amount deduct the amount of bills destroyed since the Report of 1865—which gives what we term the "*working balance*;" from this amount, thus obtained, deduct the amount of bills on hand and in the bank at the date of examination.

The statute prescribes with great minuteness the way and manner in which the bills of a bank shall be destroyed. "When the directors of a bank destroy any of its bills, it shall be in the presence of a disinterested justice of the peace, and they shall record the number and denomination thereof, and swear to the truth thereof before said justice, who shall certify the oath on the record, and the fact that he saw their destruction; and each director violating this provision shall forfeit five hundred dollars." (Sec. 23d, chap. 47th.)

We call special attention to this provision of the statute, because we noticed one bank where there had been eighteen burnings of bills since our last visit, amounting in the aggregate to \$31,643: all appeared on the records under their proper dates, each burning was certified to by the directors, and not one of them was made oath to before a justice of the peace, and the records do not show that any disinterested magistrate was present.

We are far from imputing any fraud or design to this board of directors. They had doubtless read the statute hastily, and did not see the propriety of having a disinterested magistrate present who should witness and certify as to the destruction of bills.

We give in a tabular statement the circulation of each bank as it was at the date of our visit in 1865, then the circulation as it was December 2d, 1865, and lastly the circulation as it was at the date of our visit in the autumn of 1866.

It was doubtless the intention of Congress in levying so heavy a tax upon the circulation of the State banks to force them at the earliest day to withdraw their issues, and such has been its effect. The circulation of the sixty-nine banks in the State, which was December 2d, 1865, \$3,894,513, is now reduced to \$850,937, and that amount is being still further reduced daily.

Section 2d of the Act of February 20th, 1866, provides that "The Bank Commissioners shall publish in one or more newspapers nearest the place where a bank is situated, and in such other newspapers as they may see fit, a notice of the time when the liability of such bank will cease for the redemption of its bills, said notice to be continued for three months next before the time named therefor."

In addition to the notice contemplated by the foregoing enactment, which relates only to banks whose liability would expire in the year 1866, we have endeavored to give the precise time when the legal liability of each bank would expire, so that bill-holders may be seasonably notified, and return their bills to the proper place for redemption.

All the banks in the State whose legal liabilities have expired are promptly redeeming their bills when presented, without taking advantage of the statute limitation. They all gave assurance that they should continue to do so, and we doubt not these assurances will be made good.

The State Bank at Augusta, desirous of closing their business at the earliest date, the stockholders voted that they would continue to redeem their bills until January 1st, 1867, which was just one year after the expiration of their legal liability. Their legal liability having expired, of course they had the right by a vote to limit the time beyond which they would not be responsible for outstanding circulation. Having added the generous margin of



one year, bill holders after that will have no reasonable grounds for complaint.

Respecting the Sanford Bank, we give but a meagre report, but it embodies all the facts in our possession.

Two bills in equity have been filed, one by the Receivers against the Stockholders, and the other by the Bank of Mutual Redemption, against the Directors. Both the processes still remain undisposed of upon the docket of the Supreme Court in York County.

The Receivers filed a report at the January term of Supreme Court, 1864, which was approved and allowed. In that report the receivers say: "We respectfully represent to the said Court that the claims against said corporation allowed by us, and ascertained and determined by said Court under our first report, are altogether \$11,213.11, and that all the assets of said corporation now remaining (being cash in hands of the receivers) with which to pay said claims are \$2068.70. Therefore it appears that such assets are insufficient to pay said claims against said corporation by the sum of \$9,144.41."

The American Bank, Hallowell, passed into the hands of Receivers September 6th, 1865. A hearing was had before Judge Danforth of the Supreme Court, and Henry K. Baker, Simon Page and Eliphalet Rowell were appointed Receivers.

Whole amount of bills received from the engraver, as appeared by the engraver's bill exhibited, was \$211,100, of this amount the records showed that \$132,303 had been destroyed, leaving \$78,797 to be provided for. This amount of \$78,797 may be accounted for as follows, viz:

Bills found in the bank when the Receivers took charge,	\$16,348
Bills pledged and secured by collateral, which have since been sold and the bills redeemed,	7,500
Bills presented and allowed by the Receivers, and for which parties hold their receipts,	41,471
Bills in the hands of the public, and not returned to the Receivers within the time limited,	13,478
	<u>\$78,797</u>

The circulation of the bank may then be stated as being \$41,471, and in addition to this sum other claims have been presented and allowed by the Receivers, amounting to \$1,869.10, so that the total indebtedness of the bank is \$43,340.10.

The Receivers have been unremitting in their endeavors to close the affairs of this bank, with only a partial success, owing to circumstances beyond their control. At the August term of the Supreme Court in Kennebec County, the Receivers presented a detailed report of their doings. Some statements in their report may aid in forming an idea of the facts as they exist. The Receivers say "that the principal part of the debts due the bank are due from a few persons. These persons, it should be added, are endorsers for each other.

There are three parties whose indebtedness amounts to about \$55,000, exclusive of interest; these parties are supposed to be the owners of navigation to more than twice that amount. Their vessels are put into the hands of parties in London, who still hold them, and hence they are beyond the reach of the Receivers. The real estate of these parties was attached in behalf of the bank, before the appointment of Receivers. The actions are still in Court undisposed of.

The Receivers say they "have used every proper means, by letters, by personal application, and by delaying legal measures until the last moment available, to give opportunity to the principal debtors of the bank to pay the whole or a part of their debts. They have not seen fit to pay any part of them, but have resorted to every practicable means of defence and delay." They have therefore caused suits to be commenced against the parties above alluded to, "as well as against all the other debtors, where there appeared to be any prospect of collecting any part of the debt."

The Receivers close their report to the Court as follows: "In view of all the facts, the Receivers estimate the value of the assets of the bank at \$35,000. At the same time, the Receivers have no hesitation in expressing their opinion that the debtors of the bank are well able to pay a sufficient sum to meet all the claims proved, were they so disposed, and that they could be compelled to do so, were their property differently situated. But, at present, it does not appear how even that amount can be collected of them. The Receivers therefore apply to the Court for leave to commence the proper process against the stockholders of the American Bank, to recover a sum sufficient to make up the estimated deficiency of assets, namely, about \$10,000, or more, or less, as the result may determine."

By an act passed February 6th, 1866, the corporate powers of

the American Bank are continued for two years from the 5th day January, 1867, "for the purpose of collecting the debts due said bank and paying the just claims against the same; and the Receivers of said bank, appointed by the Supreme Judicial Court, shall have such time as said Court may allow for the discharge of the duties imposed upon them, by law, within the time aforesaid.

We have given the statements of the Receivers at considerable length, because parties holding their receipts are often inquiring with some degree of impatience, when the bills will be redeemed?

We care not to risk our reputation as prophets by stating a precise time, but we are ready confidently to say that the bills will be redeemed just as soon as the Receivers can make the assets available. Parties interested can judge, as well as we, reference being had to the "law's delay," and the disposition manifested by some of the largest debtors. Patience is a virtue, and those holding the receipts of the Receivers may very likely have an excellent opportunity for disciplining themselves in the cultivation of this rare trait.

#### SAVINGS BANKS.

We report this year eighteen Savings Banks—three having been added during the past year, viz., one at Newport, one at Norway, and one at Wiscasset. A Savings Bank was also incorporated at South Berwick, but this cannot be considered a new institution. There was formerly a Savings Bank there, which was connected with the South Berwick Bank, and under the care and management of the Directors of that bank. The State Bank having become a National Bank, it was necessary that a divorce should be effected, and this was done by reincorporating the Savings Bank as a separate and independent institution.

The deposits in the three new Savings Banks look small when compared with the deposits of the older and longer established institutions, but when we consider that they were all chartered by the Legislature of 1866, and that not one of the three, at the time of making this report, had been in operation six months, they are really very large, amounting to almost *eleven thousand dollars*.

Between the year 1864 and 1865 there was a net decrease in the aggregate deposits of the Savings Banks, amounting to \$336,147.83; this year we report a net increase in the deposits of \$609,605.80. We attribute the decrease of last year to the fact that the

government was in the market as a borrower, and that the 7 3-10 notes could readily be purchased at par, and that very many of the depositors, tempted by so favorable a rate of interest, and exemption from taxation, had withdrawn their money from the Savings Banks and purchased government securities.

If the hypothesis by which we accounted for the decrease of last year was correct, the large increase of the present year may perhaps be attributable to the fact that government securities have during the greater part of the past year, been very much above *par*, and have commanded so high a premium, that depositors in the Savings Banks have been slow to purchase at so high rates, and have turned to the Savings Banks with renewed confidence, as being the safest depositories of their money.

A history of the origin and growth of Savings Banks in this country, carefully prepared and systematically arranged from reliable sources, would present very many curious statistics, interesting alike to the financier and the philanthropist.

The multiplication of other banks may be taken as evidence of the increase of wealth and capital. Each new Savings Bank that is added to the number is an index of the thrift and prosperity of the middle classes, and is a grand commentary upon the dignity of *labor*.

We give the statistics of the Savings Banks of New England as they were in 1860 :

In Maine,	14	Savings Banks, with a deposit of	\$1,466,457
“ N. H.,	26	“ “ “ “	4,860,025
“ Vermont,	12	“ “ “ “	1,145,263
“ Mass ,	86	“ “ “ “	39,424,419
“ R. I.,	21	“ “ “ “	7,765,771
“ Conn.,	64	“ “ “ “	18,132,821
			\$72,794,756

If we add now the State of New York, where in 1860 they had 72 Savings Banks, with a deposit of \$67,450,397, we have something over *one hundred and forty millions* on deposit in the Savings Banks of these seven States. These were the figures in 1860, and in each locality there has doubtless been a constant and steady increase. We have not the data for showing the present deposit in these several States. We find Massachusetts had in 1864, 97 Savings Banks, with a deposit of \$62,557,654, and we know of no

reason why the ratio of increase should have been larger in Massachusetts than in any other State.

As showing the growth of Savings Banks in Maine, we present the following data, commencing with the year 1858 :

1858, 11 Banks, with a Deposit of	\$896,876 68
1859, 12 " " "	1,029,822 94
1860, 14 " " "	1,466,457 56
1861, 14 " " "	1,620,270 26
1862, 15 " " "	1,876,165 18
1863, 15 " " "	2,641,476 41
1864, 15 " " "	3,672,975 85
1865, 15 " " "	3,336,828 02
1866, 18 " " "	3,946,433 82

These figures speak for themselves, and need no commentary, and they clearly show that these institutions have been constantly gaining in public favor, and that they *enjoy*, as they *deserve*, a large measure of public confidence.

The investments in these institutions are generally made with reference to two things, *convertibility*, because the deposits are usually on demand; and *safety*, because saving is of more consequence than accumulating, and certainty of payment is rather to be looked to than large interest.

The tabular exhibit which we publish of each bank shows the resources of each institution, and in what manner the funds are invested. We find them holding

State Securities,	\$222,467
United States Securities,	1,254,626
City and Town Securities,	528,122
	\$2,005,215

These securities are most easily converted into money without loss or delay, and they make up something more than *one-half* of the entire amount of deposits.

While the securities which we have named above are largely taken by Banks and Savings Institutions, there is also another class who seem to have a special attraction for such investments. The most casual observer must have noticed that in most of the robberies, whether of corporations or individuals, that have been chronicled in the press during the past year, these securities have

been especially sought for. Embodying as they do large amounts in a small compass, they present a great temptation to the unscrupulous.

We would suggest to Banks, and especially to Savings Institutions, holding as they do very large amounts of these securities, that as a precautionary measure they should have all their bonds registered. This could be done with very little trouble, and in case of loss, it might be of very great advantage to the suffering party, and might lead to the exposure and detection of *those gentlemen* who have such a high sense of loyalty, and such patriotic confidence in the Government, that they are both ready and willing to help themselves very liberally to its securities, without even saying to the rightful owner, "By your leave."

Thus far these benevolent and charitable institutions (for such they really are) have performed their mission with great success. We are not aware that there has been a loss in any of them of a *single dollar* to a depositor. Let but one such incident occur in any locality, and it would excite suspicion, weaken confidence, engender distrust, and have its pernicious influence far beyond the institution in which it might happen.

It was not the abundance of the rich, but the widows' mites which attracted the special notice and commendation of *Him* who spake as never man spake, and if in His eyes these widows' mites were precious, certainly they should be precious in the eyes of those who are entrusted with the care and management of these institutions, wherein are garnered up the *All* of thousands of patient men and toiling women, who earn their daily bread by the sweat of their brow.

A. C. ROBBINS, }  
F. E. WEBB, } *Bank Commissioners.*

DECEMBER, 1866.

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