

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

•
1867-8.



AUGUSTA:

OWEN & NASH, PRINTERS TO THE STATE.

1868.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE.

1867.

PUBLISHED AGREEABLY TO A RESOLVE APPROVED FEBRUARY 23, 1865.

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

PUBLISHERS' NOTE.

In publishing the Report of 1867, 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.

AUGUSTA SAVINGS BANK.

Incorporated, 1848.

THOMAS LAMBEARD, *President.*

Trustees—Sylvanus Caldwell, John McArthur, William S. Badger, Eben Fuller, Deane Pray, Samuel Titcomb, Artemas Libbey, Charles H. Hamlen, Edward Fenno, William R. Smith, James W. North.

T. T. SNOW, *Secretary and Treasurer.*

Number of depositors, 1,636.

Increase of depositors past year, 471.

Increase of deposits past year, \$72,267.02.

Make semi-annual dividends at 2 per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, exclusive of government tax, \$1,660.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$316,253 63	United States stocks,	\$30,000 00
Profit and loss,	4,946 25	Maine stocks,	79,000 00
Reserved fund,	5,000 00	Cities and towns,	85,507 00
		Bank stocks,	25,000 00
		Railroad bonds,	13,500 00
		Notes and mortgages,	91,354 06
		Cash,	1,838 82
	<hr/>		<hr/>
	326,199 88		326,199 88

September 10, 1867.

BANGOR SAVINGS BANK.

*Incorporated, 1852.*GEORGE W. PICKERING, *President.*ALBERT HOLTON, 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, Lemuel Bradford, Charles Stetson.

JOHN PATTEN, *Secretary and Treasurer.*

Number of depositors, 1,922.

Increase of depositors past year, 378.

Increase of deposits past year, \$126,995.94.

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.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$451,074 89	United States bonds,	\$121,400 00
Profits,	45,113 50	State of Maine bonds,	50,000 00
		City bonds,	31,200 00
		Bank Stocks,	10,000 00
		United States notes,	1,330 00
		Notes,	277,799 04
		Cash,	4,459 35
	<hr/>		<hr/>
	496,188 39		496,188 39

September 24, 1867.

BATH SAVINGS INSTITUTION.

*Incorporated, 1852.*CHARLES DAVENPORT, *President.**Trustees*—William E. Payne, John Patten, William V. Moses, Levi W. Houghton, Henry W. Swanton, M. F. Gannett.JOHN H. KIMBALL, *Treasurer.*

Number of depositors, 1,439.

Increase of depositors past year, 187.

Increase of deposits past year, \$112,203.63.

Make semi-annual dividends of what is earned.

Make no extra dividends.

Annual expenses, exclusive of government tax, \$1,730.55.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$567,985 41	Bank stocks,	\$18,896 00
Interest,	20,325 24	City and town bonds,	58,630 33
Profit and loss,	11,745 33	Railroad bonds,	1,275 00
		United States bonds,	389,000 00
		Telegraph stock,	1,600 00
		Railroad stock,	410 00
		Notes,	87,619 92
		Cash,	42,624 73
	<hr/>		<hr/>
	600,055 98		600,055 98

September 21, 1867.

BIDDEFORD BANK SAVINGS INSTITUTION.

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

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

Number of depositors, 774.

Increase of depositors past year, 62.

Increase of deposits past year, \$12,375.56.

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.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$169,043 18	Notes,	\$97,018 69
Profits,	9,620 20	Manufacturing stocks,	13,650 00
Guarantee fund,	8,500 00	Railroad bonds,	8,500 00
		Bank stocks,	16,800 00
		United States bonds,	16,550 00
		Cash,	34,644 69
	<hr/>		<hr/>
	187,163 38		187,163 38

September 16, 1867.

BRUNSWICK SAVINGS INSTITUTION.

*Chartered in 1858.*BENJAMIN GREEN, *President.*

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

Committee of Investment—John L. Swift, N. T. Palmer, Benjamin Green, John D. Lincoln, and Ai Brooks, Jr.

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

Number of depositors, 351.

Increase of depositors past year, 22.

Increase of deposits past year, \$12,048.69.

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

Make an extra dividend every fifth year.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Affairs of the institution examined quarterly by the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$61,989 18	United States bonds,	\$46,000 00
Profits,	6,260 82	City and town bonds,	8,000 00
		Notes and mortgages,	12,250 00
		Bank stock,	2,000 00
	<hr/> 68,250 00		<hr/> 68,250 00

September 6, 1867.

CALAIS SAVINGS BANK.

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

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

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

Number of depositors, 106.

Increase of depositors past year, 42.

Increase of deposits past year, \$7,091.36.

Make dividends semi-annually at 2 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.

	<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,		\$16,061 36	United States bonds,	\$7,350 00
Profits,		272 28	Bank stock,	1,300 00
			Notes,	6,480 87
			Cash,	1,202 77
		<hr/> 16,333 64		<hr/> 16,333 64

August 2, 1867.

GARDINER SAVINGS INSTITUTION.

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

Trustees—William Palmer, Robert Williamson, Joseph Bradstreet, John S. Mitchell, F. G. Richards, Seth G. Moore, Charles A. White, Freeman Trott, Ephraim Forsaith, G. S. Palmer.

Number of depositors, 1,497.

Increase of depositors past year, 206.

Increase of deposits past year, \$59,232.69.

Make semi-annual dividends 2 per cent. each.

Make an extra dividend every fifth year.*

Annual expenses of the institution, exclusive of government tax, \$1,100.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$261,800 98	Bank stocks,	\$24,950 00
Reserved fund,	20,200 48	Railroad stocks,	9,400 00
Discount,	12,290 00	Railroad bonds,	10,000 00
Profits,	21,788 26	City and town bonds,	151,100 00
		United States bonds,	93,200 00
		Notes,	25,111 18
		Cash,	2,318 54
	<hr/>		<hr/>
	316,079 72		316,079 72

September 11, 1867.

* The last extra dividend was in July, 1864.

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, E. Rowell, S. C. Cox, J. T. Chase, Harvey Tobey.

Number of depositors, 548.

Increase of depositors past year, 56.

Increase of deposits past year, \$32,658.88.

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, \$786.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

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,	\$117,895 25	City and town securities,	\$50,300 00
Profits,	4,244 29	State securities,	17,500 00
		United States securities,	26,271 65
		Mortgages,	18,028 62
		Notes,	1,153 66
		Bank stock,	4,226 00
		Telegraph stock,	500 00
		Cash,	4,159 61
	<u>122,139 54</u>		<u>122,139 54</u>

November 5, 1867.

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, John M. Frye, H. H. Dickey, George H. Pilsbury, J. W. Danielson, W. J. Burnham, Jesse T. Stevens, E. S. Davis, A. Callahan, William P. Frye, S. T. Abbott, W. A. Barrell.**ALBERT H. SMALL, Treasurer.*

Number of depositors, 3,580.

Increase of depositors past year, 1,659.

Increase of deposits past year, \$183,478.07.

Make semi-annual dividends at 3 per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, exclusive of the government tax, \$1,500.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$436,831 51	United States bonds,	\$103,000 00
Profits,	7,727 67	Bank stocks,	38,500 00
		City and town bonds,	21,663 00
		Mortgages,	77,927 10
		Notes,	167,272 20
		Accrued interest,	5,976 39
		Cash,	30,220 49
	<hr/>		<hr/>
	444,559 18		444,559 18

July 6, 1867.

LUMBERMAN'S SAVINGS BANK.

*Chartered in 1867.*J. L. SMITH, *President.*J. A. BLANCHARD, *Secretary.**Trustees*—J. L. Smith, J. W. Pollard, J. A. Blanchard, A. B. Weed, J. B. Elkins.J. W. POLLARD, *Treasurer.*

Number of depositors, 34.

They propose to pay dividends to the depositors at the rate stipulated with each depositor.

Annual expenses of the institution, exclusive of the government tax, \$1,000.

Lowest sum received on deposit, \$5.00.

Lowest sum drawing interest, \$5.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$27,848 79	Loan,	\$1,094 08
		United States bonds,	17,000 00
		Elliot National Bank,	7,699 55
		National Bank Red.,	1,062 66
		Cash,	992 50
	<hr/> 27,848 79		<hr/> 27,848 79

September 26, 1867.

NEWPORT SAVINGS BANK.

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

Trustees—Peleg H. Tracy, Elliott Walker, Henry Marsh, William A. Frye, Elisha W. Shaw, George W. Whitney, Bryce Hight, Elijah Wyman, John Benson, Byron Porter, 2d, Henry W. Towle, Alfred Miles.

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

Number of depositors, 197.

Increase of depositors past year, 171.

Increase of deposits past year, \$26,096.53.

Make semi-annual dividends at 3 per cent.

Make an extra dividend every fifth year.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$28,881 53	Notes,	\$28,071 58
Profits,	148 20	Fixtures,	955 00
Interest,	508 14	Cash,	511 29
	<hr/> 29,537 87		<hr/> 29,537 87

October 7, 1867.

NORWAY SAVINGS BANK.

*Incorporated 1866.*NATHANIEL GUNNISON, *President.*JOHN WHITEMARSH, *Vice-President.*HENRY UPTON, *Secretary.*H. M. BEARCE, *Treasurer.*

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

Number of depositors, 282.

Increase of depositors past year, 122.

Increase of deposits past year, \$8,291.95.

Make semi-annual dividends at 2½ per cent.

Make an extra dividend every second year of all the surplus profits.

Lowest sum received on deposit, 25 cents.

Lowest sum drawing interest, \$1.00.

Affairs of the institution are examined monthly by the President, and semi-annually by a Committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$11,902 56	United States bonds,	\$950 00
Profits,	34 81	Notes with collaterals,	850 00
		Cash,	959 87
		Notes and mortgages,	9,177 50
	<hr/> 11,937 37		<hr/> 11,937 37

The foregoing exhibit presents the state of this institution as it was September 20th. On the night of September 21st, this institution was entered and robbed, the burglars taking the first three items in the resources, amounting to \$2,759.87. Notwithstanding this loss at so early a date in the history of this institution, the Trustees intend that the institution shall yet be made a success. Vigorous measures have been taken and are now in progress to detect and punish the robbers, with what success we are unable to state.

PORTLAND SAVINGS BANK.

JOHN B. BROWN, *President.*JOSEPH C. NOYES, *Secretary and Treasurer.**Chartered, 1852.**Managers and Trustees*—John B. Brown, Andrew Spring, James T. McCobb, Oliver Gerrish, Allen Haines, Henry B. Hart, Jonas H. Perley.

Number of depositors, 5,300.

Increase of depositors past year, 1,650.

Increase of deposits past year, \$636,040.11.

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

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$4,000.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$1,788,086 60	United States securities,	\$200,500 00
Profit and loss,	57,283 61	Public securities,	154,400 00
		Loans to towns,	43,500 00
		Loans with collaterals,	493,859 37
		Mortgages,	745,750 00
		Railroad bonds,	4,900 00
		Bank stocks,	56,695 00
		Real estate,	71,723 99
		Special investment,	13,500 00
		Expenses,	2,000 00
		Cash,	58,541 85
	<u>1,845,370 21</u>		<u>1,845,370 21</u>

November 2, 1867.

PORTLAND FIVE CENTS SAVINGS BANK.

Chartered in 1859.

BENJ. KINGSBURY, JR., *President.*CHARLES HOLDEN, *Vice-President.*NATHANIEL F. DEERING, *Secretary and Treasurer.*

Trustees—William Willis, Nathaniel Elsworth, Oliver P. Tuckerman, Byron Greenough, Charles Baker, Samuel Rolfe, Charles Staples, Augustus E. Stevens, Neal Dow, George Warren, Harris Barnes.

Investing Committee—Benjamin Kingsbury, Jr., Nathaniel F. Deering, Charles Holden.

Number of depositors, 4,316.

Increase of depositors past year, 1,062.

Increase of deposits past year, \$198,168.57.

Make semi-annual dividends at 3½ per cent.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$3,600.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Affairs of the bank examined monthly by the Finance Committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$596,248 41	Railroad bonds,	\$21,800 00
Profit and loss,	15,114 78	Bank stocks,	49,605 00
Interest,	14,596 86	Gas stock,	1,250 00
		Real estate,	116 74
		State stock,	2,000 00
		City and town bonds,	82,100 00
		Mortgages,	226,919 81
		United States bonds,	142,100 00
		Loans with collaterals,	85,647 68
		Expense account,	1,596 93
		Cash,	12,823 89
	<hr/>		<hr/>
	625,960 05		625,960 05

September 4, 1867.

 RANDALL SAVINGS AND BENEVOLENT ASSOCIATION.

Incorporated in 1854.

President—A. M. JONES.

Secretary and Treasurer—W. L. BADGER.

This institution may this year be reported as having closed up. The amount due depositors was reported last year as being \$400, and that amount has been considerably reduced since the last report.

The President assured us of his readiness to pay the small balances which may still be due depositors.

June 27, 1867.

 SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Incorporated February, 1827.

STEPHEN L. GOODALE, *President.*

DANIEL FERNALD, *Vice-President.*

EDWARD P. BURNHAM, *Secretary and Treasurer.*

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

Number of depositors, 2,231.

Increase of depositors past year, 86.

Increase of deposits past year, \$55,472.36.

Make semi-annual dividends of all the profits.

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.

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,	\$497,697 02	Bank stocks,	\$72,011 13.
Profits,	4,888 89	Railroad stocks,	50,982 00.
		Railroad bonds,	45,745 69
		City bonds,	60,820 50
		County bonds,	6,972 50
		State bonds,	43,995 00
		United States bonds,	161,387 58
		Notes,	23,994 99
		Real estate,	18,285 05
		Cash,	18,391 47
	<hr/>		<hr/>
	502,585 91		502,585 91.

September 17, 1867.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JOHN H. BURLEIGH, *President.*EDWARD HAYMAN, *Secretary and Treasurer.*

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

Incorporated February 2, 1866.

Number of depositors 53.

Increase of depositors the past year, 89.

Increase of deposits the past year, \$17,371.59.

Make semi-annual dividends at 2½ 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.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$46,371 93	Notes,	\$15,256 39
Interest,	749 87	Bank stock,	13,250 00
Profit and loss,	89 88	Railroad stock,	4,706 50
		United States bonds,	• 5,150 00
		Town bonds,	2,700 00
		Town orders,	3,517 69
		Cash,	2,418 60
		Expense account,	212 50
	<hr/>		<hr/>
	47,211 68		47,211 68

September 18, 1867.

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, Andrew Lacy, Joseph E. Smith, George B. Sawyer.

CALVIN R. HARRADEN, *Treasurer and Secretary.*

Number of depositors, 150.

Increase of depositors past year, 68.

Increase of deposits past year, \$8,214.27.

Make semi-annual dividends at 2½ per cent.

Make an extra dividend once in five years.

Annual expenses of the institution, exclusive of the government tax, \$100.

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,	\$12,610 94	United States securities,	\$3,200 00
Profits,	194 79	Town securities,	2,765 00
		Mortgages,	4,150 00
		Notes,	2,000 00
		Cash,	690 73
	<hr/>		<hr/>
	12,805 73		12,805 73

October 3, 1867.

YORK COUNTY FIVE CENTS SAVINGS INSTITUTION—BIDDEFORD.

Organized March 27, 1860.

JOHN M. GOODWIN, *President*.LEONARD ANDREWS, *Vice-President*.

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

GEORGE E. SMALL, *Treasurer*.

Number of depositors, 1,581.

Increase of depositors past year, 286.

Increase of deposits past year, \$56,510.13.

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, \$800.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, .00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$189,817 09	Notes,	\$171,799 73
Profits,	7,163 80	United States bonds,	8,000 00
		Bank stock,	6,300 00
		Cash,	9,506 79
		Expense,	374 37
	<hr/>		<hr/>
	196,980 89		196,980 89

September 17, 1867.

AGGREGATE OF TWENTY SAVINGS BANKS.

Names.	Number of Depositors in 1866.	Number of Depositors in 1867.	Deposits in 1866..	Deposits in 1867.	Increase.	Decrease.	U. S. Bonds held.	Other Public Securities held.
Augusta Savings Bank,	1,165	1,636	\$243,986 01	\$316,253 63	\$72,267 62	-	\$30,000 00	\$164,000 00
Bangor Savings Bank,	1,544	1,922	324,078 95	451,074 89	126,995 94	-	122,730 00	81,200 00
Bath Savings Institution,	1,252	1,439	455,781 78	567,985 41	112,203 63	-	389,000 00	58,630 00
Biddeford Bank Savings Institution,	630	-	156,667 62	169,043 18	12,375 56	-	16,550 00	-
Brunswick Savings Institution,	329	351	49,940 49	61,989 18	12,048 69	-	46,000 00	8,000 00
Calais Savings Bank,	64	106	8,970 00	16,061 36	7,091 36	-	7,350 00	-
Dexter Savings Bank,*	-	-	-	-	-	-	-	-
Gardiner Savings Institution,	1,291	1,497	202,568 29	261,800 98	59,232 69	-	93,200 00	151,100 00
Hallowell Savings Institution,	492	-	85,236 37	117,895 25	32,658 88	-	26,271 00	67,800 00
Lewiston Institution for Savings,	1,921	3,580	253,353 44	436,831 51	183,478 07	-	103,000 00	21,663 00
Lumberman's Savings Bank,	-	34	-	27,848 79	27,848 79	-	17,000 00	-
Newport Savings Bank,	26	197	2,785 00	28,881 53	26,096 53	-	-	-
Norway Savings Bank,	160	-	3,610 61	11,902 56	8,291 95	-	950 00	-
Portland Savings Bank,	3,972	5,300	1,152,046 49	1,788,086 60	636,040 11	-	200,500 00	197,900 00
Portland Five Cent Savings Bank,	3,254	4,316	398,079 84	596,248 41	198,168 57	-	142,100 00	84,100 00
Randall Savings and Benevolent Institution,	-	-	400 00	200 00	-	\$200 00	-	-
Saco and Biddeford Savings Institution,	2,145	2,231	442,224 66	497,697 02	55,472 36	-	161,387 00	111,788 00
South Berwick Bank Savings Institution,	164	253	29,000 34	46,371 93	17,371 59	-	5,150 00	6,217 00
Wiscasset Savings Bank,	82	150	4,396 67	12,610 94	8,214 27	-	3,200 00	2,765 00
York County Five Cents Savings Institution,	1,295	1,681	133,306 96	189,817 09	56,510 13	-	9,000 00	-
			3,946,433 52	5,598,600 26	1,652,166 74	200 00	1,373,388 00	955,163 00

* This Institution was chartered, but not organized at the date of our visit.

BANKS OF DISCOUNT.

ALFRED BANK—ALFRED.

NATHAN DANE, *President.*

SAMUEL L. CAME, *Cashier.*

This bank 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 capital was originally \$50,000.

A stock dividend of 25 per cent. has been paid.

A stock dividend of 10 per cent. has been paid.

Deposits have been paid in full.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$32,500 00	Loan,	\$26,498 47
Circulation,	618 00	Bills and checks,	5,544 78
Unpaid dividend,	27 00	Bank balances,	206 39
Stock dividend unpaid,	400 00	Bank stock,	289 41
Profits,	221 65	Profit and loss,	1,227 60
	33,766 65		33,766 65

Number of stockholders, 84.

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

Amount of stock owned out of the State, 76 shares.

Annual expenses of the bank, exclusive of the State and Government tax, \$400 00

Loan as verified by actual inspection, 26,498 47

Loan largest, 29,915 56

Loan made up of 19 notes, -

Overdue paper, all the loan, -

Probable loss on overdue paper, 30 per cent., -

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 1866, 200,613 00

Bills in bank at date of examination, September 21, 1867, 769 00

Circulation, 618 00

An act of the Legislature approved February 21, 1867, extends the corporate powers of this bank until the 28th day of October, 1868.

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 appears by report of 1866,	156,135 00
Bills destroyed since report of 1866,	9,235 00
Bills in bank at date of examination, November 9, 1867,	193 00
	<hr/>
Circulation,	3,102 00

To redeem this circulation, the bank has in cash, \$4,125.46. The bills are redeemed at the counter of the First National Bank in Augusta, where they will continue to be redeemed.

The liability of this bank to redeem its bills, was by the act of February 18, 1867, extended to March 1, 1868.

AUBURN BANK—AUBURN.

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

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

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$186,018 00
Bills destroyed as appears by records,	176,018 00
Bills in bank at date of examination, June 27, 1867,	9,180 00
	<hr/>
Circulation,	820 00

The bills are still redeemed at the counter of the First National Bank of Auburn, and will continue to be redeemed whenever presented.

BATH BANK—BATH.

A. G. PAGE, *President*.W. D. HILL, *Cashier*.

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

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.

Whole amount of bills received as appears by the books,	\$116,500 00
Bills destroyed as appears by report of 1866,	113,900 00
Bills destroyed since report of 1866,	1,775 00
Bills in bank at date of examination, September 21, 1867,	116 00
	<hr/>
Circulation,	709 00

The liability of this bank to redeem its bills was by act of February 18, 1867, extended to March 1, 1868.

BANK OF SOMERSET—SKOWHEGAN.

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

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

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$133,900 00
Bills destroyed as appears by last report,	132,109 00
Bills in bank at date of examination, October 10, 1867,	1,083 00
Circulation,	708 00

Capital has all been paid out to the stockholders.

Deposits have been paid in full.

Circulation is still redeemed at the counter.

The liability of this bank to redeem its bills is by act of February 18, 1867, extended to March 1, 1868.

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,	\$757,300 00
Bills destroyed as appears by records,	741,300 00
Bills in bank at date of examination, September 4, 1867,	12,234 00
Circulation,	3,766 00

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.

No bond was 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, N. F. Houston, W. O. Alden, all of Belfast.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 111.	
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., Declared,	3,000 00 April, 1867.
Amount of reserved profits after declaring same and paying State and Gov- ernment tax,	3,025 98
Liabilities of directors as principals,	4,500 00
Liabilities of directors as sureties,	4,500 00
Liabilities of stockholders as principals,	14,400 00
Loan as verified by actual inspection,	79,621 89
Loan largest, April 27, 1867,	90,269 35
Loan made up of 51 notes and drafts,	—
United States securities in the loan,	14,300 00
Other public securities in the loan,	—
Overdue paper,	23,075 99
Amount of government tax paid the past year on circulation and deposits,	138 54
Amount of government tax paid the past year on dividends and surplus profits,	399 89
Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	106,750 00
Bills destroyed as appears by report of 1866,	35,100 00
Bills destroyed since report of 1866,	54,313 00
Bills in bank at date of examination, September 27, 1867,	14,237 00
Circulation,	3,100 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$79,621 89
Circulation,	3,100 00	Due from banks,	18,995 28
Deposits,	16,749 34	Current money,	2,149 74
Dividends,	231 00	Specie,	322 94
Profit and loss,	2,983 53		
Res. profits,	3,025 98		
	<u>101,089 85</u>		<u>101,089 85</u>

The stockholders have taken no action as to accepting the act of March 1, extending the charter to October 1, 1868.

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 the Bank; notice of which was published in the Boston Advertiser and in the Bangor Whig and Courier.

The stockholders of this bank organized as the Second National Bank of Bangor. Notice of the surrender of the charter was filed with the Secretary of State, February 1, 1864.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$938,000 00
Bills destroyed as appears by report of 1866,	931,268 00
Bills in Boston,	1,486 00
Bills in bank at date of examination, September 24, 1867,	1,246 00
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Circulation,	4,000 00

Capital has been paid in full to the stockholders.

Deposits have all been paid.

The circulation is still redeemed at the counter of the Second National Bank, Bangor.

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 filed with Secretary of State, May 23, 1864.

Whole amount of bills received from the engraver as appears from the engraver's bill exhibited,	\$143,001 00
Bills destroyed as appears by report of 1866,	134,501 00
Bills destroyed since report of 1866,	6,987 00
Bills in bank at date of examination, September 21, 1867,	375 00
	<hr/>
Circulation,	1,138 00

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

The liability of this bank to redeem its bills is by act of February 18, 1867, extended to March 1, 1868.

BELFAST BANK—BELFAST.

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

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

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

Whole amount of bills as per ledger account,	\$125,767 00
Bills destroyed as appears by report of 1866,	119,544 00
Bills destroyed since report of 1866,	1,083 00
Bills in bank at date of examination, September 27, 1867,	23 00
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Circulation,	5,117 00

Circulation is still redeemed at the counter of The Belfast National Bank.

* Deceased.

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 of October 1865, 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 engraver's bill exhibited,	\$534,000 00
Bills destroyed as by report of 1866,	519,000 00
Bills destroyed since report of 1866, as appears by records,	10,000 00
Bills in bank at date of examination, September 16, 1867,	1,656 00
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Circulation,	3,344 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 the books,	150,750 00
Bills in bank at time of examination, September 26, 1867,	1,796 00
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Circulation,	2,004 00

Circulation is still redeemed at the counter of the Bucksport National Bank.
The liability of this bank to redeem its bills will expire June 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 the records,	829,500 00
Bills in bank at date of examination, September 4, 1867,	2,916 00
	<hr/>
Circulation,	13,084 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. No bond was filed in accordance with the requirements of 5th section of the act of February 24, 1865.

CALAIS BANK—CALAIS.

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

At a legal meeting of the stockholders of this bank, held May 22, 1865, it was voted that the directors be fully authorized and empowered to organize this bank as a banking association under the laws of the United States, under the name of the Calais National Bank, and to make all such certificates and do all other acts as may be requisite thereto. Charter was surrendered August 2, 1865, and conversion into the Calais National Bank perfected same date. The bond required by the 5th section of the act of February 24, 1865, was duly filed with the State Treasurer for the sum of \$150,000, and we issued to the said Calais National Bank a permit to use the bills of the Calais Bank for the term of twelve months from August 1, 1865.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$440,173 00
Bills destroyed as appears by records,	435,173 00
Bills in bank at date of examination, August 2, 1867,	1,924 00
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Circulation,	3,076 00

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

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 engraver's bill exhibited,	\$1,941,078 00
Bills destroyed as appears by records and by report of 1866,	1,938,078 00
Bills destroyed December 22, 1866, (see records,)	3,000 00
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Circulation,	00,000 00

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, 161.	
Largest amount of stock held by any one person or corporation, 89 shares.	
Amount of stock owned out of the State, 52 shares.	
Discount day, Wednesday.	
Cashier's bond was renewed, and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$2,000 00
Do business in Boston at the Globe National Bank.	
Rate and amount of last dividend, 5 per cent.	
Declared,	April, 1867.
Amount of reserved profits after declaring same and paying the State and Government tax,	—
Liabilities of directors as principals,	9,600 00
Liabilities of directors as sureties,	29,895 00
Liabilities of stockholders as principals,	8,150 00
Loan as verified by actual inspection,	168,239 86
Loan largest, July 16, 1867,	173,077 84
Loan made up of 62 notes and drafts,	—
United States securities in the loan,	70,000 00
Other public securities in the loan,	4,000 00
Overdue paper,	3,065 00
Probable loss on overdue paper,	1,200 00
Amount of government tax paid the past year on circulation,	3,372 00
Amount of government tax paid the past year on deposits,	128 39
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	206,000 00
Bills destroyed as appears by the records,	202,921 00
Bills in bank at time of examination, September 21, 1867,	1,304 00
Circulation,	1,775 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$168,239 86
Deposits,	29,295 72	Bank balances,	18,710 90
Profit and loss,	5,868 51	Bills of other banks,	1,784 00
Due to banks,	1,845 56	Specie,	50 03
Circulation,	1,775 00		
	<u>188,784 79</u>		<u>188,784 79</u>

August 1, 1867, the stockholders voted to accept the provisions of the act of March 1, extending the charter of the bank to October 1, 1868.

CITY BANK—BIDDEFORD.

CHARLES C. SAWYER, *President*.GEORGE E. SMALL, *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 1866,	131,297 00
Bills destroyed since report of 1866,	11,929 00
Bills in bank at date of examination, September 17, 1867,	411 00
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Circulation,	363 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 the charter, and notice of the 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, and the National Banking Association assumed 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, see report of 1866,	\$245,600 00	
Bills destroyed since report of 1866,	2,819 00	
Bills in bank September 11, 1867,	253 00	
	<hr/>	
		248,672 00
		<hr/>
Circulation,		1,328 00

The bills of this bank are still redeemed at their counter, and will continue to be redeemed whenever presented.

By the act of February 18, 1867, the liability of this bank to redeem its bills was extended to March 1, 1868.

EASTERN BANK—BANGOR.

AMOS M. ROBERTS, *President.*EDWIN CLARK, *Cashier.*

Directors—Amos M. Roberts, Edward Kent, Charles W. Roberts, all of Bangor; Jos. Chase of Dover.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 21.	
Largest amount of stock held by any one person or corporation, 192 shares.	
Amount of stock owned out of the State, none.	
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, Do business in Boston at the Eliot Bank.	\$600 00
Rate and amount of last dividend, 4 per cent., Declared,	3,000 00
Amount of reserved profits after declaring same and paying State and Government tax,	April, 1867.
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	12,750 00
Liabilities of stockholders as principals,	44,379 64
Loan as verified by actual inspection,	2,250 00
Loan largest, October 6, 1866,	109,322 11
Loan made up of 86 notes and drafts,	228,622 21
United States securities in the loan,	—
Other public securities in the loan,	—
Overdue paper,	—
Probable loss on overdue paper,	—
Amount of government tax paid the past year on circulation and deposits,	1,437 85
Amount of government tax paid the past year on dividends and reserved profits,	300 00
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	1,495,392 00
Bills destroyed as appears by report of 1866,	1,221,106 00
Bills destroyed since report of 1866,	236,412 00
Bills in bank at date of examination, September 24, 1867,	7,131 00
Circulation,	30,743 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$109,322 11
Circulation,	30,743 00	Due from banks,	22,077 17
Deposits,	26,510 87	Checks on other banks,	5,023 75
Discounts,	4,601 47	Bills of other banks,	2,613 00
Profit and loss,	2,444 31	Specie and currency,	495 90
Bank balances,	232 28		
	139,531 93		139,531 93

April 25, 1867, the stockholders voted to accept the provisions of the act of March 1, 1867, extending the charter of this bank to October 1, 1868.

FARMERS' BANK—BANGOR.

JAMES DUNNING, *President.*CHAS. T. BLOOD, *Cashier.*

Directors—James Dunning, Solomon Parsons, James B. Fiske, Henry A. Wood, Lemuel Bradford, all of Bangor.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 62.	
Largest amount of stock held by any one person or corporation, 278 shares.	
Amount of stock owned out of the State, 120 shares.	
No special discount day.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$1,000 00
Do business in Boston at the Suffolk Bank and Bank of Commerce.	
Rate and amount of last dividend, 5 per cent.,	5,000 00
Declared,	April, 1867.
Amount of reserved profits after declaring same and paying the State and Government tax,	24,722 08
Liabilities of directors as principals,	34,139 00
Liabilities of directors as sureties,	25,091 83
Liabilities of stockholders as principals,	-
Loan as verified by actual inspection,	153,007 18
Loan largest, December 15, 1866,	235,174 35
Loan made up of 100 notes and drafts,	-
United States securities in the loan,	50,000 00
Other public securities,	-
Overdue paper,	-
Amount of government tax paid the past year on circulation and deposits,	821 43
Amount of government tax paid the past year on dividends and surplus profits,	1,290 89
Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	613,600 00
Bills destroyed as appears by report of 1866,	321,600 00
Bills destroyed since report of 1866,	251,500 00
Unsigned bills on hand,	28,500 00
Bills in bank at date of examination, September 25, 1867,	1,264 00
Circulation,	10,736 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$153,007 18
Circulation,	10,736 00	Bank balances,	22,213 29
Deposits,	56,401 57	Bills and checks,	18,747 37
Profits,	30,135 09	Due from banks,	3,537 62
Bank balances,	232 80		
	<u>197,505 46</u>		<u>197,505 46</u>

June 3, 1867, the stockholders voted to accept the provisions of the act of March 1, 1867, extending the charter of this bank to October 1, 1868.

FREEMANS BANK—AUGUSTA.

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

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

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$403,810 00
Bills destroyed as by report of 1866,	397,910 00
Bills destroyed since report of 1866,	2,945 00
Bills in bank at date of examination, September 10, 1867,	164 00
Circulation,	2,791 00

The bills of this bank are still redeemed at their own counter, and will continue to be, whenever presented.

The liability of this bank to redeem its bills is by act of February 18, 1867, extended to March 1, 1868.

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.

The bond required by the 5th section of the enabling act of February 24, 1865, was duly filed for \$143,000.

Whole amount of bills as appears by engraver's bill shown,	\$140,010 00
Bills destroyed as appears by report of 1866,	123,810 00
Bills destroyed since report of 1866,	12,700 00
Bills in bank at date of examination, September 5, 1867,	201 00
Circulation,	3,299 00

The circulation is still redeemed at the counter of the Frontier National Bank and in Boston. 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 of that fact was filed with the Secretary of State March 28, 1865.

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

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

Whole amount of bills as appears by a bank note register,	\$590,263 00
Bills destroyed, see report of 1866,	583,528 00
Bills destroyed since report of 1866,	5,030 00
Bills in bank at date of examination, September 11, 1867,	272 00
Circulation,	1,433 00

The bills are still redeemable at the counter and will continue to be redeemed when presented.

 GEORGES BANK—THOMASTON.
EDWARD O'BRIEN, *President*.J. C. LEVENSALE, *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 1866,	95,330 00
Bills destroyed since report of 1866,	607 00
Bills in bank at date of examination, October 1, 1867,	436 00
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Circulation,	627 00

Circulation is still redeemed at the counter of the Georges National Bank.

 GRANITE BANK—AUGUSTA.
B. H. CUSHMAN, *President*.W. T. JOHNSON, *Cashier*.

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

Whole amount of bills received as appears by engraver's bill exhibited,	\$300,250 00
Bills destroyed, see report of 1866,	286,750 00
Bills destroyed since report of 1866,	8,500 00
Bills in bank at date of examination, September 10, 1867,	2,450 00
	<hr/>
Circulation,	2,550 00

The bills are redeemed at the counter and will be whenever presented.

The liability of this bank to redeem its bills, is by act of February 18, 1867, extended to March 1, 1868.

 INTERNATIONAL BANK—PORTLAND.
ST. JOHN SMITH, *President*.WM. E. GOULD, *Cashier*.

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

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

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

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

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

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.

Circulation as appears by report of 1866,	\$16,515 00
Bills destroyed since report of 1866, (Nov. 21,)	8,564 00
	<hr/>
Circulation,	7,951 00

KENDUSKEAG BANK—BANGOR.

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

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

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

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$369,100 00
Bills destroyed as appears by the report of 1866,	349,600 00
Bills in bank at date of examination, September 24, 1867,	16,626 00
	<hr/>
Circulation,	2,874 00

Capital and deposits have been paid in full to stockholders and depositors.

Circulation is still redeemed at the counter. The liability of this bank to redeem its bills is by the act of February 18, 1867, extended to March 1, 1868.

LEWISTON FALLS BANK—LEWISTON.

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

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

Whole amount of bills received as appears by engraver's bill exhibited,	\$761,582 00
Bills destroyed as appears by records,	757,282 00
Bills in bank at date of examination, June 27, 1867,	967 00
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Circulation,	3,333 00

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

The act of February 18, 1867, extends the liability of this bank to redeem its bills to March 1, 1868.

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; Samuel G. Adams, Camden, and S. D. Carleton, Rockport.

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

Number of stockholders, 135.

Largest amount of stock held by any one person or corporation, 114 shares.

Amount of stock owned out of the State, 13 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 \$1,250 00

Do business in Boston at the Exchange Bank.

Rate and amount of last dividend, 4 2-7 per cent., 3,000 00

Declared, April, 1867. 283 68

Amount of reserved profits after declaring same and paying State and Government tax, 1,000 00

Liabilities of directors as principals, 6,794 71

Liabilities of directors as sureties, -

Liabilities of stockholders as principals, -

Loan as verified by actual inspection, 111,967 66

Loan largest, October 29, 1866, 130,844 51

Loan made up of 42 notes and drafts, -

United States securities in the loan, 69,500 00

Other public securities, 500 00

Overdue paper, 17,655 27

Probable loss on overdue paper, 5,500 00

Amount of government tax paid the past year on circulation and deposits, 272 97

Amount of government tax paid the past year on dividends and reserved profits, 271 18

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

Bills destroyed as appears by report of 1866, 84,047 00

Unsigned bills on hand, 9,500 00

Bills destroyed since report of 1866, 46,191 00

Bills in bank at date of examination, September 30, 1867, 2,079 00

Circulation, 38 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$111,967 66
Circulation,	38 00	Bank balances,	404 31
Deposits,	41,127 58	Bills of other banks and checks,	10,974 93
Profit and loss,	2,124 11		
Dividends,	1,646 00		
Suspense,	6,346 82		
Bank balances,	2,064 39		
	<u>123,346 90</u>		<u>123,346 90</u>

August 19, 1865, the stockholders voted to surrender the charter of this bank and convert the same into a National Banking Association, but failed to receive the requisite authority from the comptroller of the currency. By an act of the Legislature approved February 24, 1865, the capital stock of this bank was increased by the sum of \$30,000, which sum has never been paid in.

The stockholders have taken no action as to accepting the act, extending the charter to October 1, 1868.

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.

The National Banking Association assumed the liabilities of the State Bank.

Whole amount of bills received from the engraver as appears by the books,	\$297,500 00
Bills destroyed as appears by report of 1866,	295,103 00
Bills in the bank at the date of examination, September 8, 1867,	2,374 00

The foregoing statement in the report of 1866, left the circulation only \$23 at that time, and none having been redeemed since the report of 1866, there is no probability that this small balance will ever be presented.

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.

The capital of this bank has been paid in full to the stockholders.

The deposits have been paid in full to the depositors.

Whole amount of bills received as appears by the books,	\$87,000 00
Bills destroyed as by report of 1866,	85,415 00
Bills destroyed since report of 1866,	1,347 00
Circulation,	238 00

The act of February 18, 1867, extends the liability of this bank to redeem its bills to March 1, 1868.

LUMBERMAN'S BANK—OLDTOWN.

WM. H. SMITH, *President*.J. W. POLLARD, *Acting Cashier*.

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 the engraver as appears by the engraver's bill exhibited,	\$210,050 00
Bills destroyed as appears by report of 1866,	141,200 00
Bills destroyed since last report,	66,025 00
Bills in bank at date of examination, September 26, 1867,	2,343 00
Circulation,	482 00

Capital and deposits have been paid in full.

By the act of February 18, 1867, the liability of this bank to redeem its bills is extended to March 1, 1868.

MAINE BANK—BRUNSWICK.

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$100,500 00
Bills destroyed as appears by records,	99,881 00
Bills in bank at date of examination, September 5, 1867,	280 00
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Circulation,	339 00

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

MARINE BANK—DAMARISCOTTA.

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

Directors—Abner Stetson, Daniel Day, Alden Flye of Damariscotta; George Weeks of Jefferson; Alvan Hussey 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 the engraver as appears by engraver's bill exhibited,	\$108,500 00
Bills destroyed as appears by report of 1866,	104,722 00
Bills in bank at date of examination, October 2, 1867,	3,036 00
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Circulation,	742 00

The First National Bank of Damariscotta assumes all the liabilities of the State bank and the bills are still redeemed at the counter. Capital and deposits have each been paid in full.

The liability of this bank to redeem its bills, is by the act of February 18, 1867, extended to March 1, 1868.

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 engraver as appears by engraver's bill exhibited,	\$213,472 00
Bills destroyed as appears by report of 1866,	208,137 00
Bills destroyed since report of 1866,	3,522 00
Bills in bank at date of examination, September 24, 1867,	102 00
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Circulation,	1,711 00

Capital has been paid in full to stockholders.

Deposits have all been paid out.

Circulation is still redeemed at the counter.

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 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 see report of 1866,	125,735 00
Bills in bank at date of examination, September 17, 1867,	2,520 00
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Circulation,	1,445 00

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 1866,	63,931 00
Bills destroyed since report of 1866,	8,604 00
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Circulation,	1,815 00

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 Medomak National Bank assumed the liabilities of the State bank. The circulation is redeemed by the Medomak National Bank.

The liability of this bank to redeem its bills will expire June 7, 1868.

MANUFACTURERS AND TRADER'S BANK—PORTLAND.

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

At a meeting of stockholders June 8, 1865, voted to change and convert this bank into a National Bank, under the laws of the United States; July 20, filed notice of surrender with Secretary of State. No bond was filed in accordance with the requirements of the act of February 24, 1865.

Whole amount of bills received as appears by engraver's bill exhibited,	\$981,750 00
Bills destroyed as appears by records,	978,350 00
Bills in bank at date of examination, September 4, 1867,	182 00
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Circulation,	3,218 00

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

MERCHANTS' BANK—BANGOR.

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

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

Whole amount of bills received from the engraver,	\$337,000 00
Bills destroyed as appears by report of 1866,	144,500 00
Bills destroyed since report of 1866,	167,000 00
Unsigned bills destroyed,	14,900 00
Bills in bank at date of examination, September 25, 1867,	7,913 00
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Circulation,	2,687 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.

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

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.

No bond was filed in accordance with the requirements of 5th section of the act of Feb. 24, 1865.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$221,000 00
Bills destroyed as appears by records,	219,333 00
Bills in bank at date of examination, September 4, 1867,	500 00
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Circulation,	1,167 00

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

MERCHANTS' BANK—PORTLAND.

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

At a stockholders' meeting March 23, 1865, it was voted to surrender the charter, and notice of the surrender of the charter was filed with the Secretary of State April 26, 1865. No bond was filed in accordance with the 5th section of act of February 24, 1865.

Whole amount of bills received from engraver,	\$1,426,075 00
Bills destroyed as appears by records,	1,401,075 00
Bills in bank at date of examination, September 4, 1867,	19,000 00
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Circulation,	6,000 00

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

MERCANTILE BANK—BANGOR.

SAMUEL LARRABEE, *President.*JOHN S. RICKER, *Cashier.**Directors*—Samuel Larrabee, George R. Lancaster, F. A. Wilson, Philo A. Strickland.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 50.	
Largest amount of stock held by any one person or corporation, 200 shares.	
Amount of stock owned out of the State, 106 shares.	
Have no special discount day.	
Cashier's bond was renewed, and is recorded.	
Do not allow interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$2,500 00
Do business in Boston at the Suffolk National Bank.	
Rate and amount of last dividend, 4 per cent.,	4,000 00
Declared,	October, 1866.
Amount of reserved profits after declaring same and paying the State and Government tax,	24,521 19
Liabilities of directors as principals,	-
Liabilities of directors as sureties,	5,000 00
Liabilities of stockholders as principals,	5,000 00
Loan as verified by actual inspection,	196,913 55
Loan made up of 275 notes and drafts,	-
Overdue paper,	10,514 78
Probable loss on overdue paper,	6,000 00
Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	226,700 00
Bills destroyed as appears by report of 1866,	34,500 00
Bills destroyed since report of 1866,	66,100 00
Bills in bank at date of examination, September 25, 1867,	108,226 00
Circulation,	17,874 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$196,913 55
Circulation,	17,874 00	Suffolk Bank,	30,256 88
Deposits,	96,279 43	Checks and drafts,	10,978 73
Profits,	27,640 65	Bills of other banks,	3,335 00
		Scrip,	309 92
	<u>241,794 08</u>		<u>241,794 08</u>

July 23, 1867, the stockholders voted to accept the provisions of the act of March 1, 1867, extending the charter of this bank to October 1, 1868.

NEW CASTLE BANK—NEW CASTLE.

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

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

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$95,100 00
Bills destroyed as appears by the report of 1866,	93,674 00
Unsigned bills on hand,	76 00
Bills destroyed since last report,	849 00
Bills in bank at date of examination, October 2, 1867,	54 00
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Circulation,	447 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.

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

NORTHERN BANK—HALLOWELL.

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

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

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$267,586 00
Bills destroyed as appears by report of 1866,	261,286 00
Bills destroyed since last report,	3,669 00
Bills in bank at date of the examination, September 11, 1867,	1,439 00
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Circulation,	1,192 00

The bills are still redeemed at the counter of the bank.

The liability of this bank to redeem its bills is by the act of February 18, 1867, extended to March 1, 1868.

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 engraver's bill exhibited,	\$205,018 00
Bills destroyed as see report of 1866,	196,718 00
Bills destroyed since report of 1866,	6,900 00
Bills in bank at date of examination, September 17, 1867,	772 00
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Circulation,	628 00

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, 125.	
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, 1867.
Amount of reserved profits after declaring same and paying the State and Government tax,	1,234 26
Liabilities of directors as principals,	2,100 00
Liabilities of directors as sureties,	-
Liabilities of stockholders as principals,	1,535 00
Loan as verified by actual inspection,	85,660 19
Loan largest, May 10,	88,335 00
Loan made up of 34 notes and drafts,	21,160 19
United States securities in the loan,	64,500 00
Other public securities in the loan,	-
Overdue paper,	-
Amount of government tax paid the past year on circulation and deposits,	264 00
Amount of government tax paid the past year on dividends and reserved profits,	295 00
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	171,000 00
Bills destroyed as appears by report of 1866,	62,380 00
Unsigned bills on hand,	89,920 00
Bills in bank at time of examination, October 1, 1867,	133 00
Bills destroyed since report of 1866,	14,528 00
Circulation,	4,039 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$85,660 19
Circulation,	4,039 00	Real estate,	4,000 00
Deposits,	41,448 00	Bank balances,	8,357 81
Profit and loss,	4,200 00	Bank notes,	1,989 00
Dividends,	1,080 60	Specie and currency,	760 00
	100,767 00		100,767 00

The stockholders have taken no action as to accepting the provisions of the act of March 1, 1867, extending the charter.

OAKLAND BANK—GARDINER.

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

December 15, 1864, the stockholders voted to surrender the charter of this bank; and December 16, they filed notice of that fact with the Secretary of State.
Capital and deposits have been paid in full.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$194,908 00
Bills destroyed as appears by report of 1866,	193,893 00
Bills in bank at date of examination, September 11, 1867,	547 00
Circulation,	468 00

Circulation is still redeemed at the bank counter. The liability of this bank to redeem its bills is by act of February 18, 1867, extended to March 1, 1868.

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 engraver as appears by engraver's bill exhibited,	\$189,502 00
Bills destroyed as appears by report of 1866,	172,502 00
Bills destroyed since report of 1866,	10,000 00
Bills in bank at date of examination, September 18, 1867,	3,931 00
Circulation,	3,069 00

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

Circulation is still redeemed at the counter. The liability of this bank to redeem its bills will expire September 13, 1868.

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 David R. Stockwell of Bangor.

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$173,400 00
Bills destroyed as appears by report of 1866,	172,282 00
Bills in bank at date of examination, September 26, 1867,	521 00
Circulation,	597 00

Capital has been paid in full to the stockholders. Deposits have been paid in full. Circulation is still redeemed by the Orono National Bank.

The act of February 18, 1867, extends the liability of this bank to redeem its bills to March 1, 1868.

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.

The bond required by the 5th section of the enabling act of 1865 was filed.

Whole amount of bills as appears by the engraver's bill exhibited,	\$143,000 00
Bills destroyed as appears by report of 1866,	139,700 00
Bills destroyed since report of 1866,	2,100 00
Bills in bank at date of examination, September 5, 1867,	573 00
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Circulation,	627 00

Circulation is redeemed at the counter of the Pejepsot National Bank, which assumed the liabilities of the State Bank.

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

PEOPLE'S BANK—WATERVILLE.

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

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

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$294,500 00
Bills destroyed as appears by report of 1866,	\$291,000 00
Bills destroyed since report of 1866,	1,600 00
Bills in bank at date of examination, October 11, 1867,	922 00
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Circulation,	978 00

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

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

Circulation is still redeemed at the counter. Liability of this bank to redeem its bills was by act of February 18, 1867, extended to March 1, 1868.

RICHMOND BANK—RICHMOND.

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

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

Capital has all been paid out to the stockholders. Deposits have also been paid in full. One dividend of 10 per cent. profits has also been paid.

Whole amount of bills received as appears by the books,	\$155,000 00
Bills destroyed as appears by report of 1866,	153,765 00
Bills destroyed since last report,	567 00
Bills in bank at date of examination, September 20, 1867,	18 00
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Circulation,	650 00

Circulation is still redeemed at the counter.

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 1866,	334,528 00
Bills in bank at date of examination, September 30, 1867,	9,750 00
Circulation,	2,922 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.

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.

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$373,500 00
Bills destroyed as appears by report of 1866,	370,677 00
Bills destroyed since report of 1866,	1,358 00
Bills in bank at date of examination, September 21, 1867,	57 00
Circulation,	1,408 00

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

SANDY RIVER BANK—FARMINGTON.

F. 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.

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.

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

Whole amount of bills received from engraver,	\$256,945 00
Bills destroyed as appears by report of 1866,	254,007 00
Bills destroyed since report of 1866,	1,681 00
Bills in bank at date of examination, November 9, 1867,	42 00
Circulation,	1,215 00

SEARSPORT BANK—SEARSPORT.

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

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

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 64.	
Largest amount of stock held by any one person or corporation, 33 shares.	
Amount of stock owned out of the State, 15 shares.	
Have 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 4 per cent.	
Amount of deposit now bearing interest,	\$1,200 00
Annual expenses of the bank, exclusive of the State and Government tax,	2,700 00
Do business in Boston at the Freeman's National Bank.	
Rate and amount of last dividend, 5 per cent.,	2,500 00
Declared,	April, 1867.
Amount of reserved profits after declaring same and paying State and Government tax,	12,942 00
Liabilities of directors as principals,	6,600 00
Liabilities of directors as sureties,	6,000 00
Liabilities of stockholders as principals,	25,470 00
Loan as verified by actual inspection,	99,404 73
Loan largest, October 13, 1866,	99,549 75
Loan made up of 86 notes and drafts,	-
United States securities in the loan,	-
Other public securities,	2,000 00
Overdue paper,	22,000 00
Probable loss on overdue paper,	10,000 00
Amount of government tax paid the past year on circulation and deposits,	285 28
Amount of government tax paid the past year on dividends and reserved profits,	438 37
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	214,000 00
Bills destroyed as appears by report of 1866,	154,270 00
Unsigned bills on hand,	9,900 00
Bills destroyed since report of 1866,	32,738 00
Bills in bank at date of examination, September 27, 1867,	3,805 00
Circulation,	13,287 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$99,404 73
Circulation,	13,287 00	Specie,	1,066 85
Deposits,	5,897 40	Bills and checks,	2,155 90
Discounts,	3,498 86	Current money,	932 82
Profits,	13,384 12		
Bank balances,	17,150 42		
Dividends,	342 50		
	<hr/> 103,560 30		<hr/> 103,560 30

The stockholders have taken no action as to accepting the act of March 1, 1867, extending the charter to October 1, 1868.

SKOWHEGAN BANK—SKOWHEGAN.

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

At a legal meeting of stockholders held April 24, 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 received as appears by the books,	\$145,000 00
Bills destroyed as appears by report of 1866,	142,344 00
Bills destroyed since last report,	163 00
Bills in bank at date of examination, October 10, 1867,	59 00
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Circulation,	2,434 00

Capital has all been paid out to the stockholders.

Circulation is still redeemed at the counter.

The act of February 18, 1867, extends the liability of this bank to redeem its bills to March 1, 1868.

STATE BANK—AUGUSTA.

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

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

Capital paid in full to the stockholders.

Whole amount of bills received as appears by engraver's bill exhibited,	\$253,482 00
Bills destroyed as by report of 1866,	247,482 00
Bills destroyed since last report,	4,000 00
Bills in bank at date of examination, September 10, 1867,	505 00
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Circulation,	\$1,495 00

The circulation is still redeemed at their counter, and will continue to be.

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. 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 23th 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.

Whole amount of bills of the several emissions as appears by the bank books,	\$221,274 00
Bills destroyed, see report of 1866,	214,272 00
Bills destroyed since report of 1866,	2,902 00
Bills in bank at date of examination, September 18, 1867,	1,360 00
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Circulation,	2,740 00

TRADERS' BANK—BANGOR.

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

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

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$235,500 00
Bills destroyed as appears by the report of 1866,	206,500 00
Unsigned bills on hand,	16,500 00
Bills in bank at date of examination, September 25, 1867,	10,460 00
Circulation,	2,040 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.

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 was filed with the Secretary of State January 1, 1865.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$396,589 00
Bills destroyed as appears by the report of 1866,	392,089 00
Bills destroyed since report of 1866,	1,937 00
Bills in bank at date of examination, October 11, 1867,	226 00
Circulation,	2,337 00

Capital has been paid in full to the stockholders.

Deposits have been paid in full.

Circulation is still redeemed at the counter.

 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 1866,	94,000 00
Bills in bank at date of examination, October, 1867,	1,375 00
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Circulation,	625 00

Circulation is redeemed at the counter of the Thomaston National Bank.

UNION BANK—BRUNSWICK.

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

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

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$206,000 00
Bills destroyed as appears by records,	193,944 00
Bills in bank at date of examination, September 5, 1867,	11,244 00
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Circulation,	812 00

The circulation is redeemed at the counter of the Union National Bank, Brunswick.

VEAZIE BANK—BANGOR.

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

Directors—Samuel Veazie of Veazie; J. W. Veazie, F. A. Wilson, Ebenezer Blunt, Charles V. Lord of Bangor.

Capital, \$150,000. Par value of shares, \$50.	
Number of stockholders, 11.	
Largest amount of stock held by any one person or corporation, 600 shares.	
Amount of stock owned out of the State, none.	
Have no special discount day.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$3,500 00
Do business in Boston at National Exchange Bank.	
Rate and amount of last dividend, 6 per cent.,	9,000 00
Amount of reserved profits after declaring same and paying State and Government tax,	60,806 00
Liabilities of directors as principals,	1,500 00
Liabilities of directors as sureties,	—
Liabilities of stockholders as principals,	—
Loan as verified by actual inspection,	326,300 89
Loan largest, at present time.	
Loan made up of 220 notes and drafts,	—
United States securities in the loan,	110,000 00
Other public securities in the loan,	—
Overdue paper in the loan,	—
Amount of government tax paid on circulation and deposits the past year,	1,465 62
Amount of government tax paid on dividends and reserved profits the past year,	1,027 13
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	588,800 00
Bills destroyed as appears by report of 1866,	309,600 00
Bills in bank at date of examination, September 25, 1867,	261,462 00
Circulation,	17,738 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$326,300 89
Circulation,	17,738 00	Bills of other banks,	19,739 00
Deposits,	110,866 08	Checks and drafts,	30,408 17
Discounts,	23,640 48	Real estate,	10,000 00
Profits,	111,673 88	Gas stock,	3,400 00
Suspense account,	3,299 94	Bank charges,	23,521 31
Bank balances,	2,417 80	Bank stock,	6,000 00
		Bank balances,	255 26
		Specie,	11 55
	<u>\$419,636 18</u>		<u>419,636 18</u>

August 1, the stockholders voted to accept the provisions of the act of March 1, 1867, extending the charter of this bank to October 1, 1868.

VILLAGE BANK—BOWDOINHAM.

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

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

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$74,000 00
Bills destroyed as appears by report of 1866,	71,000 00
Bills destroyed since report of 1866,	2,500 00
Bills in bank at date of examination, September 20, 1867,	485 00
Circulation,	15 00

This bank was entered and robbed on the 21st of June, 1866, and among other assets taken, was a package of \$1,700 of the bills of the bank. These bills have since found their way back, and have been re-redeemed.

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

WALDOBOROUGH BANK—WALDOBOROUGH.

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

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

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$242,011 00
Bills destroyed as appears by records,	239,371 00
Bills destroyed since report of 1866,	1,440 00
Bills in bank at date of examination, October 15, 1867,	564 00
Circulation,	636 00

Circulation is redeemed at the counter of the Waldoborough National bank. 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.

WATERVILLE BANK—WATERVILLE.

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

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

Whole amount of bills received from engraver as appears by the engraver's bill exhibited,	\$276,000 00
Bills destroyed as appears by the records,	269,390 00
Bills destroyed since report of 1866,	4,760 00
Bills in bank at date of examination, October 11, 1867,	184 00
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Circulation,	1,666 00

Circulation is still redeemed at the counter.

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

Deposits have been paid in full. Capital has been paid in full.

YORK BANK—SACO.

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

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

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

Whole amount of bills issued as appears by the ledger,	\$135,650 00
Bills destroyed as appears by report of 1866,	129,650 00
Bills destroyed since report of 1866,	3,200 00
Bills in bank at date of examination, September 17, 1867,	82 00
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Circulation,	2,718 00

TABULAR STATEMENT OF CIRCULATION.

Names.	Circulation of 1866.	Circulation of 1867.	Names.	Circulation of 1866.	Circulation of 1867.
Alfred Bank, . . .	\$1,365	\$618	Maine Bank, . . .	\$410	\$339
American Bank, . . .	41,471	41,471	Marine Bank, . . .	872	742
Augusta Bank, . . .	3,648	3,102	Market Bank, . . .	2,035	1,711
Auburn Bank, . . .	1,074	820	Medomak Bank, . . .	4,280	1,815
Bath Bank, . . .	1,074	709	Manufacturers' Bank,	3,106	1,445
Bank of Somerset, . .	926	708	Mercantile Bank, . .	81,027	17,874
Bank of Cumberland,	8,650	3,766	Merchants' Bk., Bangor,	9,874	2,687
Bank of Commerce, .	12,726	3,100	New Castle Bank, . .	952	447
Bank of State of Maine,	6,732	4,000	North Bank, . . .	16,966	4,039
Bank of Winthrop, . .	8,431	1,138	Northern Bank, . . .	5,308	1,192
Belfast Bank, . . .	5,970	5,117	North Berwick Bank,	2,186	628
Biddeford Bank, . . .	6,175	3,344	Oakland Bank, . . .	748	468
Bucksport Bank, . . .	3,814	2,004	Ocean Bank, . . .	12,805	3,069
Canal Bank, . . .	17,478	13,084	Orono Bank, . . .	1,118	597
Calais Bank, . . .	14,525	3,076	Pejepscot Bank, . . .	3,261	627
Casco Bank, . . .	-	-	People's Bank, . . .	2,548	978
City Bank, Bath, . . .	12,851	1,775	Richmond Bank, . . .	947	650
City Bank, Biddeford,	976	363	Rockland Bank, . . .	8,185	2,922
Cobbossee Contee Bank,	2,574	1,328	Sagadahoc Bank, . . .	1,996	1,408
Eastern Bank, . . .	100,560	30,743	Sandy River Bank, . .	1,965	1,215
Farmers' Bank, . . .	114,724	10,736	Searsport Bank, . . .	39,149	13,287
Freemans Bank, . . .	5,000	2,791	Skowhegan Bank, . . .	2,555	2,434
Frontier Bank, . . .	12,890	3,299	State Bank, . . .	2,081	1,495
Gardiner Bank, . . .	2,004	1,433	South Berwick Bank,	4,597	2,740
Georges Bank, . . .	1,287	627	Traders' Bank, . . .	7,065	2,040
Granite Bank, . . .	5,600	2,550	Tieonic Bank, . . .	3,144	2,337
International Bank, . .	16,515	7,951	Thomaston Bank, . . .	1,244	625
Kenduskeag Bank, . .	3,912	2,874	Union Bank, . . .	1,799	812
Lewiston Falls Bank,	12,462	3,333	Veazie Bank, . . .	134,124	17,738
Lime Rock Bank, . . .	13,456	38	Village Bank, . . .	461	15
Lincoln Bank, . . .	23	23	Waldoborough Bank,	1,284	636
Long Reach Bank, . .	275	238	Waterville Bank, . . .	3,035	1,666
Lumbermans' Bank,	26,176	482	York Bank, . . .	5,204	2,718
Manuf. & Traders' Bk.,	6,388	3,218		484,906	167,026
Mechanics' Bank, . . .	2,795	1,167			
Merchants' Bk., Pl'nd,	10,379	6,000			
				850,937	260,422

To the Governor and Council :

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

BANKS OF DISCOUNT.

Nine banks remain as last year under the State charter, and respecting each one of them we have given the same detailed statement as in former years. All the other banks, sixty in number, are either closing their affairs, or have been converted into National Banks under the laws of the United States.

An act of the Legislature approved March 1st, 1867, extended the charters of each of these nine banks until the first day of October, 1868, provided the stockholders at a special meeting called for that purpose, and held on or before the first day of August, by a two-thirds stock vote accepted the provisions of said act, notice of which fact was to be given the Secretary of State on or before the first day of September.

Five banks, viz : the City Bank, Bath ; the Eastern Bank, the Farmer's Bank, the Mercantile Bank, and the Veazie Bank, all of Bangor, have taken seasonable action upon the subject under the foregoing enactment, and have each respectively accepted the provisions of the act.

The other four State Banks, viz : the Bank of Commerce, Belfast ; the Lime Rock Bank, Rockland ; the Searsport Bank, Searsport ; and the North Bank, Rockland, by failing to bring the subject before a stockholders' meeting within the prescribed time, of course decline the extension.

By an act of the Legislature approved January 11, 1867, specie payments are again suspended until the 15th of February, 1868 ; provided said banking corporations shall, upon demand, pay or tender payment of their bills, checks or drafts in lawful money of the United States.

An act of the Legislature approved February 18, 1867, has the following provisions :

“ In all cases where the liability of any bank in this State to redeem its bills was extended by chapter 24, section 1, of the public

laws of 1866, until the first day of March, 1867, and in all cases where the liability of any bank in this State to redeem its bills would expire after the passage of this act, and previous to March 1, 1868, such liability shall be extended until the *first day of March, 1868*, except such banks as are in the hands of receivers."

It has been our intention to note every case where the provisions of the foregoing enactment apply, and the same is stated where the bank is specially reported.

We found several cases where the time in which a bank was liable to redeem its circulation had expired, but we found no case where an institution was disposed to take any advantage of a legal limitation. On the other hand, in answer to our inquiries, in every instance the bank officers assured us that they should continue promptly to redeem their bills whenever they were presented at the counter.

The *past* may be fairly considered a pledge for the *future*, and we should be very slow to believe that any bank in the State would fail to redeem its bills simply because they were presented a few days after a specified date. The assurances which bank officers have given us, contradict any such practice, and we have yet to learn one single instance where a State bill has been presented at the counter from which it originated without being promptly redeemed with current money.

We again call attention to a matter to which we alluded in the Report of 1866, viz: the importance of conforming to the provisions of the statutes in the destruction of bills. The provisions of the statute are plain and easily understood: "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 in the record, and the fact that he saw their destruction; and each director violating this provision shall forfeit five hundred dollars." (Sec. 23, chap. 47.)

These provisions of the statute are explicit, and the reasons for them are obvious; besides, when the statute prescribes precisely how a thing shall be done, it is always safe to follow the statute.

We impute no fraud or design to parties who have failed to comply with the aforementioned provisions of the statute. Their sin was rather of *omission* than *commission*. We notice one case where the records showed three burnings of bills within the past year,

the date of each clearly given, the amount of bills plainly recorded, amounting in the aggregate to over \$50,000, and yet the records do not show that any magistrate was present, and the same are not verified by the oath of the directors.

So many banks have been converted into National Banks, or are closing their affairs, that a report now has but little of public interest.

The capital, the deposits and the profits are all supposed to be under the guardianship of private interest, and here they may be safely left. The public are interested only in the circulation, and this we have endeavored to give in every case. Our mode of obtaining it has been as heretofore. From the whole amount of bills received we have deducted the burnings of the past year as shown by the records, together with the burning of previous years, thus obtaining what is termed a working balance, from which we have deducted the amount of bills in the bank at the date of our examination.

We present a tabular statement showing the circulation of 1867 as compared with 1866, from which it appears that the circulation is now reduced from \$850,937 to \$260,422 being a reduction of something more than half a million.

The American Bank, Hallowell, passed into the hands of receivers September 5, 1865. We reported the circulation last year as \$41,471, and in addition to this amount other claims had been presented and allowed, to the amount of \$1,869.10, making the whole indebtedness of the bank \$43,340.10. The receivers estimated the value of the assets at \$35,000. They now inform us that during the past year there has been no change in the assets or the liabilities. Several cases pending in Court were tried last March. Those tried were carried up to the full Court, on exceptions or on report; they have been argued, but as yet they have not been decided. Other cases they are hoping to try at the earliest date, and to obtain a decision on those which have already been argued. Several trustee actions commenced by the receivers against parties in Boston have been heard and tried, and the trustees discharged; an assignment of a date prior to the commencement of the trustee actions, having been produced and adjudged to be valid. The receivers say that they are intending the next season to close up the collection of the assets, and will then know how much they fall short of the liabilities, and what amount is to be collected from the stockholders.

It would not be strange if parties who have proved claims against this bank and who hold the receipts of the receivers for bills presented, should be impatient of the "law's delay"; but if they will examine our Report of 1866 they will there see that this case was surrounded with difficulties and encumbered with embarrassments, rendering delay and litigation inevitable. We are disposed to counsel patience, believing that parties who have the matter in charge have done, and are still doing, all that can be done to collect the assets and pay the liabilities at the earliest possible day, and for this purpose the act of February 6, 1866, continued the corporate powers of this bank two years from the 5th day of January, 1867, viz: to the 5th day of January, 1869.

SAVINGS BANKS.

We reported last year eighteen Savings Banks; we now report twenty, two having been incorporated by the Legislature of 1867; one, the Dexter Savings Bank at Dexter, and the Lumberman's Bank at Oldtown. The Dexter Savings Bank has not been organized under their charter. The Lumberman's Savings Bank was duly organized and went into operation, and will be found reported in its appropriate place.

The Randall Savings and Benevolent Association, which makes one of the twenty, this year reported, has but a nominal existence. In 1860 the trustees voted to close its affairs as fast as possible. Last year we reported its deposits at \$400, this sum has been reduced by one-half, and the small balance yet due depositors, is in the hands of the treasurer, who is ready to respond to the liability.

We commenced an examination of the Savings Banks this year with an expectation of finding their aggregate deposits somewhat reduced. We had a two-fold reason for this expectation. First, government bonds were easily obtained by the depositors, and, second, these securities promised a higher rate of interest than that promised by the Savings Institutions. These two facts existing, it would not have awakened any surprise had many of the depositors in these institutions withdrawn their money and invested it in government securities.

Instead of a decrease in the deposits, which we had the foregoing reasons for expecting, we were agreeably disappointed at finding a net increase in the deposits of over a million and a half. This fact goes to corroborate what we have stated in previous reports,

viz : that these institutions are carefully and cautiously managed ; that they are constantly growing in public favor, and that they *have*, as they deserve to have, a strong hold upon the public confidence.

We present a tabular statement showing the deposits in each bank for 1866 and for 1867, the increase of deposits made by each bank, the amount of United States securities held by each institution, and the amount of other public securities held by each one ; and by other public securities we mean town, city, county and State securities.

From this exhibit it will appear that the deposits for last year were \$3,946,433.52, and that the deposits for the current year are \$5,598,600.26, showing that the net increase in the deposits for the past year has been \$1,652,166.74.

We have endeavored carefully and accurately to present the assets of each institution in such a manner that parties interested may see in what they consist, and have correct data for judging of their availability to meet their outstanding liabilities.

The valuation which any Board of Commissioners may put upon private individual notes, or upon the stocks and bonds of any incorporated companies, must from the nature of the case be very defective ; but public securities, such as we have specified, and United States bonds, command the highest prices upon change, and are eagerly sought after, for safe and permanent investments.

An examination of the tabular statement will show that nearly one-fourth of the entire deposit of the State is represented by United States bonds, some institution holding twenty-five and others fifty per cent. of their deposits in these stocks. More than one-fifth of the entire deposit of the State is represented by United States bonds, and more than two-fifths of the entire deposit of the State is represented by government bonds and public securities.

We would call special attention to the amount of United States securities held by these several institutions, because we are frequently reminded of what is termed the injustice of the government in issuing United States bonds, exempt from taxation, and are often told with great assurance, and infinite commiseration for the poor, that none but the rich hold these bonds, and holding them they escape taxation, whereby an extra burden falls on the poor.

Here we find the officers of these institutions, men representing

the middling interests, selected for their integrity, good judgment and financial ability, acting as trustees for the laboring classes, and performing a vast deal of service without any compensation, holding very large amounts of these decried securities, the interest and profit on which, enures directly to the benefit of those who earn their bread by the sweat of the brow.

Political anatomists tell us that the *pocket nerve* is one of the most sensitive nerves in the whole system; such being the fact, each depositor in any one of these institutions can very easily see how far his own *private, individual* interest is identified with the stability of the general government, by calculating what percentage the institution where his deposits are made would pay, were the United States securities which the institution holds to be at once stricken from their available assets.

Banks of circulation and discount may be taken as an index of the capital and wealth of a community. Savings Banks, representing as they do *labor* rather than *capital*, may properly be considered as an exponent of the thrift and prosperity of the middling and working classes.

Viewed from this stand-point, the exhibit which we now make of the Savings Banks in this State, showing an increase in the deposits of over a *million and a half* within the past year, and an aggregate deposit of upwards of *five millions*, is certainly most cheering and encouraging, demonstrating as it does, that among us, labor is considered honorable, that *here* certainly labor is the rule, idleness the exception, for "in all labor there is profit," and "he that gathereth by labor shall increase."

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

DECEMBER, 1867.

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