

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1875.

VOLUME I.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1875.

EIGHTEENTH ANNUAL REPORT

OF THE CONDITION OF THE

SAVINGS BANKS

OF THE

STATE OF MAINE.

1874.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1874.



REPORT.

To the Governor and Council of Maine :

The Examiner of Banks, in compliance with the provisions of the statute, has the honor and respectfully submits the following as his Second Annual Report :

The number of Banks of Discount in operation in this State at the date of this report, is three ; the Savings Banks fifty-eight, all of which have been examined by the Examiner during the past year as required by law. An abstract of the examinations is herewith submitted, giving in detail the securities, resources and condition of each bank as it existed on the day of its examination. An abstract of the annual reports made to the Examiner by the Treasurers of the banks is also submitted, exhibiting the condition of each bank as it existed on Monday, the second day of November last.

THE BANKS OF DISCOUNT AND DEPOSIT.

There are only three of these banks now doing business under their State charters, which will expire October next. The probability is that a renewal of their charters will be asked for at the approaching session of the Legislature. Their outstanding circulation is \$3,609. They have redeemed the past year \$29. Although surrounded by national and savings banks they have thus far done a safe and remunerative business, and are regarded by the business community doing business at their counters as still convenient public banking institutions. A detailed statement of their condition at the time they were examined will be found under the appropriate head.

THE AMERICAN BANK OF HALLOWELL.

This bank failed and was placed in the hands of Receivers September 5, 1865.

Amount collected by Receivers from assets.....	\$25,757	51
Assessments paid in by stockholders	9,714	00
Costs paid in by stockholders.....	26	75
Interest accrued from money on deposit.....	4,752	09
	<u> </u>	
	\$40,250	35
Paid liens, mortgages, expenses and ser- vices	\$16,276	32
Paid to creditors 25 per cent. on release of their claims	3,270	67
	<u> </u>	
	19,545	99
Balance November 30, 1873.....	\$20,704	36
The outstanding certificates of claims proved against the bank, amount to.....	\$30,096	24
Judgment was obtained by the Receivers against the stock- holders in August, 1874, since which the following collections have been made :		
Assessments collected on execution.....	\$2,426	00
Interest on assessments collected.....	481	44
Costs collected.....	50	95*
	<u> </u>	
	\$2,958	39

Executions remain to be collected, deemed good, amounting to about \$800.

Executions have been levied on real estate to the amount of about \$1,700. This real estate, and also sundry uncollectable executions, will have to be sold at auction, under the order of the Supreme Judicial Court, for whatever they may sell for. Accrued interest on the money on deposit, in addition to the foregoing statement, will amount to over \$1,500, and the court expenses, and costs of distribution, remain to be paid. It is estimated that the final dividend on outstanding certificates will be between 75 and 80 per cent. The Receivers will make their final report at the March term of the Supreme Judicial Court, and if no obstruction is then interposed, the court will no doubt order distribution to be made to the holders of certificates outstanding.

The aggregate liabilities and assets of the banks of Discount and Deposit when visited, were as follows :

LIABILITIES.	
Capital stock.....	\$225,000 00
Circulation	3,609 00
Deposits	106,209 32

Due on dividends	\$1,457 00
Due to banks	1,007 64
Discount	1,237 27
Profits	23,346 77
Surplus	6,500 00
	\$368,367 00

ASSETS.

Loans	\$292,596 13
Bank stock	700 00
Real estate	4,000 00
Due from banks	47,954 48
Cash and checks	23,116 39
	\$368,367 00

SAVINGS BANKS.

The number of Savings Banks doing business in this State is fifty-eight, two of which have been organized during the last year, namely :

Piscataquis Savings Bank, Dover.

Searsport Savings Bank, Searsport.

The deposits and profits of the fifty-eight banks on the second day of November last were \$31,051,963.73.

The assets, as compared with 1873, are as follows :

ASSETS.	1873.	1874.
Invested in United States bonds.....	\$974,104 41	\$820,711 93
" State of Maine bonds	371,923 25	333,878 25
" other State, county and municipal bonds	7,714,296 04	9,019,792 24
" railroad bonds and stocks.....	4,566,199 80	4,326,494 08
" bank stock.....	660,652 75	686,087 30
" real estate.....	231,581 09	288,126 21
" miscellaneous stocks, &c.....	826,845 85	811,204 70
Loans on real estate	7,319,777 56	7,853,258 71
Loans on collaterals, &c.....	6,123,002 47	6,058,246 25
Cash.....	768,140 62	854,164 06
	\$29,556,523 84	\$31,051,963 73

This statement shows an increase in the deposits of the banks during the year ending November 2, 1874, of \$1,495,439.89. The increase of depositors for the same period is 5,401. The whole number is 96,799. The average to each depositor is \$320.

The increase of deposits the past year is \$1,906,750.92 less than the preceding year; the increase of depositors 4,677 less. This is owing mainly to the following causes—depression in business, the withdrawal of large deposits for reinvestment for larger rates of interest, which are very much less in number than of preceding years, and the withdrawal by depositors of small means from the urgent wants of necessity, who have been induced and educated by the establishment and influence of these institutions, to practice frugality and to lay by something for future need.

The increase in deposits and depositors of the past year, although much less than the preceding year, taken in connection with so great depression in business and in the money market, must be regarded as a remarkable success, and affords the authority for the fact that generally our savings banks are managed with great prudence and are entitled to the confidence placed in them. The fact that they came through the recent panic responding to all the calls made upon them gives them a record—draws around them the full confidence of more people than ever before. They are stronger now than before the panic.

By a careful examination of all the securities, books and general conduct and condition of each bank, although there are in all of them securities owned upon which the payment of interest coupons and dividends are suspended by the States, counties, cities, towns, railroads and other corporations owing the same, to an amount in the aggregate of \$1,014,652.69, I think it may be safely asserted that there is not an unsound or insolvent bank in the State. When any of the banks may have lost in the purchase of such securities they have made up the loss in the main by purchase of other securities below par that are now worth their par, and others that are now above par, such as government bonds, bank stock and State bonds. The reserved fund heretofore accumulated has by some of the banks been charged off to meet in part the loss on this class of securities. It is hoped, and there is no doubt but eventually something may be realized from all of these non-paying securities, and that a portion will be fully paid. Experience shows that banks and moneyed institutions, like individuals, are subjected

to losses in their transactions. Hence the necessity for a reserved fund as provided by law.

The Legislature in its wisdom, not unmindful of the benevolent considerations upon which these institutions are based, and their real value to society and the industrial interest of the State, should so legislate relative to taxation, interest, loans and investments that the dividends and reserve funds of these institutions may be somewhat proportionate to other banking institutions of the State, so far as is consistent with the principle of safety, which is of greater moment than the rate of interest or dividend. It is respectfully and confidently submitted that limits should be prescribed by law, in which deposits may be invested and the securities so numerous and specially described by law that there should exist no excuse for evasion of its spirit and requirements; and that a proper penalty be annexed for every violation of the law in this regard participated in by any officer of the banks. No savings institution should go outside of legal or legitimate limits in order to increase its dividends or surplus. The fact must be conceded that if savings banks are placed under strong legal restrictions, a successful career will follow, and this will make them worthy of the most implicit confidence and trust. To such an extent is this true that all classes of persons will choose them; to the exclusion of bonds, stocks and questionable securities, as proper places for the investment of their funds.

The following schedule embraces the States, counties, cities, towns, railroads and other corporations that have suspended payment of their interest coupons and dividends upon their bonds and stocks owned by the savings institutions of this State, with the amount of each, viz :

State of Arkansas bonds.....	\$10,000 00	
County of Cass bonds, Mo.....	3,000 00	
“ Dougllass bonds, Mo.....	1,000 00	
“ Macon bonds, Mo.....	6,000 00	
“ Macoupin bonds, Ill.....	12,000 00	
“ Moultrie bonds, Ill.....	2,000 00	
“ Presque Isle bonds, Mich.....	5,000 00	
“ St. Clair bonds, Mo.....	15,000 00	
City of Appl:ton bonds, Mo.....	3,660 00	
Town of Briunfield bonds, Ill.....	1,000 00	
“ Muscouth bonds, Ill.....	4,750 00	
“ Warrensburg bonds, Mo.....	1,900 00	
		\$65,310 00
RAILROAD BONDS.		
Atehison, Topeka and Santa Fe, Kansas.....	\$62,065 00	
Burlington, Cedar Rapids and Minnesota, Iowa.....	35,320 00	
Central Iowa, Iowa.....	93,795 41	

Chicago, Danville and Vincennes, Ind	\$22,420 15	
Chicago, Dubuque and Minnesota, Iowa	20,000 00	
Chicago, Michigan and Lake Shore, Mich	30,000 00	
Detroit, Hillsdale and Indiana, Mich	10,000 00	
Lawrence, Leavenworth and Galveston, Kansas	16,690 89	
Logansport, Crawfordsville and Southwestern, Ind.....	6,000 00	
Lake Shore and Michigan Southern, Mich.....	12,570 00	
Missouri River, Fort Scott and Gulf, Mo	28,600 00	
Montclair, N. J.....	22,500 00	
New York, Oswego and Midland, N. Y.....	29,500 00	
Northern Pacific	181,969 49	
Port Royal, S. C. and Ga	2,325 00	
Selma and Gulf, Ala.....	60,250 00	
Springfield and Illinois Southwestern, Ill	900 00	
St. Joseph and Denver City, Kansas, Neb. and Col....	5,000 00	
Toledo, Peoria and Warsaw, Ill.....	11,000 00	
Vermont Central, Vt.....	81,897 50	
		\$732,803 44
RAILROAD STOCK.		
Chicago and Northwestern, Ill.....	\$5,000 00	
Eastern, Mass	13,700 00	
Lake Shore and Michigan Southern, Mich.....	10,000 00	
Michigan Central, Mich.....	106,400 00	
Portsmouth, Great Falls and Conway, N. H.....	700 00	
Rutland, Vt.....	17,308 25	
Vermont and Canada, Vt.....	23,381 00	
		176,489 25
CORPORATION STOCK.		
Continental Mills, Lewiston, Me.....	\$33,000 00	
		33,000 00
CORPORATION BONDS.		
Dry Dock and Warehouse Co., Portland, Me	\$2,600 00	
Kankakee Company, Wilmington, Ill.....	4,450 00	
		7,050 00
Total	-	\$1,014,652 69

The foregoing are designated in each bank holding the same, as follows, bonds (*), stock (†).

The following schedule contains the sum total of the deposits of the savings banks as they existed at the time of their examination by the Examiner, also the resources and their character, viz:

Total deposits	-	<i>Liabilities.</i> \$30,787,513 36
PUBLIC FUNDS OWNED.		
United States bonds.....	-	<i>Resources.</i> \$825,590 41
Public funds of Maine	\$3,057,745 59	
" of New England.....	-	3,644,212 01
" out of New England.....	-	5,603,971 63
BANK STOCK OWNED.		
Bank stock of Maine.....	596,409 30	
" of New England.....	-	660,525 80
" out of New England.....	-	31,250 00
RAILROAD BONDS OWNED.		
Railroad bonds of Maine.....	2,262,790 21	
" of New England	-	2,585,766 23
" out of New England.....	-	1,665,508 47

RAILROAD STOCK OWNED.		<i>Resources.</i>
Railroad stock of Maine	\$15,660 00	
“ of New England.....	-	\$102,502 15
“ out of New England.....	-	185,282 00
CORPORATION BONDS OWNED.		
Corporation bonds of Maine.....	14,950 00	14,950 00
“ out of New England.....	-	44,595 00
CORPORATION STOCK OWNED.		
Corporation stock of Maine.....	1,045,315 51	
“ of New England.....	-	1,073,302 51
Real estate owned.....	110,305 70	110,305 70
Loans on United States bonds.....	-	259,741 54
“ public funds of Maine.....	353,483 26	
“ “ of New England.....	-	366,608 26
“ “ out of New England.....	-	196,297 32
“ bank stock of Maine.....	276,434 54	
“ “ of New England.....	-	338,534 54
“ bank books of Maine.....	96,349 63	96,349 63
“ railroad bonds of Maine.....	990,959 16	
“ “ of New England.....	-	1,081,379 13
“ “ out of New England.....	-	223,993 47
“ “ stock of Maine.....	134,358 77	
“ “ of New England.....	-	186,910 77
“ “ out of New England.....	-	89,700 00
Loans to corporation of Maine.....	888,182 65	888,182 65
“ municipalities.....	417,066 49	417,066 49
Loans on mortgages of real estate.....	7,739,957 15	7,739,957 15
“ vessels of Maine.....	128,225 40	128,225 40
“ names alone.....	365,860 23	365,860 23
Cash on deposit in banks of Maine.....	493,367 79	493,367 79
“ “ out of Maine.....	-	247,114 64
Cash on hand.....	168,432 37	168,432 37
Miscellaneous investments, loans and accounts.....	-	952,030 07
Sum total.....	-	\$30,787,513 36
Total in Maine.....	\$19,155,853 75	

A detailed statement of the foregoing is also given of each bank in the Examiner's report of examinations of the liabilities and resources of the savings banks herewith submitted.

It will be seen by the foregoing exhibit that the Savings Banks have on deposit in the National Banks of this State \$493,367.79, in the banks of other States \$247,114.64, making a total of \$740,-482.43. By reference to reports of past years proportionately there is not much variation in this sum at any time. About \$175,-000 of this amount is bearing no interest—the balance is bearing interest at the rates of 4 to 6 per cent.—mostly at 4 per cent. There seems to be no legal authority in Trustees to deposit in State or National banks the deposits or funds of their savings institutions or any portion of the same. So far as the principle of security is concerned, it cannot be regarded in any stronger light than a loan on names alone. It cannot be regarded in the light of an

investment that the Trustees may make by virtue of section 91 of chapter 47 of the Revised Statutes. As the word *loan* is applied to money, it is money furnished for temporary use, on the condition that it shall be returned, or its equivalent, with compensation for its use—hence it must be regarded as a loan existing in the form of an account between the parties. The bank having such loan on deposit may be loaning and discounting paper with it at a rate of interest or discount double the amount paid. This seems to work injustice. If the funds of savings institutions are to be loaned in this way, with no better security than names alone, on account between the parties, why not allow the Trustees to loan to others than banks and receive the rate of interest the market may warrant.

To obviate this violation of law, and to do full justice to all parties concerned, and also to place ready funds at the command of the savings institutions to meet the calls of depositors and dividends, and not be under the necessity of keeping large amounts of money on hand for a long space of time, for the above purposes, it is suggested that it would be better and as safe for the banks to loan some portion or per cent. of their deposits, under proper legal restrictions, on names alone. May not a note of a few hundred dollars of private individuals, farmers or merchants, whose reputation is good and means undoubted be for safety quite equal with that of a National Bank which may hold thousands of dollars on deposit? If this suggestion should be entertained by the Legislature,—and it must be regarded as an important question for consideration upon the principle upon which our savings banks are created, viz: safety first, profit second,—it is also suggested that all such loans be limited in amount and based upon at least three good and sufficient names, citizens of this State, on a time not exceeding four months, and not subject in any event to extension or renewal, and interest in advance, with a proper penalty for any violation. With such a law, the managers of savings banks could so arrange the payment of the loans on names as to be able to meet their dividends and the withdrawal of depositors on call quite as conveniently as to be dependent upon deposits in other banks, and thereby save a large margin of profits. In this connection it is proper to say that so far as can be ascertained no losses of any amount have arisen from loans on names before or since the law of 1869, creating the prohibition. It will be seen by reference to the abstract of the examinations of the banks herewith submitted, that

large sums are placed on deposit in National Banks by the Savings Banks. It is suggested that such deposits be regulated by law.

Taxing savings bank deposits is a question which is much discussed and a delicate one, and upon which public opinion is somewhat divided, and upon which the people are very sensitive. In England and France deposits in savings banks are limited to comparatively small sums. In England no person is allowed to have a deposit in more than one bank, and deposits from one person are limited to one hundred and fifty pounds. When by addition of interest the deposit amounts to two hundred pounds it then draws no interest. In France the deposit in the whole is limited to two hundred dollars. And it must be conceded upon examination that in the United States deposits have been limited, in some instances by law in others by regulation of the banks, to small sums, especially so until within a few years. These institutions were and are created and designed not only for places of deposit of the earnings and savings of laborers, mechanics, operatives, and the poorer classes, who have no time or knowledge of business sufficient to properly invest their funds, but to fix upon them the habits of industry and economy. Upon a careful calculation, at least two-thirds of the deposits in this State, and the same will hold good throughout the United States, are confined to this class of persons, and until within a few years almost exclusively confined to this class; and while deposits were thus confined, taxing deposits in saving banks were scrupulously and wisely avoided.

Within a few years our savings institutions throughout the country, by prudent and careful management, have become places of deposit for wealthy men and large business concerns, as well as for the other classes named. This fact no doubt has introduced the more recent policy in this and other States of taxing deposits in savings institutions, in order to reach the large amounts placed in the banks by the wealthy, not overlooking the fact even that if not thus deposited might be concealed and never be reached by taxation, which in the main may be true, and this is peculiarly the case in our own State.

From these few facts of history relative to savings banks, which the Examiner has regarded proper to state in this connection, relating to the policy of taxation, it must be admitted that justice required a change in this respect. In order to avoid taxation on deposits and hold to the early policy of no taxes, it would be

incumbent on the Legislature, as all must admit, to limit deposits to small amounts, and not allow the same person to deposit in more than one bank. The policy of such legislation could but be regarded impolitic and unwise.

The manner and amount of taxation to be imposed upon the deposits of savings banks is a matter of legislative regulation and of grave importance to the best interest of the banks and people, and should not be so onerous as to imperil the institutions by causing the legitimate depositors to withdraw and deter others from becoming depositors. This may be done by imposing a too large rate, so as to prevent the accumulation of a reserved fund—a most essential element in all moneyed institutions—also reduce the dividends below what they should be as compared with the standard rate of interest. The rate should be so equably fixed, if possible, that future legislation upon the subject would not be probable.

In order to pay the semi-annual dividends of three per cent., the United States tax, and State tax and the annual expenses of the banks, the rate of profits must be in most of the banks eight per cent. on the deposits, in the largest banks about seven and one-half per cent. The complaint is that this leaves but a small reserve, and in some of the banks nothing, as will appear by the abstract of Treasurer's returns. It will become necessary, in order to continue the present rates of dividends and make the desired increase of the reserved fund, to increase the rate of interest on their loans. It is the general received opinion among the managers of these banks to fall below three per cent. semi-annual dividends would materially affect the prosperity and welfare of the institutions. As the laws of the United States exempt United States bonds from taxation, it is suggested that whatever of the deposits of savings banks are invested in these securities should be excluded.

The deposits of the Savings Banks of the State exceed the capital, circulation and deposits of the National Banks of the State \$7,548,470.73.

The foregoing table of assets, as compared with 1873, shows comparatively with the increase of deposits a small increase in the loan on mortgages of real estate, a class of investments that has been deemed the most desirable for savings banks. This is owing to the fact that they are attended with more care than many others that are readily obtained, and equally safe, hence,

there is a general complaint in some portions of the State that the demand upon savings banks for loans on real estate has not been met with the usual facilities. So long as the above fact exists, in connection with the fact that more losses have arisen from this class of investments than any other of our own State, it will be difficult to find a remedy for this cause of complaint. The losses that have arisen on this class of loans are due in part to the fact of an over-estimated value of the real estate taken for security, and in part to the fall in its value. The principle that mortgaged property should be at least twice the value of the mortgage is the correct one. It is suggested that loans on real estate be limited by law to fifty per cent. of its real value.

The investments that have been made the past year by the banks have been generally in conformity with the law of 1874, and have been mostly confined to public funds of New England. Over one and a quarter million of dollars of deposits have been invested in these funds during the year, and during the same period the investments in railroad bonds and stocks have been reduced a little over \$240,000.

The discounting of business paper is practiced in a few of the savings banks, which is clearly in violation of law, to which the Examiner feels in duty bound to call attention.

It will be seen by the foregoing exhibit that nearly two-thirds of the deposits of the savings banks are invested in securities of the State of Maine, and exceeding \$21,000,000 in securities of New England—leaving about \$9,000,000 out of New England. Of this last sum \$855,765.94 is made up of that class of investments owned that have suspended payment of interest coupons and dividends, leaving to New England of the latter class \$158,886.75. Of the amount out of New England \$772,305.94 are railroad bonds and stock. In view of these facts, managers of our Savings Institutions will no doubt be admonished for all future time not to make investments in bonds and stocks not well known. Stocks and bonds that are of a speculative or fluctuating character that are offered upon so liberal a margin as ten, fifteen or twenty per cent. below their par value—the foundations of which rest upon a questionable enterprise far away, that must make a large discount upon the sale of its bonds and stock even if the enterprise should seem to be a monopoly—have proved to be securities such as savings banks should not invest. It is only a questionable enter-

prise that has to pay a high rate of interest and sell its bonds at a large discount. In making such investments the security of the principal is overlooked. When Trustees find difficulty in properly investing deposits as they come in, it is suggested in order to get relief from this embarrassment to exercise discretion as to the persons from whom deposits should be received, and to close the accounts of those for whom the institutions were not intended. The foregoing figures and facts demonstrate the propriety of a law designating the securities and limits in which savings banks shall be allowed to make investments.

Section 10 of chapter 266 of acts of 1874, prohibits the officers of a savings bank from receiving fees for making deeds and examinations on loans from the bank. There seems to be no good reason for this prohibition, and it is suggested that so much of the section as applies to these fees be repealed.

It is suggested that brokers of bonds and stocks should not be by law eligible to office in savings institutions. The reason must be evident without farther comment.

The investments during the past year have been mainly confined to State, county and city bonds, mostly of New England, at from one to five per cent. below par, except in a few instances at par and a fraction over, and must be regarded as absolutely safe. A marked improvement of investment is seen on every hand. No losses of any importance have arisen from investment on loans during the year. So far as the Examiner is able to judge the examinations of the Trustees, as a general rule, have been thoroughly made—and in many of the larger banks, which should be true of all, are becoming familiar with the loans, investments and records of their respective institutions. The law in regard to trial balances has been generally observed.

Three banks still keep the larger part of their securities in the Union Safe Deposit Vault in Boston, consequently such securities were not examined this or the past year, and no evidence except the statement of the bank officers and the records was furnished of the kinds and amount held by them. I would renew the suggestion made last year, that there should be a provision of law regulating and providing for an examination of such securities if they are to be kept in vaults out of the State.

It will be seen in the detailed report of examinations herewith submitted, that in some of the banks the specific cost of investments is not given as in others; this could not be done from the

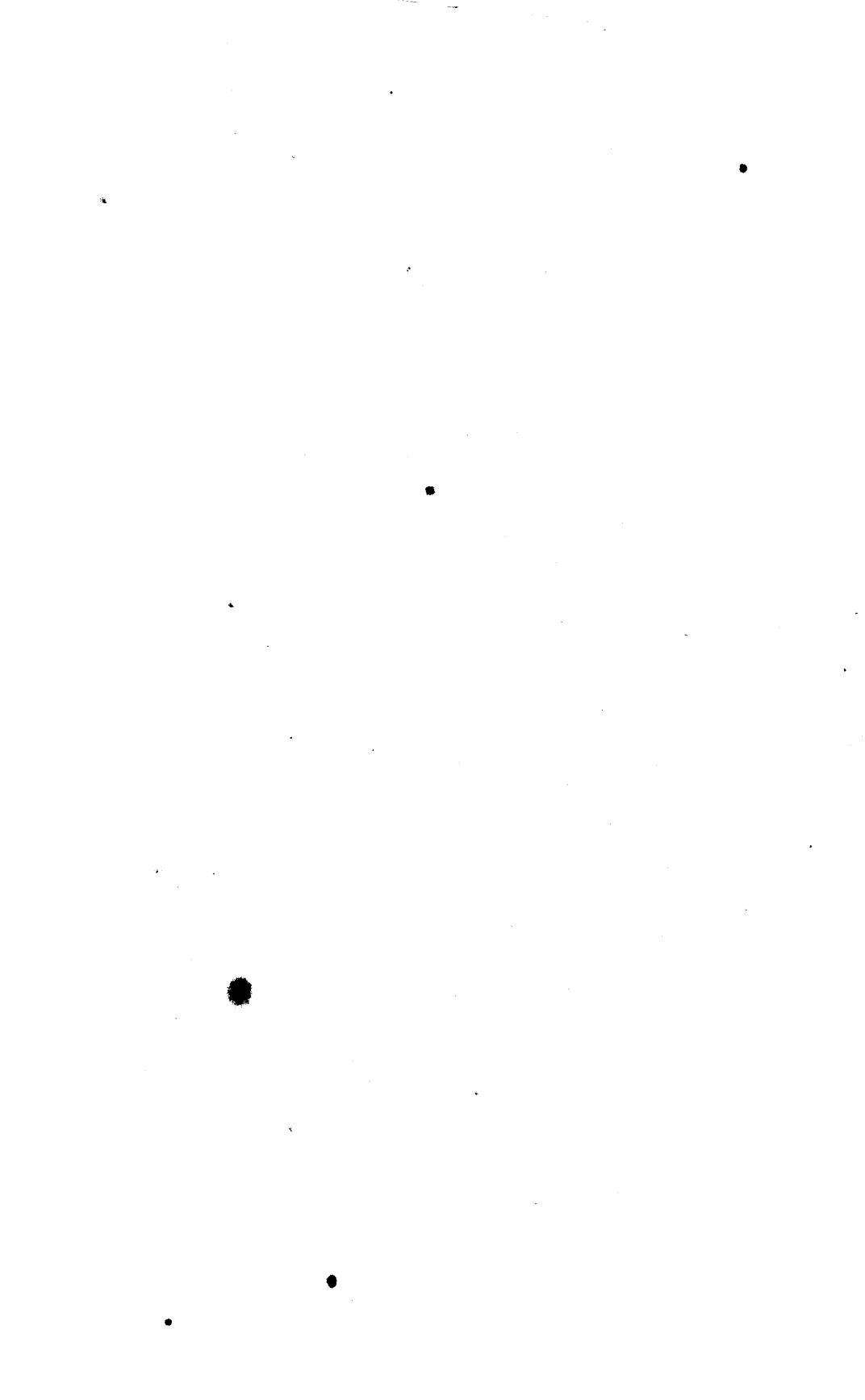
fact that the investments were charged on the books of the bank at par, and the premium or discount paid or received, as the case might be, was charged to profit and loss in some banks and in some a premium account was kept. All investments should be charged at cost in order to show the exact and true standing of the bank.

The law of our State regulating savings banks in many respects is quite imperfect, and when we consider the great importance of these institutions, that in times of emergency they are the only reliance of thousands of families and citizens of our State, and their last and only hope in times of disappointment and disaster, and are the pride of our State and evidence of its growth and prosperity—that their deposits are the fruits of toil, indicating the steady growth of the industry, thrift and independence of our people—should insure careful, safe and well considered and judicious legislation.

The Examiner is pleased to say, that in the discharge of his official duty in the examination of the banks he has uniformly found the officers of the various banks ready to aid by furnishing all necessary information concerning their liabilities, resources, and general management, and with their aid a thorough examination in detail of each bank has been made; and he is gratified to say that the banks have generally been exceedingly well conducted during the past year, and are stronger than a year ago—that the officers of these institutions are men who feel the responsibility they have assumed, and labor to discharge their important and difficult trust for the benefit of their depositors and thereby not to imperil the great public interest committed to their charge.

WILLIAM W. BOLSTER.

AUBURN, December, 1874.



BANKS OF DISCOUNT.

EASTERN BANK—BANGOR.

AMOS M. ROBERTS, PRESIDENT.

CHARLES W. ROBERTS, CASHIER.

Directors—Amos M. Roberts, Edwin Kent, N. G. Higgins, Thomas H. Rich, and James S. Wiley.

Liabilities and Assets, October 24, 1874.

Capital stock.....	\$75,000 00	
Bills in circulation.....	1,673 00	
Deposits.....	53,654 88	
Dividends.....	124 00	
Profit and loss.....	9,800 28	
Discount.....	769 41	
Due First National Bank, Augusta.....	1,007 64	
Loans.....	-	\$103,775 61
Due from the Suffolk National Bank, Boston.....	-	20,083 56
Due from the Elliot National Bank, Boston.....	-	243 74
Cash and checks.....	-	17,926 30
	\$142,029 21	\$142,029 21

Dividends, April and October, 8 per cent.

Amount of dividends.....	\$6,000 00
Redeemed the past year of outstanding circulation.....	16 00
Reserved profits at time of last dividend.....	9,873 63
Amount due from the directors as sureties, &c.....	14,812 14
Amount due from stockholders as principals.....	22,000 00
Amount of unpaid matured debts.....	378 78
Largest amount of stock owned by one stockholder.....	19,300 00
Rate of interest for deposits, 6 per cent. on.....	1,000 00
Specie in bank.....	15 00

MERCANTILE BANK—BANGOR.

SAMUEL LARRABEE, PRESIDENT.

JOHN S. RICKER, CASHIER.

Directors—Samuel Larrabee, George R. Lancaster, Philo A. Strickland, F. A. Wilson,
and Asa Smith.

Liabilities and Assets, October 24, 1874.

Capital stock.....	\$100,000 00	
Bills in circulation.....	1,410 00	
Deposits.....	32,270 65	
Dividends.....	118 00	
Profit and loss.....	11,874 38	
Discount.....	467 86	
Loans.....	-	\$120,702 96
Due from Shoe and Leather National Bank, Boston...	-	20,249 25
Cash.....	-	3,621 32
Checks.....	-	1,567 36
	\$146,140 89	\$146,140 89

Dividends, April and October, 8 per cent.

Amount of dividends.....	\$8,000 00
Redeemed the past year of outstanding circulation.....	13 00
Reserved profits at time of last dividend.....	11,872 03
Amount of unpaid matured debts.....	1,525 00
Largest amount of stock owned by one stockholder..	25,800 00
Rate of interest for deposits, 6 per cent. on.....	4,000 00
Specie in bank, none.	
Amount of real estate owned, none.	
Number of stockholders, 30.	

NORTH BANK—ROCKLAND.

A. J. BIRD, PRESIDENT.

S. N. HATCH, CASHIER.

Directors—A. J. Bird, A. Stanley, Anson Butler, Philo Thurston, S. M. Bird.

Liabilities and Assets, August 11, 1874.

Capital stock	\$50,000 00	
Bills in circulation	526 00	
Deposits	20,283 79	
Dividends	1,215 00	
Profit and loss	1,672 11	
Surplus	6,500 00	
Loan	-	\$68,117 56
Real estate	-	4,000 00
Bank stock	-	700 00
Notes of other banks	-	1,480 43
Specie	-	1 41
Due from other banks	-	5,897 50
	\$80,196 90	\$80,196 90

Dividends, April and October, 7 per cent.

Amount of dividends	\$3,500 00
Amount due from the directors as sureties, &c	15,900 00
Amount due from stockholders as principals	4,600 00
Largest amount of stock held or owned by any one stockholder	2,200 00
Amount of real estate owned	4,000 00
Specie in bank	1 41
Rate of discount on loans 73-10 per cent.	



ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS.
1874.



SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

NOVEMBER 7, 1874.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

LIABILITIES.

Deposits	\$642,456 86
Reserved fund.....	5,547 46
Interest	10,725 28
	\$658,729 60

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
City of Auburn bonds	\$9,600 00	
Bangor	5,000 00	
Belfast	19,000 00	
Town of Lewiston	2,800 00	
Minot	15,250 00	
Nobleboro'	1,000 00	
Wiscasset.....	1,000 00	
Total public funds of Maine.....	-	\$53,650 00
County of St. Louis bonds, Mo.....	13,000 00	
City of St. Louis, Mo.....	2,000 00	
Total public funds out of New England.....	-	15,000 00
<i>Bank Stock Owned.</i>		
First National, Lewiston.....	14,600 00	14,600 00
<i>Corporation Stock Owned.</i>		
Bates-Manufacturing Co., Lewiston.....	10,000 00	
† Continental Mills, Lewiston.....	25,000 00	
Franklin Company, Lewiston	25,000 00	
Total corporation stock of Maine.....	-	60,000 00
<i>Loans on Public Funds.</i>		
United States bonds	-	500 00
City of Auburn.....	6,700 00	
Belfast	500 00	
Lewiston	1,500 00	
Portland.....	1,000 00	
Total on public funds of Maine.....	-	9,700 00
City of Chicago bonds, Ill	-	1,000 00
<i>On Railroad Bonds.</i>		
Androscoggin and Kennebec	700 00	
European and North American	500 00	
Leeds and Farmington.....	1,000 00	
Maine Central.....	2,000 00	
Total on railroad bonds of Maine.....	-	4,200 00
Summit Branch, Penn	-	1,000 00

†Suspended payment of dividends.

ANDROSCOGGIN COUNTY SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Bank Stock.</i>		
First National, Lewiston.....	-	\$9,500 00
<i>On Savings Bank Books.</i>		
Androscoggin County Savings Bank, Lewiston.....	\$1,557 90	
Auburn Savings Bank, Auburn.....	6,783 13	
Total on bank books of Maine.....	-	8,341 03
<i>On Corporation Bonds.</i>		
Bates College, Lewiston.....	-	1,000 00
<i>On Corporation Stock.</i>		
† Continental Mills, Lewiston.....	175 00	
Farwell Mills, Lisbon.....	50,000 00	
Franklin Company, Lewiston.....	22,088 79	
Lewiston Gas Light Co., Lewiston.....	300 00	
Little Androscoggin Water Power Co., Auburn.....	2,200 00	
Total on corporation stock of Maine.....	-	74,763 79
<i>To Corporations.</i>		
Bates Manufacturing Co., Lewiston.....	30,000 00	
Continental Mills, Lewiston.....	68,000 00	
Little Androscoggin Water Power Co., Auburn.....	5,000 00	
Maine Central Institute, Pittsfield.....	700 00	
Mayfield Slate Co., Mayfield.....	10,000 00	
Spring Street Baptist Society, Auburn.....	1,286 48	
School District No. 6, Minot.....	195 45	
Village School District, Brunswick.....	4,200 00	
Worumbo Manufacturing Co., Lisbon.....	20,000 00	
Total to corporations of Maine.....	-	139,381 93
Loans on mortgage of real estate.....	-	243,417 30
buildings.....	-	250 00
names alone.....	-	13,000 00
Profit and loss.....	-	446 08
Expense account.....	-	633 47
Cash on deposit not bearing interest—		
First National Bank, Lewiston.....	-	8,346 00
Total.....		\$658,729 60

Rates of interest charged on loans the past year, $7\frac{1}{2}$ to 8 per cent.
 Annual expenses, \$1,346 30.

†Suspended payment of dividends.

AUBURN SAVINGS BANK—AUBURN.

OCTOBER 19, 1874.

JACOB H. ROAK, PRESIDENT.

SILAS SPRAGUE, TREASURER.

LIABILITIES.

Deposits	\$1,012,153 61
Reserved fund.....	10,500 00
Profits.....	24,008 16
	\$1,046,661 77

RESOURCES.

<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
County of Androscoggin bonds.....	\$1,400 00	
City of Auburn.....	4,000 00	
Belfast.....	20,000 00	
Lewiston.....	7,000 00	
Portland.....	500 00	
Rockland.....	1,900 00	
Town of Anson.....	5,000 00	
Damariscotta.....	6,000 00	
Durham.....	10,000 00	
Lisbon.....	7,700 00	
Webster.....	8,500 00	
Total public funds of Maine.....	-	\$72,000 00
City of Newport bonds, Ky.....	-	15,000 00
<i>Bank Stock Owned.</i>		
First National, Auburn.....	40,700 00	
Norway National, Norway.....	10,000 00	
Total bank stock of Maine.....	-	50,700 00
<i>Railroad Bonds Owned.</i>		
European and North American.....	30,000 00	
Maine Central.....	23,000 00	
Portland and Rochester.....	10,000 00	
Total railroad bonds of Maine.....	-	63,000 00
* Chicago, Danville and Vincennes, Ill. and Ind.....	12,000 00	
* Central Iowa, Iowa.....	10,000 00	
* Northern Pacific.....	15,000 00	
Total railroad bonds out of New England.....	-	37,000 00
<i>Loans on Public Funds.</i>		
United States bonds.....	-	3,950 00
State of Maine.....	400 00	
City of Auburn.....	800 00	
Lewiston.....	900 00	
Town of Lisbon.....	450 00	
Winthrop.....	200 00	
Total on public funds of Maine.....	-	2,750 00
<i>On Bank Stock.</i>		
Casco National, Portland.....	700 00	
First National, Portland.....	600 00	
First National, Auburn.....	10,903 19	
Total on bank stock of Maine.....	-	12,203 19
<i>On Savings Bank Books.</i>		
Androscoggin County Savings Bank, Lewiston.....	400 00	
Auburn Savings Bank, Auburn.....	21,310 00	
Total on savings bank books of Maine.....	-	21,710 00
<i>On Railroad Bonds.</i>		
Androscoggin and Kennebec.....	300 00	
Leeds and Farmington.....	10,050 00	
Maine Central.....	20,000 00	
Total on railroad bonds of Maine.....	-	30,350 00
* Central Iowa, Iowa.....	-	1,700 00

*Suspended payment of interest coupons.

AUBURN SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Corporation Bonds.</i>		
Maine Central Institute, Pittsfield, Me	-	\$150 00
<i>On Corporation Stock.</i>		
Auburn Aqueduct Company, Auburn	\$500 00	
Franklin Company, Lewiston	6,000 00	
Lewiston Falls Manufacturing Company, Lewiston	14,500 00	
Little Androscoggin Water Power Co., Auburn	23,950 00	
Lewiston Steam Mill Company, Lewiston	7,700 00	
Mayfield Slate Company, Mayfield	15,000 00	
Riverside Cemetery, Lewiston	2,000 00	
Total on corporation stock of Maine	-	69,650 00
Great Falls Manufacturing Co, Great Falls, N. H	-	287 00
<i>To Corporations.</i>		
Maine State Seminary, Lewiston	-	5,000 00
<i>To Municipalities.</i>		
County of Androscoggin	-	4,000 00
Loans on mortgages of real estate	-	428,143 88
buildings	-	500 00
names alone	-	177,611 87
Furniture, fixtures and safe	-	5,538 21
Premium account	-	19,185 71
Cash on deposit not bearing interest—		
First National Bank, Auburn	-	25,206 57
Cash on hand	-	1,025 34
Total	-	\$1,046,661 77

Rates of interest charged on loans the past year, $7\frac{1}{2}$ and 8 per cent.
Annual expenses, \$2,152.43.

AUGUSTA SAVINGS BANK—AUGUSTA.

OCTOBER 29, 1874.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

LIABILITIES.

Deposits	\$1,985,614 50
Reserved fund.....	30,000 00
Dividend No. 52.....	57,157 59
Earnings	51,585 35
	\$2,124,357 44

RESOURCES.

	<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
United States bonds.....		\$15,000 00	\$15,000 00
State of Maine.....		38,000 00	
County of Arcoostook.....		2,000 00	
Washington.....		1 000 00	
City of Augusta.....		30,500 00	
Bangor.....		23,500 00	
Bath.....		10,000 00	
Portland.....		29,000 00	
Town of Dexter.....		5,000 00	
Total public funds of Maine.....		-	139,000 00
County of Allen bonds, Ind.....		20,000 00	
Cook, Ill.....		10,000 00	
* Maccopin, Ill.....		10,000 00	
Marion, Ind.....		25,000 00	
St. Louis, Mo.....		51,000 00	
City of Bay, Mich.....		5,000 00	
Cleveland, Ohio.....		100,000 00	
Cincinnati, Ohio.....		25,000 00	
Chicago, Ill.....		125,000 00	
Columbus, Ohio.....		55,000 00	
Dayton, Ohio.....		35,000 00	
Elizabeth, N. J.....		35,000 00	
Grand Rapids, Mich.....		20,000 00	
Indianapolis, Ind.....		30,000 00	
La Porte, Ind.....		13,000 00	
Lincoln, Neb.....		2,500 00	
Louisville, Ky.....		75,000 00	
Minneapolis, Minn.....		20,000 00	
Newark, N. J.....		10,000 00	
Newport, Ky.....		40,000 00	
Portsmouth, Ohio.....		19,000 00	
Saginaw, Mich.....		5,000 00	
St. Louis, Mo.....		14,000 00	
St. Paul, Minn.....		28,000 00	
Toledo, Ohio.....		80,000 00	
Town of Orange, N. J.....		6,000 00	
Total public funds out of New England.....		-	858,500 00
	<i>Railroad Bonds Owned.</i>		
Androscoggin and Kennebec.....		5,300 00	
Kennebec and Portland.....		15,600 00	
Portland and Kennebec, (consolidated).....		66,400 00	
Somerset and Kennebec, (1st mortgage).....		40,700 00	
Somerset and Kennebec, (2d mortgage).....		56,700 00	
Total railroad bonds of Maine.....		-	184,700 00
Cedar Rapids and Missouri River, Iowa.....		13,000 00	
Union Pacific.....		15,000 00	
Total railroad bonds out of New England.....		-	28,000 00

*Suspended payment of interest coupons.

AUGUSTA SAVINGS BANK, (CONTINUED.)
RESOURCES.

	<i>Charged at par</i>	
<i>Bank Stock Owned.</i>		
First National, Augusta, Me.	\$36,000 00	\$36,000 00
Real estate owned, (bank building).....	-	8,400 00
<i>Loans on Public Funds.</i>		
United States bonds.....	-	5,450 00
City of Augusta.....	51,700 00	
Town of Dexter.....	900 00	
China orders.....	300 00	
Winslow.....	500 00	
Total on public funds of Maine.....	-	53,400 00
City of Cincinnati bonds, Ohio.....	9,000 00	
Chicago bonds, Ill.....	9,000 00	
Minneapolis, Minn.....	2,500 00	
Total on public funds out of New England.....	-	20,500 00
<i>On Bank Stock.</i>		
First National, Augusta.....	16,500 00	
Granite National, Augusta.....	6,200 00	
Peoples' National, Waterville.....	375 00	
Sandy River National, Farmington.....	2,400 00	
Total on bank stock of Maine.....	25,475 00	
Globe National, Boston.....	500 00	
National Hide and Leather, Boston.....	800 00	
National Exchange, Boston.....	500 00	
New England National, Boston.....	1,000 00	
Shoe and Leather National, Boston.....	800 00	
Suffolk National, Boston.....	5,000 00	
Tremont National, Boston.....	1,300 00	
Total on bank stock of New England.....	-	35,375 00
<i>On Savings Bank Books.</i>		
Augusta Savings Bank.....	19,196 95	
Kennebec Savings Bank.....	500 00	
Total on savings bank books of Maine.....	-	19,696 95
<i>On Railroad Bonds.</i>		
Androscoggin and Kennebec.....	2,400 00	
Maine Central.....	50,000 00	
Portland and Kennebec, (consolidated).....	108,800 00	
Somerset and Kennebec.....	750 00	
Total on railroad bonds of Maine.....	161,950 00	
Eastern, Mass.....	25,000 00	
Total on railroad bonds of New England.....	-	186,950 00
<i>On Railroad Stock.</i>		
North Yarmouth.....	5,650 79	
Portland and Kennebec.....	2,800 00	
Total on railroad stocks of Maine.....	8,450 79	
Boston and Albany, Mass.....	1,000 00	
Total on railroad stocks of New England.....	-	9,450 79
<i>On Corporation Stock.</i>		
Kennebec Land and Lumber Co., Augusta.....	-	40,000 00
<i>To Municipalities.</i>		
Town of Houlton.....	1,000 00	
Machias.....	8,400 00	
Pittsfield.....	14,000 00	
Whitefield.....	756 00	
Total to municipalities of Maine.....	-	24,156 00
City of Indianapolis, Ind.....	-	50,000 00
<i>To Corporations.</i>		
School District No 2, Augusta.....	300 00	
Village School District, Augusta.....	24,500 00	
Total to corporations of Maine.....	-	24,800 00

AUGUSTA SAVINGS BANK, (CONCLUDED.)

RESOURCES.

Loans on mortgages of real estate	-	\$334,107 27
Cash on deposit bearing interest, 4 per cent—		
First National Bank, Augusta.....	-	34,280 24
First National Bank, Boston.....	-	14,913 17
Cash on hand	-	1,678 02
Total	-	\$2,124,357 44

Rates of interest charged on loans the past year, $7\frac{1}{2}$ and 8 per cent.
Annual expenses, \$3,029.38.

BANGOR SAVINGS BANK—BANGOR.

OCTOBER 26, 1874.

GEORGE W. PICKERING, PRESIDENT.

JOHN PATTEN, TREASURER.

LIABILITIES.

Deposits	\$2,287,445 62
Reserved fund.....	42,367 92
Profits.....	69,130 01
Dividend No. 45.....	52,133 25
Interest	10,210 36
	<hr/>
	\$2,461,287 16

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
United States bonds	\$120,150 00	\$120,150 00	\$120,150 00
United States 5 years 4 per ct. certificates	52,000 00	46,575 50	46,575 50
State of Maine bonds.....	30,000 00	29,650 00	
County of Penobscot.....	23,000 00	20,707 10	
City of Bangor.....	283,000 00	246,399 86	
Bath.....	20,500 00	18,566 25	
Belfast.....	10,000 00	8,800 00	
Ellsworth.....	7,000 00	7,000 00	
Total public funds of Maine.....	-	331,123 21	
State of New Hampshire bonds.....	20,000 00	19,550 00	
City of Cambridge, Mass.....	10,000 00	9,650 00	
Fall River, Mass.....	25,000 00	23,625 00	
Lawrence, Mass.....	15,000 00	14,212 50	
Manchester, N. H.....	10,000 00	9,462 50	
Worcester, Mass.....	10,000 00	9,675 00	
Total public funds of New England.	-	-	417,298 21
Town of Lyndon bonds, Wis.....	2,000 00	1,900 00	1,900 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	239,000 00	209,025 00	
Maine Central.....	109,700 00	101,211 00	
Total railroad bonds of Maine.....	-	310,236 00	
Connecticut Western, Conn.....	20,000 00	17,900 00	
Total railroad bonds of New England	-	-	328,136 00
* Northern Pacific	20,000 00	19,100 00	19,100 00

* Suspended payment of interest coupons.

BANGOR SAVINGS BANK, (CONCLUDED.)

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Railroad Stock Owned.</i>			
St. Paul and Sioux City, Minn.	\$25,000 00	\$25,000 00	\$25,000 00
<i>Corporation Stock Owned.</i>			
Union Insurance Co., Bangor	2,000 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>			
Farmers' National, Bangor	10,100 00	12,120 00	
Kenduskeag National, Bangor	10,000 00	10,000 00	
Total bank stock of Maine.....	-	-	22,120 00
Real estate owned		21,693 50	21,693 50
<i>Loans on Public Funds.</i>			
United States bonds		-	1,700 00
State of Maine.....		950 00	
City of Bangor.....		12,600 00	
Total on public funds of Maine		-	13,550 00
<i>On Railroad Bonds.</i>			
European and North American		-	17,250 00
<i>On Railroad Stock.</i>			
European and North American		-	48,000 00
<i>On Corporation Stock.</i>			
Brewer Brick Co., Brewer.....		13,200 00	
Penobscot Boom Co., Bangor.....		7,000 00	
Total on corporation stock of Maine.....		-	20,200 00
<i>To Corporations.</i>			
Bangor Insurance Co., Bangor		35,000 00	
Bangor Chapel Association, Bangor.....		600 00	
Central Congregational Parish, Bangor		1,000 00	
European and North American Railway Co		100,000 00	
Highland Slate Co., Bangor.....		8,000 00	
Parlor Car Co., Bangor.....		8,800 00	
Penobscot Mutual Fire Insurance Co., Bangor.....		6,000 00	
School District No 2, Medway		1,100 00	
Total to corporations of Maine.....		-	160,500 00
<i>To Municipalities.</i>			
City of Bangor.....		20,000 00	
Belfast.....		10,000 00	
Total to municipalities of Maine.....		30,000 00	
Town of Brookline, Mass.....		30,000 00	
Total to municipalities of New England.....		-	60,000 00
Loans on mortgages of real estate.....		-	989,130 27
lumber		-	4,000 00
names alone.....		-	1,000 00
Expense account		-	36 75
Cash on deposit bearing interest, 5 per cent—			
Kenduskeag National Bank, Bangor.....		-	140,677 36
Cash on hand		-	1,269 57
Total		-	\$2,461,287 16

Rates of interest charged on loans the past year, 7 to 9 per cent.
Annual expenses, \$4,491.95.

BATH SAVINGS INSTITUTION—BATH.

OCTOBER 1, 1874.

CHARLES DAVENPORT, PRESIDENT.

JOHN H. KIMBALL, TREASURER.

LIABILITIES.

Deposits	\$1,689,519 48
Reserved fund	19,564 10
Premium account	54,251 41
Interest	5,895 81
Profit and loss	1,002 37
	\$1,762,233 17

RESOURCES.

	<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
United States bonds		\$300,000 00	\$300,000 00
City of Bath		134,400 00	
Portland		5,000 00	
Rockland		43,600 00	
Town of Damariscotta		9,000 00	
Newcastle		26,000 00	
Thomaston		7,000 00	
Waldoboro'		12,000 00	
Wiscasset		30,500 00	
Total public funds of Maine		-	267,500 00
*State of Arkansas bonds		10,000 00	
Georgia		10,000 00	
County of Cook, Ill.		4,000 00	
Johnson, Ill.		8,000 00	
Mason, Ill.		3,000 00	
Pulaski, Ill.		3,500 00	
Warren, Ill.		3,000 00	
White, Ill.		10,500 00	
City of Beardstown, Ill.		500 00	
Cleveland, Ohio		15,000 00	
Chicago, Ill.		54,000 00	
Cincinnati, Ohio		36,000 00	
Lincoln, Neb.		3,000 00	
Quincy, Ill.		1,000 00	
St. Louis, Mo.		25,000 00	
Toledo, Ohio		37,000 00	
Town of Avoca, Ill.		2,000 00	
Bloomington, Ill.		10,000 00	
Harrisburg, Ill.		1,000 00	
Steldon, Ill.		10,000 00	
Sullivan, Ill.		30,000 00	
Total public funds out of New England		-	283,500 00
	<i>Bank Stock Owned.</i>		
Bath National Bank, Bath		5,200 00	
First National Bank, Bath		3,000 00	
First National Bank, Bangor		8,500 00	
Lincoln National Bank, Bath		4,000 00	
Sagadahoc National Bank, Bath		1,200 00	
Total bank stock of Maine		21,900 00	
Globe National Bank, Boston		1,500 00	
National Hide and Leather, Boston		10,000 00	
Total bank stock of New England		-	33,400 00
	<i>Corporation Stock Owned.</i>		
Maine Telegraph Co., Bath		3,750 00	3,750 00

* Suspended payment of interest coupons.

BATH SAVINGS INSTITUTION, (CONTINUED.)

RESOURCES.

	Charged at par.	
<i>Railroad Stock Owned.</i>		
Boston and Lowell, Mass.....	\$3,000 00	
Boston and Maine, Mass.....	20,000 00	
† Vermont and Canada, Vt.....	18,000 00	
Total railroad stock of New England.....	-	\$41,000 00
Chicago and Alton, Ill.....	47,000 00	
Illinois Central, Ill.....	56,000 00	
† Lake Shore and Michigan Southern, Mich.....	10,000 00	
† Michigan Central, Mich.....	41,700 00	
Total railroad stock out of New England.....	-	154,700 00
<i>Railroad Scrip Owned.</i>		
Maine Central.....	18,000 00	18,000 00
<i>Railroad Bonds Owned.</i>		
Kennebec and Portland.....	1,500 00	
Leeds and Farmington.....	45,000 00	
Portland and Kennebec.....	124,900 00	
Total railroad bonds of Maine.....	171,400 00	
Missequoi, Vt.....	15,000 00	
* Vermont Central, Vt.....	34,000 00	
Vermont Central and Vermont and Canada, Vt.....	11,000 00	
Total railroad bonds of New England.....	-	231,400 00
* Burlington and Cedar Rapids, Iowa.....	20,000 00	
* Central Iowa, Iowa.....	10,000 00	
Central Pacific.....	10,000 00	
Chicago, Burlington and Quincy, Ill.....	20,000 00	
Lake Shore and Michigan Southern, Mich.....	30,000 00	
Michigan Central, Mich.....	25,000 00	
* Selma and Gulf, Ala.....	10,000 00	
Total railroad bonds out of New England.....	-	125,000 00
Real estate owned.....	-	10,000 00
<i>Loans on Public Funds.</i>		
United States bonds.....	-	800 00
City of Bath bonds, Me.....	-	800 00
Cincinnati bonds, Ohio.....	-	4,000 00
<i>On Bank Stock.</i>		
First National, Bath.....	18,500 00	
First National, Damariscotta.....	900 00	
Total on bank stock of Maine.....	-	19,400 00
<i>On Railroad Stock.</i>		
Maine Central, Me.....	11,100 00	
Central, Vt.....	25,000 00	
Total on railroad stock of New England.....	-	36,100 00
<i>On Corporation Stock.</i>		
Bath Gas Light Co., Bath, Me.....	-	4,000 00
<i>To Municipalities.</i>		
Town of Phippsburg, Me.....	-	3,500 00
<i>To Corporations.</i>		
Worumbo Manufacturing Co., Lisbon, Me.....	-	20,000 00
<i>On Vessels.</i>		
Anna Camp, Bath.....	3,000 00	
Bark Mendota, Bath.....	500 00	
Kate Davenport, Bath.....	4,500 00	
Ella S. Thayer, Bath.....	3,000 00	
James A. Wright, Bath.....	15,000 00	
John H. Kimball, Bath.....	1,500 00	
Total on vessels of Maine.....	-	27,500 00

* Suspended payment of interest coupons.

† Suspended payment of dividends.

BATH SAVINGS INSTITUTION, (CONCLUDED)

RESOURCES.

Loans on mortgages of real estate.....	-	\$158,405 42
printing press, type, &c	-	2,500 00
names alone, (previous to law 1869).....	-	15,075 54
Cash on deposit bearing interest, 4 per cent.—		
National Exchange, Boston.....	-	339 09
Cash on hand.....	-	1,563 12
Total	-	\$1,762,233 17

Rates of interest charged on loans the past year, $7\frac{1}{2}$ per cent.
Annual expenses, \$2,293.17.

BELFAST SAVINGS BANK—BELFAST.

AUGUST 8, 1874.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

LIABILITIES.

Deposits	\$919,398 13
Reserved fund.....	14,248 53
Profit and loss.....	9,217 77
Premium account.....	6,056 50
Surplus.....	10,535 98
	\$959,456 91

RESOURCES.

	<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
United States coin certificates.....	\$11,000 00	\$11,000 00	
State of Maine bonds.....	7,300 00		
State of New Hampshire.....	2,000 00		
City of Boston.....	13,000 00		
Total public funds of New England.....	-	22,300 00	
City of Toledo bonds, Ohio.....	6,000 00	6,000 00	
	<i>Bank Stock Owned.</i>		
Belfast National, Belfast.....	3,100 00	3,100 00	
	<i>Railroad Bonds Owned</i>		
Belfast and Moosehead Lake, (1st mortgage) Me.....	47,000 00		
Eastern, Mass	10,000 00		
Total railroad bonds of New England..	-	57,000 00	
Cedar Rapids and Missouri River, Iowa.....	26,000 00		
Central Pacific.....	20,000 00		
Chicago, Iowa and Nebraska, Ill.....	15,000 00		
Total railroad bonds out of New England.....	-	61,000 00	
Real estate owned.....	-	13,900 00	
	<i>Loans on Public Funds.</i>		
United States bonds.....	13,558 00	13,558 00	
State of Maine	1,000 00		
City of Belfast.....	1,400 00		
Gardiner.....	3,000 00		
Town of Hampden.....	800 00		
Lincolntonville	1,875 00		
Total on public funds of Maine	-	8,075 00	

BELFAST SAVINGS BANK, (CONTINUED.)
RESOURCES.

<i>On Bank Stock.</i>		
Belfast National, Belfast	\$1,800 00	
Casco National, Portland	500 00	
Farmers' National, Bangor	10,000 00	
First National, Bangor	10,000 00	
Granite National, Augusta	3,000 00	
Ticonic National, Waterville	800 00	
Total on bank stock of Maine	26,100 00	
Maverick National, Boston	29,200 00	
Total on bank stock of New England	-	\$55,300 00
Peoples' National, Charleston, S. C.	-	10,000 00
<i>On Bank Checks.</i>		
Veazie National, Bangor	-	40,000 00
<i>On Savings Bank Books.</i>		
Belfast Savings Bank, Belfast, Me.	3,200 00	
Boston Five Cent Savings Bank, Boston, Mass.	110 00	
Total on savings bank books of New England	-	3,310 00
<i>To Municipalities.</i>		
City of Ellsworth, Me.	1,500 00	
School District No. 18, Ellsworth, Me.	875 00	
Total to municipalities of Maine	-	2,375 00
<i>On Railroad Stock.</i>		
Portland and Kennebec, Me.	10,000 00	
Union and Cambridge, (horse,) Mass.	8,000 00	
Total on railroad stock of New England	-	18,000 00
Cedar Rapids and Missouri River, Iowa	10,000 00	
Chicago, Iowa and Nebraska, Ill.	32,200 00	
Iowa Falls and Sioux City, Iowa	47,500 00	
Total on railroad stock out of New England	-	89,700 00
<i>On Corporation Stock.</i>		
Belfast Gas Company	1,350 00	
Dwight Manufacturing Co., Mass.	1,500 00	
Great Falls Manufacturing Co., N. H.	6,000 00	
Total on corporation stock of New England	-	8,850 00
<i>On Railroad Bonds.</i>		
Belfast and Moosehead Lake, (1st mortgage)	2,500 00	
Belfast and Moosehead Lake, (2d mortgage)	56,000 00	
European and North American	40,000 00	
Maine Central	20,000 00	
Portland and Kennebec	10,000 00	
Total on railroad bonds of Maine	128,500 00	
Boston, Hartford and Erie, Mass.	5,000 00	
* Vermont Central, Vt.	2,000 00	
Total on railroad bonds of New England	-	135,500 00
Central Pacific	5,000 00	
Chicago, Iowa and Nebraska, Ill.	27,000 00	
Sioux City and Pacific, Iowa	1,000 00	
Union Pacific	60,000 00	
Total on railroad bonds out of New England	-	93,000 00
<i>On Corporation Bonds.</i>		
Philadelphia and Reading Coal and Iron Co., Pa.	-	20,000 00
<i>To Corporations.</i>		
Belfast Manufacturing Co., Belfast	2,707 16	
Belfast Gas Light Co., Belfast	1,600 00	
Maine Central Railroad Co	45,000 00	
Total to corporations of Maine	49,307 16	
Metropolitan Horse Railroad Co., Boston	10,000 00	
Pacific Guano Co., Boston	20,000 00	
Total to corporations of New England	-	79,307 16

* Suspended payment of interest coupons.

BELFAST SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Vessels.</i>		
Brig I. W. Parker, Belfast.....	\$2,000 00	
Ship Charlotte W White, Belfast	2,000 00	
Ivanhoe, Belfast.....	2,200 00	
Leonora, Belfast.....	4,000 00	
Total on vessels of Maine	-	\$10,200 00
Loans on mortgages of real estate.....	-	120,897 49
names alone.....	-	600 00
Cash on deposit bearing interest, 6 per cent.—		
Howard National Bank, Boston	-	70,380 95
Cash on hand	-	6,103 31
Total	-	\$959,456 91

Rates of interest charged on loans the past year, 7 to 8 per cent.
Annual expenses, \$2,500.00.

BETHEL SAVINGS BANK—BETHEL.

AUGUST 20, 1874.

O. H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

LIABILITIES.

Deposits	\$42,129 83
Reserved fund.....	181 73
Profits.....	998 19
	\$43,309 75

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>
<i>Public Funds Owned.</i>		
United States bonds.....	\$200 00	\$236 00
City of Portland, Me.....	8,000 00	7,548 33
<i>Loans on Public Funds.</i>		
United States bonds.....	-	200 00
<i>On Savings Bank Book.</i>		
Bethel Savings Bank.....	-	400 00
<i>To Municipalities.</i>		
Town of Bethel	3,861 33	
Newry	543 47	
Total to municipalities of Maine	-	4,404 80
Loans on mortgages of real estate	-	20,098 25
other collaterals	-	1,927 00
names alone	-	7,528 85
Cash on hand	-	966 52
Total.....	-	\$43,309 75

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$200.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

JUNE 15, 1874.

WILLIAM P. HAINES, PRESIDENT. RICHARD M. CHAPMAN, TREASURER.

LIABILITIES.

Deposits.....	\$531,363 31
Reserved fund.....	8,000 00
Profits.....	7,179 00
	\$546,542 31

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
United States bonds.....	\$22,000 00	\$22,000 00	\$22,000 00
State of Maine.....	9,400 00	9,242 50	
City of Biddeford.....	1,700 00	1,600 00	
Portland.....	10,000 00	9,200 00	
Total public funds of Maine.....	-	-	20,042 50
County of Wayne bonds, Ill.....	6,000 00	5,400 00	
City of Kansas, Kansas.....	4,000 00	4,000 00	
Total public funds out of N. England.....	-	-	9,400 00
<i>Bank Stock Owned.</i>			
Biddeford National, Biddeford.....	24,300 00	26,872 00	
Canal National, Portland.....	2,400 00	2,640 00	
Cumberland National, Portland.....	400 00	550 00	
First National, Portland.....	1,500 00	1,860 00	
Saco National, Saco.....	4,000 00	4,000 00	
York National, Saco.....	1,500 00	1,650 00	
Total bank stock of Maine.....	-	-	37,572 00
<i>Railroad Stock Owned.</i>			
† Vermont and Canada, Vt.....	5,000 00	5,081 00	5,081 00
† Michigan Central, Mich.....	400 00	400 00	400 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	10,000 00	9,000 00	
Maine Central.....	4,000 00	4,000 00	
Portland and Ogdensburg.....	5,000 00	4,000 00	
Total railroad bonds of Maine.....	-	17,000 00	
Connecticut Western, Conn.....	9,000 00	8,109 00	
Total railroad bonds of New England.....	-	-	25,100 00
Burlington and Missouri River, Mo.....	5,000 00	4,000 00	
* Central Iowa, Iowa.....	8,000 00	3,800 00	
* Chicago and Michigan Lake Shore, Ill..	23,000 00	15,770 00	
Cincinnati and Indiana, Ohio.....	23,000 00	20,000 00	
Indianapolis, Cincinnati & Lafayette, Ind.	11,500 00	8,500 00	
* Leavenworth, Lawrence & Galveston, Kan	1,000 00	900 00	
Michigan Central, Mich.....	1,000 00	1,000 00	
* Missouri River and Fort Scott, Mo.....	5,000 00	3,100 00	
Omaha and Southwestern, Neb.....	1,000 00	880 00	
Quincy and Warsaw, Ill.....	5,000 00	5,000 00	
White Water Valley, Ind.....	5,000 00	4,000 00	
Total railroad bonds out of N. England.....	-	-	66,950 00
<i>Corporation Stock Owned.</i>			
† Continental Mills, Lewiston.....	8,000 00	8,000 00	
Franklin Co. Lewiston.....	15,000 00	17,576 12	
Laconia Manufacturing Co., Biddeford...	8,000 00	8,875 00	
Saco Water Power Machine Shop, Biddef'd	16,000 00	19,250 00	
Total corporation stock of Maine.....	-	-	53,701 12
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	4,480 00
City of Biddeford, Me.....	-	-	2,000 00
Kansas, Kansas.....	-	-	400 00

*Suspended payment of interest coupons.

†Suspended payment of dividends.

BIDDEFORD SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Bank Stock.</i>		
Biddeford National, Biddeford, Me.	-	\$200 00
<i>On Corporation Stock.</i>		
Bangor and Machias Steamboat Co., Portland.....	\$1,400 00	
† Continental Mills, Lewiston	700 00	
Ne Plus Ultra Collar Co., Biddeford	300 00	
Pepperell Manufacturing Co., Biddeford	9,470 00	
Saco Water Power Machine Shop, Biddeford	5,300 00	
Total on corporation stock of Maine.....	17,170 00	
Ponemah Mills, Norwich, Conn.....	5,000 00	
The Lenox Glass Co., Lenox, Mass.....	5,500 00	
Total on corporation stock of New England.....	-	27,670 00
Brooklyn Gas Light Co., Brooklyn, N. Y.;	-	3,000 00
<i>On Railroad Stock.</i>		
Middlesex Horse Railroad, Boston, Mass.....	-	500 00
<i>On Railroad Bonds.</i>		
Burlington and Missouri River, Mo.....	2,000 00	
New York, West Shore and Chicago, N. Y.....	5,000 00	
Washington and Ohio, N. Y.....	3,719 97	
White Water Valley, Ind.....	21,000 00	
Total on railroad bonds out of New England.....	-	31,719 97
<i>On Savings Bank Books.</i>		
Biddeford Savings Bank, Biddeford.....	1,000 00	
Saco and Biddeford Savings Institution, Saco	1,000 00	
York County Savings Bank, Biddeford	500 00	
Total on bank books of Maine.....	-	2,500 00
<i>To Municipalities.</i>		
City of Biddeford.....	7,500 00	
Town of Kennebunkport.....	3,000 00	
School District No. 4, Biddeford	3,654 23	
No. 7, Biddeford	488 42	
Total to municipalities of Maine	-	14,642 65
<i>To Corporations.</i>		
Hardy Machine Shop, Biddeford	2,500 00	
Laconia Manufacturing Co., Biddeford	15,000 00	
Pepperell Manufacturing Co., Biddeford.....	9,000 00	
Saco Water Power Machine Shop, Biddeford.....	24,000 00	
Total to corporations of Maine.....	50,500 00	
Davol Mills, Fall River, Mass.....	10,000 00	
Sagamore Mills, Fall River, Mass.....	5,000 00	
Total to corporations of New England.....	-	65,500 00
Loans on mortgages of real estate	-	123,095 25
names alone	-	15,413 01
Cash on deposit bearing interest, 6 per cent.....	-	14,837 83
Cash on hand.....	-	336 98
Total.....	-	\$546,542 31

Rate of interest charged on loans the past year, 7½ to 8 per cent.

Annual expenses, \$1,400.

† Suspended payment of dividends.

BOOTHBAY SAVINGS BANK—BOOTHBAY.

AUGUST 5, 1874

ALLEN LEWIS, PRESIDENT.

MOSES E. PIERCE, TREASURER.

LIABILITIES:

Deposits	\$7,035 42
Reserved fund	14 84
Profits	131 75
Dividends	213 88
	\$7,445 89

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
City of Portland bonds, Me.	\$1,000 00	\$907 17	\$907 17
<i>Railroad Bonds Owned.</i>			
Maine Central, Me	500 00	504 17	504 17
<i>Loans on Railroad Stock.</i>			
Townsend Marine, Me	-	-	800 00
<i>To Corporations.</i>			
Townsend Marine, Me	-	-	300 00
<i>To Municipalities.</i>			
Town of Boothbay, Me	-	-	500 00
Loans on mortgages of real estate	-	-	3,250 00
names alone	-	-	300 00
Cash on hand	-	-	884 55
Total	-	-	\$7,445 89

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, nothing.

BREWER SAVINGS BANK—BREWER.

AUGUST 5, 1874.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

LIABILITIES.

Deposits	\$32,181 55
Reserved fund	851 80
Profits	767 18
	\$33,800 53

RESOURCES.

	Charged at par.
<i>Public Funds Owned.</i>	
County of Penobscot bonds, Maine	\$2,000 00
Loans on mortgages of real estate	26,603 53
Interest due	1,246 04
Cash on deposit not bearing interest—	
Traders' National Bank, Bangor	3,501 91
Cash on hand	449 05
Total	\$33,800 53

Rate of interest charged on loans the past year, 6 to 10 per cent.
Annual expenses, \$150.

BRIDGTON SAVINGS BANK—BRIDGTON.

August 18, 1874.

RUFUS GIBBS, PRESIDENT.

PERLEY P. BURNHAM, TREASURER.

LIABILITIES.

Deposits.....	\$138,412 70
Reserved fund.....	1,600 00
Profits.....	1,285 29
	\$141,297 99

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
City of Portland bonds.....	\$11,000 00	\$10,051 25	
Town of Waldoboro'.....	2,000 00	1,800 00	
Total public funds of Maine.....	-	-	\$11,851 25
County of Scioto bonds, Ohio.....	5,000 00	5,025 00	
City of Pomeroy, Ohio.....	1,000 00	997 50	
Total public funds out of N. England.	-	-	6,022 50
<i>Railroad Bonds Owned.</i>			
Leeds and Farmington.....	500 00	447 50	
Maine Central.....	6,500 00	6,440 00	
Total railroad bonds of Maine.....	-	-	6,887 50
Safe and fixtures.....	-	-	1,177 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	1,100 00
City of Bangor.....	-	900 00	
Town of Fryeburg.....	-	900 00	
Total on public funds of Maine.....	-	1,800 00	
State of New Hampshire bonds.....	-	1,000 00	
Total on public funds of New England.....	-	-	2,800 00
<i>On Railroad Bonds.</i>			
Leeds and Farmington, Me.....	-	-	2,500 00
<i>On Corporation Stock.</i>			
Harrison Water Power Co., Harrison.....	-	100 00	
Pondicherry Co., Bridgton.....	-	5,500 00	
Pondicherry Mills Co., Bridgton.....	-	2,750 00	
Total on corporation stock of Maine.....	-	-	8,350 00
<i>To Municipalities.</i>			
Town of Bridgton.....	-	4,336 87	
School District, Union No. 1, Bridgton.....	-	2,900 00	
Total to municipalities of Maine.....	-	-	7,236 87
<i>To Corporations.</i>			
Oriental Chapter, Bridgton, Me.....	-	-	450 00
Loans on mortgages of real estate.....	-	-	67,402 98
names alone.....	-	-	19,835 52
Cash on deposit bearing interest, 4 per cent—			
J. B. Brown and Sons, bankers, Portland.....	-	-	4,344 44
Cash on hand.....	-	-	1,339 93
Total.....	-	-	\$141,297 99

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$600.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

NOVEMBER 4, 1874.

C. C. HUMPHREYS, PRESIDENT.

JAMES M. WINCHELL, TREASURER.

LIABILITIES.

Deposits	\$455,568 23
Reserved fund	7,961 49
Profits	12,579 46
	\$476,109 18

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
County of Cook bonds, Ill	\$5,000 00	
Leavenworth, Kansas	5,000 00	
Mason, Ill	10,000 00	
* Moultrie, Ill	2,000 00	
* Presque Isle, Mich	5,000 00	
Tazewell, Ill	5,000 00	
City of Beardstown, Ill	5,000 00	
Brooklyn, N. Y.	5,000 00	
Cairo, Ill	17,000 00	
Chicago, Ill	3,000 00	
Grand Rapids, Mich	5,000 00	
Houston, Texas	8,000 00	
Kansas, Mo.	5,000 00	
Lincoln, Ill	3,513 00	
New York, N. Y.	5,000 00	
Port Huron, Mich	2,000 00	
Quincy, Ill	20,000 00	
St. Louis, Mo.	2,000 00	
St. Paul, Minn	13,000 00	
Town of Astoria, Ill	1,000 00	
Township of Council Grove, Kansas	8,000 00	
Prairie Greene, Ill	1,600 00	
Tuscola, Ill	5,000 00	
School District No. 2, Effingham County, Ill	5,000 00	
School District No. 2, Lancaster County, Neb	5,000 00	
Total public funds out of New England	-	\$151,113 00
<i>Railroad Bonds Owned.</i>		
Rutland, Vt.	5,000 00	
* Vermont Central, (1st mortgage) Vt	15,000 00	
Vermont Central and Vermont and Canada, Vt.	15,000 00	
Total railroad bonds of New England	-	35,000 00
Hannibal and St. Joseph, Mo	5,000 00	
* Logansport, Crawfordsville and Southwestern, Ind	6,000 00	
* New York and Oswego Midland, N. Y.	5,000 00	
* St. Joseph and Denver City, Kansas, Neb. and Col	5,000 00	
Total railroad bonds out of New England	-	21,000 00
<i>Railroad Stock Owned.</i>		
† Chicago and Northwestern, (preferred) Ill	5,000 00	
Chicago, Rock Island and Pacific	5,000 00	
Total railroad stock out of New England	-	10,000 00
<i>Bank Stock Owned.</i>		
First National, Brunswick	2,300 00	
Oakland National, Gardiner	2,000 00	
Union National, Brunswick	7,200 00	
Total bank stock of Maine	-	11,500 00
Real estate owned	-	2,792 63

* Suspended payment of interest coupons.

† Suspended payment of dividends.

BRUNSWICK SAVINGS INSTITUTION, (CONCLUDED.)

RESOURCES.

<i>Loans on Public Funds.</i>		
City of Bath bonds, Me.	-	\$1,170 00
County of Ellis bonds, Kansas.	\$500 00	
Jefferson warrants, Neb.	2,000 00	
Lyon bonds, Kansas.	2,000 00	
Perry, Ill.	1,000 00	
Township of Areola, Ill.	515 00	
Town of Owego, Kansas.	5,861 00	
Roseville, Ill.	1,000 00	
Vermont, Ill.	2,050 00	
Total on public funds out of New England.	-	14,926 00
<i>On School District Bonds.</i>		
District No. 2, Effingham County, Ill.	-	1,069 23
<i>On Railroad Bonds.</i>		
* Port Royal, South Carolina and Georgia.	-	5,000 00
<i>On Railroad Stock.</i>		
European and North American, Me.	-	500 00
<i>On Corporation Bonds.</i>		
Portland Water Co., Portland, Me.	-	7,600 00
<i>To Corporations.</i>		
Brunswick Gas Light Co., Brunswick.	1,200 00	
First Parish Church, Brunswick.	1,500 00	
Village School District, Brunswick.	5,020 00	
Total to corporations of Maine.	-	7,720 00
Loans on mortgages of real estate.	-	194,329 39
stocks of goods.	-	1,800 00
names alone.	-	5,025 00
Cash on deposit not bearing interest—		
First National Bank, Brunswick.	-	4,959 61
Cash on hand.	-	604 32
Total.	-	\$476,109 18

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$1,000.

* Suspended payment of interest coupons.

BUCKSPORT SAVINGS BANK—BUCKSPORT.

AUGUST 7, 1874.

WILLIAM H. PILLSBURY, PRESIDENT. GEO. W. HERBERT, TREASURER.

LIABILITIES.

Deposits.....	\$144,466 58
Reserved fund.....	1,103 45
Profits.....	13,820 78
	\$159,390 81

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
Town of Bucksport bonds, Me.....	\$5,000 00	\$4,482 00	\$4,482 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	11,000 00	9,900 00	
Maine Central.....	3,500 00	3,150 00	
Portland and Ogdensburg.....	1,000 00	900 00	
Total railroad bonds of Maine.....	-	-	13,950 00
*Burlington, Cedar Rapids and Minnesota, Iowa and Minn.....	8,000 00	7,250 00	
* Central Iowa, Iowa.....	1,000 00	900 00	
* Chicago, Danville and Vincennes, Ill...	4,000 00	3,500 00	
* Logansport, Crawfordsville and South- western, Ind.....	5,000 00	4,700 00	
* New York and Oswego Midland, N. Y...	1,000 00	905 00	
* Springfield and Illinois Southwestern, Ill	1,000 00	900 00	
Total railroad bonds out of N. England <i>Corporation Bonds Owned.</i>	-	-	18,155 00
* Kankakee Co., Wilmington, Ill.....	5,000 00	4,450 00	4,450 00
<i>Loans on Public Funds.</i>			
United States bonds.....		-	250 00
<i>On Railroad Bonds.</i>			
Bucksport and Bangor.....		10,000 00	
European and North American.....		812 00	
Portland and Ogdensburg.....		300 00	
Total on railroad bonds of Maine.....		-	11,112 00
Loans on mortgages of real estate.....		-	67,449 29
Expense account.....		-	15,467 80
Cash on deposit not bearing interest— Bucksport National Bank, Bucksport.....		-	16,311 49
Cash on hand.....		-	7,763 23
Total.....		-	\$159,390 81

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$425.

* Suspended payment of interest coupons.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

OCTOBER 16, 1874.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

LIABILITIES.

Deposits	\$84,842 85
Reserved fund	1,158 75
Profits	3,465 61
	\$89,467 21

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
United States bonds	\$300 00	\$300 00
City of Bath	2,500 00	
Belfast	2,500 00	
Portland	2,500 00	
Total public funds of Maine	-	7,500 00
County of Scioto bonds, Ohio	2,000 00	
City of Chicago, Ill.	2,000 00	
Cleveland, Ohio	3,000 00	
St. Louis, Mo.	1,000 00	
Toledo, Ohio	4,500 00	
Zanesville, Ohio	2,000 00	
Total public funds out of New England	-	14,500 00
<i>Loans on Public Funds.</i>		
United States bonds	-	100 00
<i>On Savings Bank Book.</i>		
Buxton and Hollis Savings Bank, Me.	-	300 00
To School District No. 4, Hollis	-	400 00
Loans on mortgages of real estate	-	63,809 01
other collaterals	-	250 00
Cash on deposit not bearing interest—		
Canal National Bank, Portland	-	917 03
Cash on hand	-	1,391 17
Total	-	\$89,467 21

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$323.25.

CALAIS SAVINGS BANK—CALAIS.

AUGUST 10, 1874.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

LIABILITIES.

Deposits.....	\$253,395 20
Reserved fund.....	4,737 46
Profits.....	1,225 54
	\$259,358 20

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
State of Maine bonds.....	\$10,700 00	
City of Bangor.....	9,000 00	
Belfast.....	5,500 00	
Calais.....	9,000 00	
Portland.....	15,000 00	
Town of Bucksport.....	4,000 00	
Total public funds of Maine.....	-	\$53,200 00
County of Franklin bonds, Ohio.....	3,000 00	
St. Louis, Mo.....	1,000 00	
City of Cleveland, Ohio.....	13,000 00	
Chicago, Ill.....	11,000 00	
Cincinnati, Ohio.....	3,000 00	
Columbus, Ohio.....	5,000 00	
Orange, N. J.....	1,000 00	
Total public funds out of New England.....	-	37,000 00
<i>Bank Stock Owned.</i>		
Calais National, Calais, Me.....	2,550 00	2,550 00
<i>Railroad Bonds Owned.</i>		
Maine Central, Me.....	20,000 00	20,000 00
<i>Loans On Public Funds.</i>		
United States bonds.....	-	100 00
State of Maine.....	-	5,000 00
County of Cook, Ill.....	2,000 00	
City of Washington, Ill.....	2,200 00	
Total on public funds out of New England.....	-	4,200 00
<i>On Bank Stock.</i>		
Calais National, Calais, Me.....	-	525 00
<i>On Savings Bank Books.</i>		
Boston Savings, Boston, Mass.....	-	2,000 00
<i>On Railroad Stock.</i>		
St. Croix and Penobscot, Me.....	-	1,900 00
<i>On Railroad Bonds.</i>		
Iowa Falls and Sioux City, Iowa.....	-	1,500 00
<i>On Corporation Stock.</i>		
Red Beach Plaster Mill Co., Calais, Me.....	-	2,200 00
Home Insurance Co., New York.....	-	1,200 00
Loans on mortgages of real estate.....	-	116,660 12
names alone.....	-	300 00
Expense account.....	-	431 31
Cash on deposit not bearing interest—	-	
Calais National Bank, Me.....	-	10,591 77
Total.....	-	\$259,358 20

Rate of interest charged on loans the past year, 7 per cent.
Annual expenses, \$900.

CAMDEN SAVINGS BANK—CAMDEN.

AUGUST 10, 1874.

S. D. CARLETON, PRESIDENT.

CHARLES F. RICHARDS, TREASURER.

LIABILITIES.

Deposits	\$273,825 31
Reserved fund.....	1,593 62
Profits.....	7,092 41
	\$282,511 34

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
State of Maine bonds.....	\$100 00	\$100 00	
City of Rockland.....	500 00	450 00	
Town of Camden.....	15,600 00	15,588 00	
Total public funds of Maine	-	-	\$16,138 00
City of Portsmouth bonds, Ohio	8,000 00	8,160 00	8,160 00
<i>Railroad Bonds Owned.</i>			
European and North American, Me.	8,000 00	7,200 00	7,200 00
* Atchison and Topeka, Kansas.....	25,000 00	21,250 00	
* Central Iowa, Iowa.....	5,000 00	4,500 00	
Chicago and Southwestern, Ill.	3,000 00	2,910 00	
* New York and Oswego Midland, N. Y..	2,000 00	2,000 00	
* Northern Pacific.....	6,000 00	5,660 00	
Wisconsin Central, Wis.....	3,000 00	2,850 00	
Total railroad bonds out of New Eng. .	-	-	39,170 00
Safe	-	-	940 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	2,647 03
State of Maine.....	-	1,000 00	
Town of Camden.....	-	100 00	
Lincolville.....	-	100 00	
Total on public funds of Maine	-	-	1,200 00
County of Marshall bonds, Ill.	-	-	900 00
<i>On Railroad Bonds.</i>			
Belfast and Mooshead Lake, Me.....	-	-	1,000 00
Cincinnati and Indiana, Ohio.....	-	-	2,000 00
<i>On Railroad Stock.</i>			
Atlantic and St. Lawrence.....	-	-	352 00
† Eastern, Mass.....	-	-	13,700 00
<i>On Corporation Stock.</i>			
Bodwell Granite Co., Rockland	-	11,000 00	
D. Knowlton and Co., Camden.....	-	5,757 88	
Little Androscoggin Water Power Co., Auburn.....	-	15,000 00	
Total on corporation stock of Maine.....	-	-	31,757 88
<i>To Corporations.</i>			
European and North American Railway Co.....	-	13,088 11	
First Congregational Church, Camden.....	-	200 00	
Total to corporations of Maine.....	-	-	13,288 11
<i>To Municipalities.</i>			
Town of Hope, Maine.....	-	-	1,000 00
<i>On Savings Bank Books.</i>			
Camden Savings Bank, Maine.....	-	-	4,219 22
<i>On Life Insurance Policies.</i>			
Connecticut Mutual Life, Hartford, Conn.....	-	-	2,500 00
<i>Loans on mortgages of real estate</i>			
gold coin.....	-	-	81,951 33
wool.....	-	-	125 00
names alone.....	-	-	14,931 97
			16,808 91

*Suspended payment of interest coupons.

†Suspended payment of dividends.

CAMDEN SAVINGS BANK, (CONCLUDED.)

RESOURCES.

Cash on deposit bearing interest, 6 per cent—		
First National Bank, Bangor	\$215 81	
First National, Portland	891 00	
Lime Rock National, Rockland	2,112 82	
National Exchange, Boston	13,479 23	
Total on deposit in banks of New England	-	\$16,698 86
Cash on hand.....	-	5,823 03
Total	-	\$282,511 34

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$1,300.

DEXTER SAVINGS BANK—DEXTER.

OCTOBER 23, 1874.

A. P. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

LIABILITIES.

Deposits	\$227,953 91
Reserved fund.....	2,425 00
Profits.....	459 98
Interest	4,889 52
Due on real estate	5,316 00
Rent on real estate	62 50
	\$241,106 91

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
City of Bath bonds	\$5,000 00	\$4,500 00	
Lewiston	14,000 00	13,160 00	
Rockland	2,000 00	1,820 00	
Town of Corinna	11,200 00	9,520 00	
Dexter	1,500 00	1,350 00	
Total public funds of Maine	-	-	\$30,350 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	25,000 00	22,000 00	
Leeds and Farmington	10,000 00	8,900 00	
Maine Central.....	18,000 00	16,800 00	
Portland and Ogdensburg.....	10,000 00	8,800 00	
Total railroad bonds of Maine	-	-	56,500 00
<i>Railroad Stock Owned.</i>			
Dexter and Newport, Maine.....	14,400 00	9,360 00	9,360 00
<i>Bank Stock Owned.</i>			
First National, Bangor, Me.....	3,600 00	4,392 00	4,392 00
Real estate owned	-	7,000 00	7,000 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	1,875 00
Town of Corinna	-	585 00	
Dexter	-	500 00	
Ripley order.....	-	35 00	
Total on public funds of Maine.....	-	-	1,120 00

DEXTER SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Bank Stock.</i>		
First National, Bangor, Me.....	-	\$587 00
<i>On Savings Bank Book.</i>		
Dexter Savings Bank, Me	-	85 00
<i>On Cash on Deposit.</i>		
Dexter Savings Bank, Me	-	1,000 00
<i>On Railroad Stock.</i>		
Dexter and Newport.....	\$15,048 92	
Maine Central.....	100 00	
Total on railroad stock of Maine.....	-	15,148 92
<i>To Municipalities.</i>		
Town of Dexter.....	1,500 00	
Ripley.....	2,000 00	
School District No. 5, St. Albans, Me.....	460 00	
Total to municipalities of Maine.....	-	3,960 00
<i>To Corporations.</i>		
Dexter Mills Co., Dexter.....	1,725 00	
The Parish of the Church of the Messiah, Dexter.....	3,500 00	
Total to corporations of Maine.....	-	5,225 00
Loans on mortgages of real estate.....	-	92,885 45
names alone.....	-	410 00
neat stock and lumber.....	-	4,114 51
Expense account.....	-	107 24
Cash on deposit bearing interest, 4 per cent—		
Blackstone National Bank, Boston	-	6,789 75
Cash on hand.....	-	197 04
Total	-	\$241,106 91

Rate of interest charged on loans the past year 9 per cent.

Annual expenses, \$650.

EASTPORT SAVINGS BANK—EASTPORT.

AUGUST 1, 1874.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

LIABILITIES.

Deposits	\$82,897 17
Reserved fund.....	1,032 82
Profits	879 43
	\$84,809 42

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
State of Maine bonds.....	\$600 00	\$600 00	
City of Bath	2,000 00	1,800 00	
Portland	2,000 00	1,960 00	
Rockland	2,000 00	1,800 00	
Town of Eastport.....	4,800 00	4,818 50	
Edmunds.....	82 80	82 80	
Perry orders.....	49 01	49 01	
Trescott	180 00	180 00	
Total public funds of Maine.....	-	11,290 31	
City of Fall River bonds, Mass.....	2,000 00	1,960 00	
Total public funds of New England..	-	-	\$13,250 31
County of Franklin bonds, Ohio.....	1,000 00	987 50	
* Macon, Mo	4,000 00	3,700 00	
Scioto, Ohio.....	4,000 00	4,020 00	
City of Chicago, Ill	3,000 00	2,970 00	
Dayton, Ohio	3,000 00	3,045 00	
Des Moines, Iowa	3,000 00	3,000 00	
Elizabeth, N. J	3,000 00	2,835 00	
Springfield, Ill.....	4,000 00	3,900 00	
St. Paul, Minn	5,000 00	4,500 00	
Toledo, Ohio.....	1,000 00	1,015 00	
Zanesville, Ohio.....	2,000 00	2,600 00	
Total public funds out of N. England	-	-	32,012 50
<i>Bank Stock Owned.</i>			
Frontier National, Eastport Me	3,675 00	3,628 00	3,628 00
<i>Loans on Public Funds.</i>			
Town of Eastport bonds, Me.....	-	-	500 00
<i>On Bank Stock.</i>			
Frontier National, Eastport, Me.....	-	-	100 00
<i>To Municipalities.</i>			
Town of Watertown, Mass.....	-	-	2,100 00
Loans on mortgages of real estate	-	-	30,209 41
Cash on deposit bearing interest, 4 per cent.—	-	-	
National Bank of Commonwealth, Boston, Mass.....	-	-	1,515 48
Frontier National, Eastport, Me., (not bearing int.)..	-	-	1,242 92
Cash on hand	-	-	250 80
Total	-	-	\$84,809 42

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$400.

*Suspended payment of interest coupons.

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FAIRFIELD SAVINGS BANK—FAIRFIELD.

JULY 16, 1874.

WILLIAM CONNER, PRESIDENT. ELHANAN W. MCFADDEN, TREASURER.

LIABILITIES.

Deposits.....	\$41,815 15
Reserved fund.....	557 03
Profits.....	183 14
	\$42,555 32

RESOURCES.

<i>Loans on Public Funds.</i>	
United States bonds.....	\$150 00
<i>On Savings Bank Books.</i>	
Camden Savings Bank, Camden, Me.....	200 00
<i>To Corporations.</i>	
School District No. 1, Fairfield, Me.....	3,000 00
Loans on mortgages of real estate.....	36,652 62
Safe and books.....	1,099 83
Cash on hand.....	1,452 87
Total.....	\$42,555 32

Rates of interest charged on loans the past year, 8 and 9 per cent.
Annual expenses, \$780.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

OCTOBER 8, 1874.

REUBEN CUTLER, PRESIDENT.

F. G. BUTLER, TREASURER.

LIABILITIES.

Deposits.....	\$210,396 11
Reserved fund.....	3,369 12
Profits.....	7,331 12
	\$221,096 35

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value</i>	<i>Cost to Bank.</i>	
United States bonds.....	\$1,100 00	\$1,194 75	\$1,194 75
State of Maine.....	3,200 00	3,137 75	
City of Portland.....	1,000 00	980 50	
Town of Farmington.....	250 00	250 00	
Total public funds of Maine.....	—	—	4,368 25
County of Cook bonds, Ill.....	2,500 00	2,432 50	
Franklin, Ohio.....	1,500 00	1,470 00	
* Macoupin, Ill.....	2,000 00	2,000 00	
St. Louis, Mo.....	9,000 00	8,600 00	
City of Cleveland, Ohio.....	10,000 00	10,125 42	
Chicago, Ill.....	10,000 00	9,612 50	
Cincinnati, Ohio.....	4,000 00	4,102 00	
Columbus, Ohio.....	10,000 00	10,330 00	

* Suspended payment of interest coupons.

FRANKLIN COUNTY SAVINGS BANK, (CONCLUDED.)

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank</i>	
<i>Public Funds Owned.</i>			
City of Orange, N. J	\$2,000 00	\$1,935 00	
St. Louis, Mo	6,000 00	5,310 00	
Toledo, Ohio	10,000 00	10,245 78	
Total public funds out of N. Eng.....	-	-	\$66,163 20
<i>Bank Stock Owned.</i>			
Merchants' National, Portland, Me.....	900 00	1,014 00	1,014 00
Utica City National, N. Y.....	6,250 00	6,625 00	6,625 00
<i>Railroad Bonds Owned.</i>			
Androscoggin and Kennebec.....	1,000 00	1,000 00	
Portland and Kennebec	6,200 00	5,475 00	
Total railroad bonds of Maine	-	6,475 00	
Boston and Maine, Mass.....	500 00	505 00	
Total railroad bonds of New England.	-	-	6,980 00
Chicago and Iowa, Ill., (1st mortgage)...	10,000 00	9,620 00	
Michigan Central, Mich.....	4,000 00	4,250 00	
Total railroad bonds out of N. England	-	-	13,870 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	1,325 00
City of Portland, Me.....	-	-	1,000 00
<i>On Bank Stock.</i>			
Sandy River National, Farmington, Me.....	-	-	5,243 37
<i>On Savings Bank Books.</i>			
Franklin County Savings Bank.....	-	-	1,576 10
<i>On Railroad Bonds.</i>			
Maine Central.....	-	-	650 00
<i>On Corporation Bonds.</i>			
Farmington Village, Me.....	-	-	245 00
<i>To Municipalities.</i>			
Town of New Portland.....	-	1,612 50	
Starks.....	-	500 00	
Total to municipalities of Maine	-	-	2,112 50
Loans on mortgages of real estate	-	-	70,932 06
other collaterals	-	-	2,004 00
on names alone.....	-	-	14,653 71
Furniture, safe and fixtures.....	-	-	559 00
<i>Cash on deposit bearing interest, 4 per cent—</i>			
Brewster, Sweet and Co., Boston, Mass.....	-	-	12,630 98
Brewster, Bassett and Co., Boston, Mass.....	-	-	2,448 00
Cash on hand	-	-	5,501 43
Total	-	-	\$221,096 35

Rate of interest charged on loans the past year, 7 to 8 per cent.
Annual expenses, \$800.

GARDINER SAVINGS INSTITUTION—GARDINER.

NOVEMBER 2, 1874.

WILLIAM PALMER, PRESIDENT.

H. B. HOSKINS, TREASURER.

LIABILITIES.

Deposits	\$1,006,604 64
Reserved fund	60,391 83
Profits	20,601 41
Dividend account	21,325 47
Discount account	46,926 00
	\$1,155,849 35

RESOURCES.

<i>Public Funds Owned.</i>	<i>Charged at par</i>	
United States bonds	\$29,000 00	\$29,000 00
State of Maine	23,100 00	
City of Gardiner	25,000 00	
Town of Damariscotta	3,000 00	
Richmond	2,100 00	
Waldoboro'	7,000 00	
Total public funds of Maine	60,200 00	
City of Cambridge bonds, Mass	4,000 00	
Charlestown, Mass.	4,000 00	
Fall River, Mass.	12,000 00	
Lawrence, Mass.	30,000 00	
Salem, Mass.	8,000 00	
Worcester, Mass.	12,000 00	
Total public funds of New England	-	130,200 00
State of Indiana bonds	25,000 00	
County of Cook, Ill	5,000 00	
Franklin, Ohio	5,000 00	
Marion, Ind.	10,000 00	
Sangamon, Ill.	5,000 00	
St. Louis, Mo.	15,000 00	
City of Albany, N. Y.	5,000 00	
Augusta, Ga.	11,750 00	
Brooklyn, N. Y.	18,000 00	
Cleveland, Ohio.	30,000 00	
Chicago, Ill	68,500 00	
Cincinnati, Ohio.	39,000 00	
Covington, Ky.	40,000 00	
Dayton, Ohio	10,000 00	
Detroit, Mich.	10,000 00	
Elizabeth, N. J	35,000 00	
Indianapolis, Ind.	10,000 00	
Jersey City, N. J.	28,000 00	
La Porte, Ohio.	4,000 00	
Louisville, Ky	36,000 00	
Marietta, Ohio.	5,000 00	
Newport, Ky.	25,000 00	
Newark, N. J.	25,000 00	
Pomeroy, Ohio.	2,000 00	
Portsmouth, Ohio.	5,000 00	
Quincy, Ohio.	10,000 00	
St. Louis, Mo.	49,000 00	
Springfield, Ill.	10,000 00	
Toledo, Ohio	14,000 00	
Total public funds out of New England	-	555,250 00

GARDINER SAVINGS INSTITUTION, (CONTINUED.)

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Charged at par.</i>	
Maine Central	\$1,500 00	
Portland and Kennebec	17,500 00	
Total railroad bonds of Maine.....	19,000 00	
Eastern, Mass.....	20,000 00	
Old Colony and Newport, Mass.....	1,000 00	
* Vermont Central, (consolidated) Vt.....	13,500 00	
Vermont Central, (guaranteed) Vt.....	6,000 00	
Total railroad bonds of New England.....	-	\$59,500 00
Long Branch and Sea Shore, N. J.....	5,000 00	
Michigan Central, Mich.....	40,000 00	
Stanstead, Sheffield and Chambly, Canada.....	400 00	
Total railroad bonds out of New England.....	-	45,400 00
<i>Railroad Stock Owned.</i>		
Boston and Maine, Mass.....	6,300 00	
† Eastern, Mass.....	8,700 00	
† Vermont and Canada, Vt.....	300 00	
Total railroad stock of New England.....	-	15,300 00
Boston and Albany, N. Y.....	1,700 00	
† Michigan Central, Mich.....	21,800 00	
Total railroad stock out of New England.....	-	23,500 00
<i>Bank Stock Owned.</i>		
Cobbossee National, Gardiner.....	12,500 00	
Gardiner National, Gardiner.....	2,750 00	
Granite National, Augusta.....	200 00	
Northern National, Hallowell.....	4,500 00	
Oakland National, Gardiner.....	2,000 00	
Total bank stock of Maine.....	21,950 00	
Boston National, Boston, Mass.....	6,700 00	
National Hide and Leather, Boston, Mass.....	4,500 00	
Washington National, Boston, Mass.....	1,000 00	
Total bank stock of New England.....	-	34,150 00
<i>Loans on Public Funds.</i>		
County of Arapahoe bonds, Col.....	10,000 00	
Perry, Ill.....	1,000 00	
Total on public funds out of New England.....	-	11,000 00
<i>On Railroad Bonds.</i>		
Portland and Kennebec, Maine.....	-	19,000 00
Burlington, Cedar Rapids and Minnesota, Iowa.....	-	900 00
<i>On Bank Stock.</i>		
Gardiner National, Gardiner.....	1,500 00	
Oakland National, Gardiner.....	1,000 00	
Total on bank stock of Maine.....	-	2,500 00
<i>On Savings Bank Books.</i>		
Gardiner Savings Institution, Gardiner, Me.....	-	2,917 28
<i>To Municipalities.</i>		
City of Gardiner.....	3,500 00	
Town of West Gardiner.....	12,300 00	
Whitefield.....	3,700 00	
School District No. 6, Pittsfield.....	3,000 00	
Total to municipalities of Maine.....	-	22,500 00
Loans on mortgages of real estate.....	-	194,757 44
Premium account.....	-	2,834 00
Suspense account.....	-	3 90

* Suspended payment of interest coupons.

† Suspended payment of dividends.

GARDINER SAVINGS INSTITUTION, (CONCLUDED.)

RESOURCES.

Cash on deposit bearing interest, 4 per cent.—		
Boston National Bank, Boston, Mass.....	-	\$5,703 20
Gardiner National, Gardiner, not bearing interest....	\$435 15	
Cobbossee National, Gardiner, not bearing interest ...	320 85	
Oakland National, Gardiner, not bearing interest.....	222 43	
Total on deposit in Maine.....	-	978 43
Cash on hand.....	-	455 10
Total	-	\$1,155,849 35

Rate of interest charged on loans the past year, 7 3-10 to 9 per cent.
Annual expenses, \$2,400.

GORHAM SAVINGS BANK—GORHAM.

OCTOBER 16, 1874.

JOSEPH REDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LIABILITIES.

Deposits	\$81,207 92
Reserved fund.....	1,338 51
Profits.....	1,456 02
	\$84,002 45

RESOURCES.

	<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
City of Belfast bonds		\$500 00	
Town of Dexter		200 00	
Norridgewock		500 00	
Total public funds of Maine.....		-	\$1,200 00
State of Indiana bonds.....	1,000 00		
County of Cook, Ill.....	8,200 00		
Franklin, Ohio.....	500 00		
Harden, Ohio	1,000 00		
Scioto, Ohio	4,000 00		
St. Louis, Mo.....	3,000 00		
City of Cleveland, Ohio.....	1,500 00		
Chicago, Ill.....	5,000 00		
Columbus, Ohio.....	2,000 00		
Dayton, Ohio	1,000 00		
East St. Louis, Ill.....	500 00		
Elizabeth, N. J.....	2,000 00		
La Porte, Ind.....	1,500 00		
Marietta, Ohio.....	3,000 00		
Pomeroy, Ohio.....	1,000 00		
St. Louis, Mo.....	3,000 00		
Toledo, Ohio.....	7,000 00		
Zanesville, Ohio.....	3,000 00		
Total public funds out of New England.....	-		48,200 00
	<i>Bank Stock Owned.</i>		
Canal National, Portland.....	600 00		
Casco National, Portland.....	600 00		
National Traders', Portland.....	1,800 00		
Total bank stock of Maine..	-		3,000 00

GORHAM SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>Railroad Bonds Owned.</i>		<i>Charged at par.</i>	
Androscoggin and Kennebec		\$2,200 00	
European and North American		5,000 00	
Maine Central		900 00	
Portland and Kennebec		100 00	
Portland and Rochester		1,500 00	
Total railroad bonds of Maine		-	\$9,700 00
<i>Loans on Bank Stock.</i>			
First National, Portland, Me.		-	250 00
<i>To Corporations.</i>			
First Congregational Parish, Gorham, Me.		-	625 00
Loans on mortgages of real estate		-	20,272 60
collaterals		-	300 00
Cash on deposit not bearing interest—			
Canal National Bank, Portland, Me.		-	204 43
Cash on hand		-	250 42
Total		-	\$84,002 45

Rate of interest charged on loans the past year, 7 3-10 to 9 per cent.
Annual expenses, \$175.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

OCTOBER 31, 1874.

ANDREW MASTERS, PRESIDENT.

H. K. BAKER, TREASURER.

LIABILITIES.

Deposits	\$420,297 56
Reserved fund	6,973 32
Profits	5,414 24
	<hr/>
	\$432,685 12

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par value.</i>	<i>Cost to Bank.</i>	
State of Maine bonds		\$34,700 00	\$34,700 00	
County of Kennebec		700 00	700 00	
City of Bangor		25,000 00	22,143 69	
Bath		2,000 00	1,805 00	
Belfast		3,000 00	2,640 00	
Hallowell		6,500 00	6,500 00	
Town of Bluehill		100 00	100 00	
Farmingdale		3,000 00	3,000 00	
Total public funds of Maine		-	-	\$71,588 69
County of Scioto bonds, Ohio		2,000 00	2,000 00	
St Louis, Mo.		5,000 00	4,769 25	
City of Cleveland, Ohio		2,000 00	2,000 00	
Chicago, Ill.		50,000 00	49,811 25	
Cincinnati, Ohio		3,000 00	3,000 00	
Detroit, Mich.		18,000 00	18,000 00	
Grand Rapids, Mich.		5,000 00	5,000 00	
Marietta, Ohio		1,000 00	1,000 00	
Toledo, Ohio		5,000 00	5,000 00	
Total public funds out of N. England		-	-	88,580 50

HALLOWELL SAVINGS INSTITUTION, (CONCLUDED.)

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Railroad Bonds Owned.</i>			
Maine Central	\$19,900 00	\$19,855 00	
Portland and Kennebec	19,900 00	17,489 50	
Somerset and Kennebec	400 00	389 50	
Total railroad bonds of Maine.....	-	-	\$37,734 00
<i>Bank Stock Owned.</i>			
American National, Hallowell	100 00	100 00	
Northern National, Hallowell.....	5,200 00	5,200 00	
Total bank stock of Maine.....	-	-	5,300 00
<i>Loans on Savings Bank Books.</i>			
Hallowell Savings Institution, Me.....			2,013 00
<i>To Municipalities.</i>			
City of Hallowell.....		4,500 00	
Town of Farmingdale.....		2,800 00	
Manchester.....		1,300 00	
Total to municipalities of Maine		-	8,600 00
Loans on mortgages of real estate.....			214,882 99
collaterals.....			278 00
Expense account			2 58
Cash on deposit not bearing interest—			
Northern National Bank, Hallowell			3,542 92
Cash on hand.....			162 44
Total			\$432,685 12

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$950.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

AUGUST 6, 1874.

ARNO WISWELL, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits	\$34,732 80
Reserved fund.....	130 68
Unpaid dividends	459 41
Interest.....	302 86
	\$35,625 75

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
City of Ellsworth bonds, Me.....	\$100 00	\$100 00
<i>Loans on Public Funds.</i>		
United States bonds.....	-	325 00
City of Portland	1,000 00	
Ellsworth.....	75 00	
Ellsworth order	200 00	
Total on public funds of Maine	-	1,275 00
<i>On Railroad Bonds.</i>		
European and North American, Me.....	500 00	500 00

HANCOCK COUNTY SAVINGS BANK, (CONCLUDED.)

RESOURCES.

Loans on mortgages of real estate.....	-	\$28,580 00
Profit and loss.....	-	276 47
Expense account.....	-	175 00
Cash on deposit bearing interest, 4 per cent— New England Trust Co., Boston, Mass.....	-	3,952 83
Cash on hand.....	-	441 45
Total.....	-	\$35,625 75

Rate of interest charged on loans the past year, 8 to 9 per cent.
Annual expenses, \$200.

HARTLAND SAVINGS BANK—HARTLAND.

OCTOBER 22, 1874.

ARCHIBALD LINN, PRESIDENT.

S. E. PRESCOTT, TREASURER.

LIABILITIES.

Deposits.....	\$18,049 83
Reserved fund.....	187 62
Profits.....	515 12
	\$18,752 57

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
White County bonds, Ill.....	\$1,000 00	\$976 66	\$976 66
<i>Railroad Bonds Owned.</i>			
* Northern Pacific.....	100 00	98 75	98 75
Loans on mortgages of real estate.....	-	-	16,224 75
neat stock and buildings.....	-	-	257 25
Safe.....	-	-	300 00
Cash on hand.....	-	-	895 16
Total.....	-	-	\$18,752 57

Rate of interest charged on loans the past year, 9 per cent.
Annual expenses; \$100.

* Suspended payment of interest coupons.

HOULTON SAVINGS BANK—HOULTON.

AUGUST 4, 1874.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

LIABILITIES.

Deposits	\$27,457 78
Reserved fund.....	247 50
Profits.....	126 49
	\$27,831 77

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
Town of Fort Fairfield bonds, Me.....	\$2,000 00	\$2,000 00	\$2,000 00
<i>Bank Stock Owned.</i>			
National Bank of N. America, Boston, Mass	900 00	999 00	999 00
<i>Loans on Public Funds.</i>			
Town of Houlton bonds, Me.....	-	-	1,000 00
<i>On Savings Bank Book.</i>			
Houlton Savings Bank, Me.....	-	-	240 00
<i>To Municipalities.</i>			
County of Aroostook	-	500 00	-
Town of Houlton.....	-	3,100 00	-
Total to municipalities of Maine	-	-	3,600 00
Loans on mortgages of real estate	-	-	16,689 65
Expense account	-	-	100 48
Cash on hand	-	-	3,202 64
Total	-	-	\$27,831 77

Rates of interest charged on loans the past year, 8 and 9 per cent.
Annual expenses, \$250.

KENNEBEC SAVINGS BANK—AUGUSTA.

OCTOBER 30, 1874.

W. F. HALLETT, PRESIDENT.

F. H. ADAMS, TREASURER.

LIABILITIES.

Deposits.....	\$336,680 29
Reserved fund.....	4,264 60
Profits.....	9,692 83
	\$350,637 72

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
City of Augusta bonds, Me.....	\$1,300 00	\$1,117 50	
Bangor.....	4,000 00	3,430 00	
Bath.....	1,500 00	1,355 00	
Total public funds of Maine.....	-	-	\$5,902 50
* County of Cass bonds, Mo.....	3,000 00	1,950 00	
Cook, Ill.....	5,000 00	4,936 22	
Hardin, Ohio.....	15,000 00	15,000 00	
Johnson, Mo.....	9,000 00	8,025 00	
Leavenworth, Kansas.....	14,000 00	14,000 00	
Wyandotte, Kansas.....	3,000 00	3,000 00	
City of Chicago, Ill.....	40,000 00	39,946 80	
Columbus, Ohio.....	3,000 00	3,187 50	
Covington, Ken.....	8,000 00	8,000 00	
Dayton, Ohio.....	10,000 00	10,575 00	
Elizabeth, N. J.....	9,000 00	8,540 00	
Jersey City, N. J.....	3,000 00	3,000 00	
Louisville, Ken.....	9,000 00	8,257 50	
Newport, Ken.....	33,000 00	31,860 00	
Omaha, Neb.....	3,000 00	2,850 00	
Peoria, Ill.....	4,000 00	4,000 00	
Pomeroy, Ohio.....	10,000 00	10,092 50	
St. Paul, Minn.....	15,000 00	14,375 00	
Toledo, Ohio.....	20,000 00	19,930 00	
Total public funds out of N. England	-	-	211,525 52
<i>Railroad Bonds Owned</i>			
European and North American, Me.....	25,000 00	22,125 00	22,125 00
Grand River Valley, Mich.....	7,000 00	7,192 89	
Michigan Central, Mich.....	4,000 00	4,320 00	
Total railroad bonds out of N. England	-	-	11,512 89
<i>Bank Stock Owned.</i>			
Casco National, Portland.....	2,000 00		
Cobbossee National, Gardiner.....	6,800 00		
First National, Portland.....	5,000 00		
Freeman's National, Augusta.....	5,100 00		
Total bank stock of Maine.....	18,900 00	23,871 80	23,871 80
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	400 00
City of Augusta.....	-	300 00	
Town of Readfield.....	-	2,000 00	
Total on public funds of Maine.....	-	-	2,300 00
County of Lafayette bonds, Ill.....	-	800 00	
Leavenworth, Kansas.....	-	250 00	
Washington, Kansas.....	-	150 00	
City of Chicago, Ill.....	-	1,000 00	
Windsor, Ill.....	-	800 00	
Town of Amity, Ill.....	-	800 00	
Browning, Ill.....	-	1,000 00	
East Oakland, Ill.....	-	1,750 00	
Township of Stockland, Ill.....	-	400 00	
Total on public funds out of New England.....	-	-	6,950 00

*Suspended payment of interest coupons.

KENNEBEC SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Railroad Bonds.</i>		
Androscoggin and Kennebec	-	\$475 00
<i>On Railroad Stock.</i>		
Portland and Kennebec	-	2,500 00
<i>On Savings Bank Books.</i>		
Kennebec Savings Bank, Augusta, Me	-	2,108 00
<i>On Corporation Stock.</i>		
Kennebec Land and Lumber Co., Augusta, Me	-	15,000 00
<i>To Corporations.</i>		
East Kennebec Agricultural and Horticultural Society, Me	-	200 00
Loans on mortgages of real estate	-	42,275 00
Expense account	-	450 00
Cash on hand	-	3,042 01
Total	-	\$350,637 72

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$800.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

JUNE 13, 1874.

JOSEPH DANE, PRESIDENT.

C. LITTLEFIELD, TREASURER.

LIABILITIES.

Deposits	\$98,787 47
Reserved fund	590 00
Profits	1,671 74
	\$101,049 21

RESOURCES.

<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
County of Cook bonds, Ill.	2,500 00	
Franklin, Ohio	2,000 00	
Hardin, Ohio	1,000 00	
Marion, Ohio	3,000 00	
St. Louis, Mo.	4,000 00	
City of Cleveland, Ohio	7,000 00	
Chicago, Ill.	1,000 00	
Dayton, Ohio.	2,000 00	
Elizabeth, N. J.	4,000 00	
Louisville, Ky.	2,000 00	
Marietta, Ohio.	2,000 00	
Newport, Ky.	2,000 00	
Orange, N. J.	3,000 00	
Portsmouth, Ohio	1,000 00	
St. Louis, Mo.	1,000 00	
Toledo, Ohio	1,000 00	
* Town of Brimfield, Ill.	1,000 00	
Salem, Mass.	1,000 00	
Total public funds out of New England	-	\$40,500 00

* Suspended payment of interest coupons.

KENNEBUNK SAVINGS BANK, (CONCLUDED.)

RESOURCES.

	<i>Charged at par.</i>	
<i>Bank Stock Owned.</i>		
Canal National, Portland.....	\$800 00	
Casco National, Portland.....	1,000 00	
Merchants' National, Portland.	1,350 00	
Ocean National, Kennebunk.....	5,300 00	
Total bank stock of Maine.....	-	\$8,450 00
<i>Railroad Stock Owned.</i>		
†Michigan Central, Mich.....	2,000 00	2,000 00
<i>Railroad Bonds Owned.</i>		
European and North American, Me.....	4,000 00	
Maine Central, Me.....	5,000 00	
Total railroad bonds of Maine.....	9,000 00	
Boston and Maine, Mass.....	2,000 00	
Total railroad bonds of New England..	-	11,000 00
* Atchison, Topeka and Santa Fe, Kan.....	1,000 00	
Burlington and Cedar Rapids, Iowa.....	5,525 00	
* Central Iowa, Iowa.....	2,000 00	
Michigan Central, Mich.....	2,000 00	
Michigan Lake Shore, Mich.....	1,000 00	
Total railroad bonds out of New England.....	-	11,525 00
<i>Loans on Railroad Bonds.</i>		
* Atchison, Topeka and Santa Fe, Kan.....	5,000 00	5,000 00
Loans on mortgages of real estate.....	-	18,250 00
Premium account.....	-	836 85
Expense account.....	-	839 02
Cash on hand.....	-	2,648 34
Total.....	-	\$101,049 21

Rates of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$200.

† Suspended payment of dividends.

* Suspended payment of interest coupons.

LEWISTON INSTITUTION FOR SAVINGS—LEWISTON.

OCTOBER 13, 1874.

J. G. COBURN, PRESIDENT.

J. S. ADAMS, TREASURER.

LIABILITIES.

Deposits	\$1,078,064 89
Reserved fund.....	21,234 55
Profits	13,694 83
	\$1,112,994 27

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
City of Lewiston bonds, Me.....	\$66,000 00	\$59,400 00	\$59,400 00
* County of Douglass, Mo.....	1,000 00	900 00	
Galla'in, Ill.....	45,000 00	37,125 00	
Henry, Mo.....	5,000 00	4,375 00	
Lafayette, Mo.....	14,000 00	13,300 00	
Leavenworth, Kansas.....	10,000 00	8,000 00	
* St. Clair, Mo.....	15,000 00	13,375 00	
Tazewell, Ill.....	25,000 00	25,000 00	
Washington, Ill.....	17,000 00	14,025 00	
* City of Appleton, Mo.....	4,000 00	3,660 00	
Bethany, Mo.....	3,000 00	2,745 00	
Cairo, Ill.....	20,500 00	17,937 50	
Chicago, Ill.....	10,000 00	9,947 50	
Houston, Texas.....	10,000 00	9,500 00	
St. Paul, Minn.....	23,500 00	17,490 00	
Town of Astoria, Ill.....	10,000 00	9,000 00	
Breckinridge, Mo.....	9,000 00	8,325 00	
* Muscota'h, Ill.....	5,000 00	4,750 00	
Total public funds out of N. England	-	-	199,455 00
<i>Bank Stock Owned.</i>			
First National, Lewiston, Me.....	45,000 00	46,525 00	
Atlas National, Boston, Mass.....	10,000 00	11,617 50	
Total bank stock of New England...	-	-	58,142 50
<i>Railroad Stock Owned.</i>			
† Rutland, Vt.....	15,000 00	12,598 25	12,598 25
Ogdensburg and Lake Champlain, N. Y..	20,000 00	17,900 75	17,900 75
<i>Corporation Stock Owned.</i>			
Androscoggin Mills, Lewiston.....	14,000 00	16,611 05	
Hill Manufacturing Co., Lewiston.....	10,000 00	13,400 50	
Lewiston Machine Co., Lewiston.....	2,000 00	2,000 00	
Total corporation stock of Maine....	-	-	32,011 55
<i>Railroad Bonds Owned.</i>			
Maine Central ...	25,000 00	23,325 00	
Rutland, Vt.....	5,000 00	4,577 53	
Total railroad bonds of New England.	-	-	27,902 53
* Central Iowa, (1st mortgage,) Iowa....	20,000 00	17,350 00	
* Central Iowa, (2d mortgage,) Iowa....	20,000 00	16,250 00	
Grand River Valley, Mich.....	7,000 00	7,140 00	
Kalamazoo and South Haven, Mich.....	13,000 00	13,260 00	
Middleton and Crawford, N. Y.....	33,000 00	31,350 00	
* Montclair, N. J.....	25,000 00	22,500 00	
* New York and Oswego Midland, N. Y..	25,000 00	22,500 00	
West Wisconsin, Wis.....	5,000 00	4,275 00	
Total railroad bonds out of New Eng.	-	-	134,625 00
<i>Corporation Bonds Owned.</i>			
Fort Scott Gas Co., Kansas.....	15,000 00	14,700 00	14,700 00
Real estate owned.....	-	-	69,664 91

* Suspended payment of interest coupons.

† Suspended payment of dividends.

LEWISTON INSTITUTION FOR SAVINGS, (CONCLUDED.)

RESOURCES.

<i>Loans on Public Funds.</i>		
State of Maine bonds.....	\$175 00	
City of Lewiston, Me.....	200 00	
Total on public funds of Maine	-	\$375 00
<i>On Bank Stock.</i>		
First National, Lewiston, Me.....	-	5,067 37
<i>On Railroad Stock.</i>		
Maine Central, Me	-	4,500 00
<i>On Corporation Stock.</i>		
Franklin Co., Lewiston.....	370 00	
Hill Manufacturing Co., Lewiston	12,300 00	
Lewiston Machine Co , Lewiston.....	4,657 00	
Total on corporation stock of Maine.....	-	17,327 00
<i>On Railroad Bonds.</i>		
Leeds and Farmington, Me.....	-	3,000 00
<i>To Municipalities.</i>		
Town of Danville	600 00	
Lisbon	5,201 00	
Total to municipalities of Maine	-	5,801 00
<i>To Corporations.</i>		
Androscoggin Mills, Lewiston	7,000 00	
Androscoggin Water Power Co, Lewiston.....	10,000 00	
Bates Manufacturing Co., Lewiston.....	23,000 00	
Baptist Society, Auburn.....	4,000 00	
Franklin Co., Lewiston	25,000 00	
First Baptist Society, Lewiston.....	8,500 00	
Lewiston Machine Co., Lewiston	20,000 00	
Maine Central Railroad Co	10,000 00	
Worumbo Manufacturing Co., Lisbon	20,000 00	
Total to corporations of Maine.....	127,500 00	
American Watch Co , Waltham Mass	20,000 00	
Total to corporations of New England.....	-	147,500 00
Loans on mortgages of real estate	-	298,200 33
Cash on deposit bearing interest, 4 per cent.—		
Atlas National Bank, Boston, Mass.....	-	159 11
Cash on hand	-	4,663 97
Total	-	\$1,112,994 27

Rate of interest charged on loans the past year, 8 to 9 per cent.
Annual expenses, \$2,500.

LUBEC SAVINGS BANK—LUBEC.

JULY 31, 1874.

SIMEON RYERSON, PRESIDENT.

E. A. DAVIS, TREASURER.

LIABILITIES.

Deposits	\$4,433 56
Reserved fund.....	118 80
Profits.....	21 71
	\$4,574 07

RESOURCES.

Public Funds Owned.

Town of Trescott orders, Me.....	\$524 47
Loans on mortgages of real estate	1,765 00
names alone.....	1,437 28
Cash on deposit not bearing interest— Eastport Savings Bank, Eastport, Me.....	500 00
Cash on hand	347 32
Total	\$4,574 07

Rate of interest charged on loans the past year, 73-10 to 8 per cent.
Annual expenses, nothing

MACHIAS SAVINGS BANK—MACHIAS.

JULY 30, 1874.

GEORGE WALKER, PRESIDENT.

S. LORING KEITH, TREASURER.

LIABILITIES.

Deposits	\$401,841 86
Reserved fund.....	5,017 74
	\$406 859 60

RESOURCES.

Public Funds Owned.

Charged at par.

State of Maine bonds.....	\$15,800 00	
City of Bath.....	5,000 00	
Belfast	4,900 00	
Lewiston	5,000 00	
Portland	3,000 00	
Town of Cutler orders	871 00	
Dexter bonds	3,000 00	
Machiasport	155 00	
Whitneyville	125 00	
Total on public funds of Maine	37,851 00	
State of New Hampshire bonds.....	3,000 00	
Total public funds of New England.....	-	\$40,851 00
State of Indiana bonds.....	5,000 00	
County of Allen, Ind.....	10,000 00	
Cook, Ill.....	10,000 00	
Hardin, Ohio.....	8,000 00	
Marion, Ind.....	15,000 00	

MACHIAS SAVINGS BANK, (CONCLUDED.)

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
County of Scioto, Ohio.....	\$8,500 00	
St. Louis, Mo.....	30,000 00	
City of Cleveland, Ohio.....	25,000 00	
Chicago, Ill.....	18,000 00	
Cincinnati, Ohio.....	5,000 00	
Columbus, Ohio.....	12,000 00	
Dayton, Ohio.....	5,000 00	
Elizabeth, N. J.....	10,000 00	
La Porte, Ind.....	10,000 00	
Louisville, Ky.....	13,000 00	
Pomeroy, Ohio.....	2,000 00	
St. Louis, Mo.....	3,500 00	
Toledo, Ohio.....	38,000 00	
Total on public funds out of New England.....	-	\$223,000 00
<i>Railroad Bonds Owned.</i>		
European and North American.....	7,000 00	
Maine Central.....	15,000 00	
Portland and Kennebec.....	2,000 00	
Portland and Ogdensburg.....	2,000 00	
Total railroad bonds of Maine.....	-	26,000 00
Real estate owned.....	-	3,800 00
Unpaid interest carried to deposits.....	-	2,734 21
<i>Loans on Public Funds.</i>		
United States bonds.....	-	700 00
<i>On Railroad Bonds.</i>		
Iowa Falls and Sioux City, Iowa.....	-	4,000 00
<i>To Municipalities.</i>		
Town of Jonesboro'.....	100 00	
Machiasport.....	7,225 00	
Total to municipalities of Maine.....	-	7,325 00
Loans on mortgages of real estate.....	-	88,911 23
Cash on deposit bearing interest, 4 per cent.—		
National Exchange Bank, Boston, Mass.....	-	2,687 69
Cash on hand.....	-	1,850 47
Total.....	-	\$406,859 60

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$1,200.

MAINE SAVINGS BANK—PORTLAND.

OCTOBER 14, 1874.

BENJ. KINGSBURY, PRESIDENT.

ALFRED M. BURTON, TREASURER.

LIABILITIES.

Deposits.....	\$3,764,134 45
Reserved fund.....	51,000 00
Interest.....	113,113 56
	\$3,928,248 01

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>
<i>Public Funds Owned.</i>		
State of Maine bonds.....	\$19,000 00	
City of Augusta.....	2,500 00	
Auburn.....	10,000 00	
Bangor.....	57,000 00	
Bath.....	15,000 00	
Belfast.....	72,000 00	
Calais.....	8,000 00	
Gardiner.....	2,000 00	
Lewiston.....	21,000 00	
Portland.....	303,500 00	
Rockland.....	25,500 00	
Town of Bucksport.....	23,000 00	
Brunswick.....	4,000 00	
Cape Elizabeth.....	700 00	
Machias.....	7,500 00	
Norridgewock.....	4,500 00	
Total public funds of Maine.....	575,200 00	
State of New Hampshire bonds.....	10,000 00	
City of Boston, Mass.....	40,000 00	
Cambridge, Mass.....	20,000 00	
Fall River, Mass.....	20,000 00	
Fitchburg, Mass.....	10,000 00	
Lawrence, Mass.....	65,000 00	
Lowell, Mass.....	10,000 00	
Manchester, N. H.....	10,000 00	
Portsmouth, N. H.....	25,000 00	
Worcester, Mass.....	30,000 00	
Total public funds of New England.....	815,200 00	\$762,335 25
County of Cook bonds, Ill.....	81,500 00	
Franklin, Ohio.....	10,000 00	
Hardin, Ohio.....	10,000 00	
St. Louis, Mo.....	138,000 00	
City of Brooklyn, N. Y.....	3,000 00	
Buffalo, N. Y.....	31,000 00	
Cleveland, Ohio.....	185,400 00	
Chicago, Ill.....	129,000 00	
Cincinnati, Ohio.....	119,000 00	
Columbus, Ohio.....	114,000 00	
East St. Louis, Ill.....	16,000 00	
Indianapolis, Ind.....	28,000 00	
Ironton, Ohio.....	20,000 00	
La Porte, Ind.....	24,000 00	
Louisville, Ky.....	71,000 00	
Marietta, Ohio.....	70,000 00	
Newark, N. J.....	20,000 00	
Orange, N. J.....	15,000 00	
Peoria, Ill.....	15,000 00	
Pomeroy, Ohio.....	10,000 00	

MAINE SAVINGS BANK, (CONTINUED.)

RESOURCES.

	<i>Par value.</i>	<i>Cos to Bank.</i>
<i>Public Funds Owned.</i>		
City of Portsmouth, Ohio.....	\$20,000 00	
Rochester, N. Y.....	10,000 00	
St. Louis, Mo.....	93,000 00	
Toledo, Ohio.....	102,000 00	
Zanesville, Ohio.....	39,000 00	
Town of Noblesville, Ind.....	3,000 00	
Total public funds out of New England.....	1,376,900 00	\$1,370,828 50
<i>Bank Stock Owned.</i>		
Calais National, Calais.....	2,150 00	
First National, Portland.....	6,800 00	
Merchants' National, Portland.....	9,675 00	
National Traders', Portland.....	4,800 00	
Total bank stock of Maine.....	-	23,425 00
<i>Railroad Bonds Owned.</i>		
Androscoggin and Kennebec.....	27,000 00	
European and North American.....	78,000 00	
Maine Central.....	176,000 00	
Portland and Rochester.....	25,500 00	
Portland and Ogdensburg.....	30,000 00	
Portland and Kennebec.....	101,400 00	
Somerset and Kennebec.....	1,000 00	
Total railroad bonds of Maine.....	438,900 00	
Rutland, Vt.....	52,000 00	
Total railroad bonds of New England.....	490,900 00	
* Northern Pacific.....	\$55,000 00	
* Toledo, Peoria and Warsaw, Ill.....	11,000 00	
Total railroad bonds out of New England.....	66,000 00	
Total.....	556,900 00	523,503 50
<i>Loans on Public Funds.</i>		
United States bonds.....	-	40,125 00
State of Maine.....	22,450 00	
City of Bath.....	2,700 00	
Bangor.....	2,500 00	
Lewiston.....	4,000 00	
Portland.....	46,301 13	
Town of Anson.....	2,500 00	
Limerick.....	800 00	
Norridgewock.....	1,000 00	
Westbrook.....	2,000 00	
Total on public funds of Maine.....	84,251 13	
State of New Hampshire bonds.....	6,000 00	
Town of Conway, N. H.....	2,475 00	
Total on public funds of New England.....	-	92,726 13
County of Howard bonds, Ind.....	16,000 00	
Wayne, Ill.....	350 00	
City of Appleton, Wis.....	7,700 00	
Chicago, Ill.....	5,100 00	
Cincinnati, Ohio.....	4,000 00	
Columbus, Ohio.....	5,000 00	
Dayton, Ohio.....	2,000 00	
Louisville, Ky.....	4,000 00	
St. Louis, Mo.....	2,500 00	
Union, Ind.....	900 00	
Total on public funds out of New England.....	-	47,550 00

* Suspended payment of interest coupons.

MAINE SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Bank Stock.</i>		
Canal National, Portland.....	\$500 00	
Casco National, Portland.....	1,500 00	
First National, Portland.....	21,549 61	
Northern National, Hallowell.....	1,400 00	
Total on bank stock of Maine.....	-	\$24,949 61
<i>On Savings Bank Books.</i>		
Maine Savings Bank, Portland.....	450 00	
Portland Savings Bank, Portland.....	7,296 05	
Total on savings bank books of Maine.....	-	7,746 05
<i>On Corporation Stock.</i>		
Atwood Lead Co., Portland.....	500 00	
International Steamship Co., Portland.....	30,000 00	
Ocean Insurance Co, Portland.....	4,500 00	
Portland Co., Portland.....	3,500 00	
Portland Rolling Mills, Portland.....	2,000 00	
Portland Steam Packet Co.....	23,250 00	
Total on corporation stock of Maine.....	-	63,750 00
<i>On Railroad Bonds.</i>		
Androscoggin and Kennebec.....	1,475 00	
European and North American.....	34,500 00	
Leeds and Farmington.....	1,700 00	
Maine Central.....	41,430 00	
Portland and Kennebec.....	20,000 00	
Portland and Ogdensburg.....	78,243 68	
Portland and Rochester.....	100 00	
Total on railroad bonds of Maine.....	177,448 68	
Great Falls and Conway, N. H.....	20,000 00	
Total on railroad bonds of New England.....	-	197,448 68
Burlington and Missouri River, Neb.....	13,800 00	
* Chicago and Michigan Lake Shore, Mich.....	4,000 00	
Total on railroad bonds out of New England.....	-	17,800 00
<i>On Railroad Scrip.</i>		
Nashua and Rochester, Mass.....	-	42,500 00
Loans on mortgages of real estate.....	-	616,634 52
92½ ounces gold dust.....	-	1,656 00
Expense account.....	-	2,431 95
Cash on deposit not bearing interest—		
First National Bank, Portland.....	-	70,510 16
Cash on hand.....	-	22,327 66
Total.....	-	\$3,928,248 01

Rates of interest charged on loans the past year, 7 3-10 and 7 1-2 per cent.

Annual expenses, \$6,900.

This bank cannot give the cost in detail of its bonds and stocks on account of the loss of its records by the Portland fire.

*Suspended payment of interest coupons.

NEWPORT SAVINGS BANK—NEWPORT.

OCTOBER 23, 1874.

ELISHA W. SHAW, PRESIDENT.

ATKINSON HOBART, TREASURER.

LIABILITIES.

Deposits	\$202,949 28
Reserved fund.....	3,859 02
	\$206,808 30

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
City of St. Joseph bonds, Mo.....	\$27,000 00	\$26,400 00	\$26,400 00
<i>Railroad Bonds Owned.</i>			
European and North American, Me.....	6,000 00	5,400 00	5,400 00
<i>Loans on Public Funds.</i>			
United States bonds.....		-	1,105 00
State of Maine.....		3,070 76	
City of Augusta.....		200 00	
Town of Burnham orders.....		152 05	
Dexter bonds.....		500 00	
Pittsfield orders.....		500 00	
Total on public funds of Maine.....		-	4,422 81
City of St. Joseph bonds, Mo.....		-	1,000 00
<i>On Savings Bank Book.</i>			
Portsmouth Savings Bank, Portsmouth, N. H.....		-	165 00
<i>To Municipalities.</i>			
Plantation of Clinton Gore.....		1,225 00	
Town of Etna.....		154 44	
Total to municipalities of Maine.....		-	1,379 44
<i>On Railroad Stock.</i>			
Dexter and Newport.....		275 00	
Maine Central.....		2,158 48	
Total on railroad stock of Maine.....		-	2,433 48
<i>To Corporations.</i>			
National Insurance Co., Bangor, Me.....		-	308 55
Loans on mortgages of real estate.....			
names alone.....		-	137,901 83
neat stock, horses, logs and goods.....		-	5,854 32
.....		-	8,723 67
Dividend charged in deposits.....		-	4,562 61
Cash on deposit bearing interest, 4 per cent—			
National Bank of Redemption, Boston.....		-	2,497 34
Cash on hand.....		-	4,554 25
Total.....		-	\$206,808 30

Rates of interest charged on loans the past year 9 and 10 per cent.
Annual expenses, \$1,250.

NORTH ANSON SAVINGS BANK—ANSON.

JULY 14, 1874.

JOHN H. ALLEN, PRESIDENT.

GEORGE A. FLETCHER, TREASURER.

LIABILITIES.

Deposits.....	\$19,099 68
Reserved fund.....	593 06
Unpaid dividends.....	530 85
	\$20,223 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
Town of Anson bonds.....	\$10,600 00	} \$10,397 39	
Embsden.....	1,250 00		
Total public funds of Maine.....	-	-	\$10,397 39
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	150 00
Town of Anson, Me.....	-	-	1,374 33
<i>On Railroad Bonds.</i>			
Somerset, Me.....	-	-	1,725 00
<i>To Municipalities.</i>			
Town of Anson, Me.....	-	-	400 00
Loans on mortgages of real estate.....	-	-	5,310 17
names alone.....	-	-	222 00
Cash on hand.....	-	-	644 70
Total.....	-	-	\$20,223 59

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$50.

NORWAY SAVINGS BANK—NORWAY.

AUGUST 19, 1874.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

LIABILITIES.

Deposits	\$284,259 02
Reserved fund.....	4,774 00
Profits.....	4,989 18
	\$294,022 20

RESOURCES.

	<i>Charged at par.</i>	
<i>Public Funds Owned.</i>		
State of Maine bonds.....	\$4,300 00	
City of Bath bonds.....	1,000 00	
Portland	2,000 00	
Town of Dexter.....	500 00	
Norway orders	5,933 00	
Norway Village scrip	600 00	
Total public funds of Maine.....	14,333 00	
State of New Hampshire bonds	4,000 00	
Total public funds of New England	-	\$18,333 00
* County of Macon bonds, Mo.....	2,000 00	
St. Louis, Mo	2,000 00	
City of Toledo, Ohio.....	5,000 00	
Total public funds out of New England.....	-	9,000 00
<i>Bank Stock Owned.</i>		
Casco National, Portland..... Par. \$3,000 00	3,000 00	
Cumberland National, Portland.....	3,760 00	
First National, Portland	7,800 00	
Norway National, Norway.....	13,700 00	
Total bank stock of Maine	-	30,660 00
<i>Railroad Bonds Owned.</i>		
European and North American.....	2,000 00	
Portland and Ogdensburg	2,000 00	
Portland and Rochester.....	10,000 00	
Total railroad bonds of Maine.....	-	14,000 00
* Central Iowa, Iowa.....	1,000 00	1,000 00
Real estate owned	-	4,400 00
<i>Loans on Public Funds.</i>		
United States bonds.....	-	1,560 00
State of Maine.....	200 00	
Town of Anson.....	760 86	
Norway	317 00	
Woodstock.....	150 00	
Total on public funds of Maine.....	-	1,427 86
<i>On Bank Stock.</i>		
Norway National, Norway, Me.....	-	994 00
<i>On Savings Bank Book.</i>		
Norway Savings Bank, Norway, Me	-	850 00
<i>On Railroad Stock.</i>		
Northern, Vt	-	1,000 00
<i>On Corporation Stock.</i>		
Paris Hill Manufacturing Co., Paris, Me.....	-	500 00
<i>On Corporation Bonds.</i>		
First Baptist Society, Portland, Me.....	-	400 00

*Suspended payment of interest coupons.

NORWAY SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>To Municipalities.</i>		
County of Oxford.....	\$2,300 00	
Town of Bethel.....	1,050 00	
Woodstock.....	1,000 00	
School District No. 3, Oxford.....	2,300 00	
Total to municipalities of Maine.....	-	\$6,650 00
Loans on mortgages of real estate.....	-	193,104 12
collaterals.....	-	1,330 00
Cash on deposit bearing interest, 4 per cent.—		
Norway National Bank, Norway, Me.....	-	8,383 10
Cash on hand.....	-	479 62
Total.....	-	\$294,022 20

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$800.

ORONO SAVINGS BANK—ORONO.

• AUGUST 5, 1874.

EBENEZER WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

LIABILITIES.

Deposits.....	\$82,407 24
Reserved fund.....	1,470 00
Interest.....	404 64
	<hr/>
	\$84,281 88

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
United States bonds.....	\$1,550 00	\$1,722 25	\$1,722 25
State of Maine.....	500 00	500 00	500 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	4,000 00	3,600 00	
Maine Central.....	5,000 00	4,575 00	
Portland and Ogdensburg.....	2,000 00	1,800 00	
Total railroad bonds of Maine.....	-	-	9,975 00
* Northern Pacific.....	100 00	100 00	100 00
<i>Bank Stock Owned.</i>			
Orono National, Orono, Me.....	700 00	700 00	700 00
<i>Loans to Municipalities.</i>			
Town of Orono, Me.....	-	-	8,500 00
Loans on mortgages of real estate.....	-	-	24,740 46
Expense account.....	-	-	2,111 57
Cash on deposit bearing interest, 6 per cent.—			
Orono National Bank.....	-	-	27,132 60
Cash on hand.....	-	-	8,800 00
Total.....	-	-	\$84,281 88

Rate of interest charged on loans the past year, 8 to 10 per cent.
Annual expenses, \$500.

* Suspended payment of interest coupons.

PEMBROKE SAVINGS BANK—PEMBROKE.

JULY 31, 1874.

WILLIAM T. HOBART, PRESIDENT.

GEORGE R. HATCH, TREASURER.

LIABILITIES.

Deposits	\$41,643 98
Reserved fund.....	243 35
	\$41,887 33

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
United States bonds.....	\$250 00	\$282 63	\$282 63
State of Maine.....	2,000 00	2,000 00	2,000 00
City of Jersey City bonds, N. J.....	3,000 00	3,000 00	3,000 00
<i>Railroad Bonds Owned.</i>			
Maine Central, Me.....	4,500 00	4,500 00	
Boston and Maine, Mass.....	2,000 00	2,074 95	
Total railroad bonds of New England.	-	-	6,574 95
* Northern Pacific.....	2,000 00	1,855 60	1,855 60
<i>Loans on Public Funds.</i>			
United States bonds.....		-	300 00
<i>To Municipalities.</i>			
Town of Marion.....		150 00	
Pembroke.....		8,500 00	
Total to municipalities of Maine.....		-	8,650 00
Loans on mortgages of real estate.....		-	12,791 67
collaterals.....		-	1,825 38
names alone.....		-	3,571 55
Cash on hand.....		-	1,035 55
Total.....		-	\$41,887 33

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$150.

*Suspended payment of interest coupons.

PENOBSCOT SAVINGS BANK—BANGOR.

OCTOBER 27, 1874.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

LIABILITIES.

Deposits	\$486,774 59
Reserved fund.....	9,759 68
Profits	12,560 88
Dividend No. 11	9,271 80
	\$518,366 95

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
State of Maine bonds.....	\$16,200 00	\$15,829 00	
County of Penobscot.....	5,000 00	4,878 40	
City of Bangor.....	116,500 00	108,547 50	
Bath.....	8,100 00	7,381 75	
Belfast.....	12,000 00	10,600 00	
Rockland.....	8,900 00	8,108 50	
Town of Corinna.....	4,000 00	3,600 00	
Damariscotta.....	2,000 00	1,830 00	
Dexter.....	7,900 00	7,172 00	
Thomaston.....	11,000 00	10,065 00	
Waldoboro'.....	6,000 00	5,490 00	
Total public funds of Maine.....	-	183,502 15	
Town of St. Albans bonds, Vt.....	34,600 00	30,529 00	
Total public funds of New England..	-	-	\$214,031 15
<i>Bank Stock Owned.</i>			
Eastern, Bangor	17,400 00	17,400 00	
First National, Bangor.....	3,640 00	3,640 00	
Total bank stock of Maine.....	-	-	21,040 00
<i>Loans on Public Funds.</i>			
United States securities, (Navy bills).....	-	-	23,194 20
County of Aroostook bonds.....	-	3,200 00	
City of Bangor	-	400 00	
Town of Houltton.....	-	3,300 00	
Total on public funds of Maine	-	-	6,900 00
City of St. Joseph bonds, Mo.....	-	-	10,000 00
<i>On Bank Stock.</i>			
Eastern, Bangor, Me.....	-	-	16,400 00
<i>To Municipalities.</i>			
City of Bangor	-	15,000 00	
Town of Stockton.....	-	2,500 00	
Total to municipalities of Maine.....	-	-	17,500 00
<i>To Corporations.</i>			
East Branch Dam Co., Bangor.....	-	1,500 00	
Freewill Baptist Church, Bangor.....	-	1,200 00	
Mattawamkeag Log Driving Co., Bangor.....	-	1,000 00	
Total to corporations of Maine.....	-	-	3,700 00
<i>On Ships.</i>			
Sontag, Bangor, Me.....	-	-	7,000 00
Loans on mortgages of real estate	-	-	79,908 21
logs.....	-	-	24,350 00
Expense account.....	-	-	12,676 44
Cash on deposit bearing interest, 4 per cent—	-	-	
Suffolk National Bank, Boston, Mass.....	-	-	53,383 19
Cash on hand.....	-	-	28,283 76
Total	-	-	\$518,366 95

Rate of interest charged on loans the past year, 7 to 9 per cent.
Annual expenses, \$1,200.

PEOPLE'S TWENTY-FIVE CENT SAVINGS BANK—BATH.

OCTOBER 2, 1874.

B. C. BAILEY, PRESIDENT.

GEORGE W. JOHNSON, TREASURER.

LIABILITIES.

Deposits.....	\$573,187 71
Reserved fund.....	7,603 02
Profits.....	12,101 07
Premium account.....	12,590 55
Rent on real estate.....	32 00
	\$605,514 35

RESOURCES.

<i>Public Funds Owned.</i>		<i>Charged at par.</i>	
United States bonds.....	\$11,050 00		\$11,050 00
State of Maine.....	600 00		
County of Sagadahoc.....	3,000 00		
City of Bath.....	28,500 00		
Town of Damariscotta.....	18,300 00		
Newcastle.....	24,400 00		
Nobleboro'.....	2,500 00		
Waldoboro'.....	7,500 00		
Wiscasset.....	28,050 00		
Total public funds of Maine.....	-		112,850 00
<i>Railroad Bonds Owned.</i>			
European and North American, Me.....	25,000 00	25,000 00	
Union Pacific.....	16,000 00	16,000 00	
Real estate owned.....	-	7,283 69	
Vault, safe and furniture.....	-	1,389 22	
<i>Loans on Public Funds.</i>			
United States bonds.....	-	16,500 00	
City of Bath, Me.....	-	800 00	
<i>On Bank Stock.</i>			
Sagadahoc National, Bath, Me.....	-	400 00	
<i>On Corporation Stock.</i>			
Alna Steam Mill Co., Alna.....	2,500 00		
Cobb Lime Co., Rockland.....	10,000 00		
Total on corporation stock of Maine.....	-		12,500 00
<i>On Railroad Bonds.</i>			
Maine Central, Me.....	-		80,419 74
<i>On Railroad Scrip.</i>			
Maine Central, Me.....	-		4,000 00
<i>To Corporations.</i>			
Androscoggin Water Power Co., Lisbon.....	10,000 00		
Worumbo Manufacturing Co., Lisbon.....	40,000 00		
Total to corporations of Maine.....	-		50,000 00
<i>To Municipalities.</i>			
Town of Arrowsic.....	3,700 00		
Georgetown.....	6,841 25		
Phippsburg.....	8,000 00		
Total to municipalities of Maine.....	18,541 25		
City of Lynn, Mass.....	25,000 00		
Total to municipalities of New England.....	-		43,541 25
<i>On Vessels.</i>			
Alexander, Bath.....	3,000 00		
Albert, Bath.....	1,250 00		
Anna Camp, Bath.....	3,500 00		
Annie Terry, Bath.....	2,500 00		
Bark C. W. Cochrane, Bath.....	5,300 00		
Bombay, Bath.....	2,800 00		
Carrie Purington, Bath.....	900 00		

PEOPLE'S TWENTY-FIVE CENT SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Vessels.</i>		
Emma, Bath.....	\$12,000 00	
Eddy F. Treat, Bath.....	1,766 90	
Grace Darling, Bath.....	5,000 00	
Harry P. Percy, Bath.....	400 00	
Helen Sands, Bath.....	1,000 00	
Iasca, Bath.....	5,000 00	
John A. Thompson, Bath.....	2,500 00	
Lisbon, Bath.....	3,200 00	
Merom, Bath.....	8,000 00	
Total on vessels of Maine.....	-	\$58,116 90
George Sealy, Galveston, Texas.....	-	5,000 00
Loans on mortgages of real estate.....	-	149,440 17
furniture.....	-	1,000 00
Expense account.....	-	328 06
Cash on deposit not bearing interest—		
Marine National Bank, Bath, Me.....	-	7,131 69
Cash on hand.....	-	2,763 63
Total.....	-	\$605,514 35

Rate of interest charged on loans the past year, 6 to 10 per cent.
Annual expenses, \$1,500.

PHILLIPS SAVINGS BANK—PHILLIPS.

OCTOBER 9, 1874.

RAYMOND TOOTHAKER, PRESIDENT.

ELIAS FIELD, TREASURER.

LIABILITIES.

Deposits.....	\$24,638 80
Reserved fund.....	191 16
Profits.....	905 14
	<hr/>
	\$25,735 10

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
City of Bath bonds.....	\$1,000 00	\$897 50	
Belfast.....	500 00	451 87	
Portland.....	1,000 00	1,000 00	
Town of Anson.....	600 00	480 50	
Anson orders.....	656 17	656 17	
Emden bonds.....	200 00	160 50	
Phillips orders.....	853 87	853 87	
Total public funds of Maine.....	-	-	\$4,500 41
<i>Bank Stock Owned.</i>			
Norway National, Norway, Me.....	1,000 00	1,000 00	1,000 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	100 00
City of Biddeford, Me.....	-	-	2,000 00
<i>To Corporations.</i>			
Phillips and Avon Cheese Co., Me.....	-	-	300 00

PHILLIPS SAVINGS BANK, (CONCLUDED.)

RESOURCES.

Loans on mortgages of real estate.....	-	11,540 96
mortgages of neat stock, horses and sheep....	-	3,449 25
other collaterals.....	-	290 00
names alone.....	-	200 00
Safe.....	-	174 51
Cash on hand.....	-	2,179 97
Total.....	-	\$25,735 10

Rate of interest charged on loans the past year, 6 to 9 per cent.
Annual expenses, \$50.

PISCATAQUIS SAVINGS BANK—DOVER.

OCTOBER 24, 1874.

JOHN G. MAYO, PRESIDENT.

C. B. KITTREDGE, TREASURER.

LIABILITIES.

Deposits.....	\$20,145 62
Profits.....	576 46
	\$20,722 08

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
City of Bangor bonds.....	\$1,000 00	\$932 50	
Bath.....	1,000 00	927 50	
Total on public funds of Maine.....	-	-	\$1,860 00
<i>Railroad Bonds Owned.</i>			
Maine Central, Me.....	1,000 00	980 00	980 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	50 00
Loans on mortgages of real estate.....	-	-	15,916 07
Expense account.....	-	-	712 10
Cash on hand.....	-	-	1,203 91
Total.....	-	-	\$20,722 08

Rates of interest charged on loans the past year, 9 and 10 per cent.
Expenses since March 24, 1874, when organized, \$181.60.

PORTLAND SAVINGS BANK—PORTLAND.

AUGUST 28, 1874.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

LIABILITIES.

Deposits.....	\$4,195,937 34
Reserved fund.....	58,657 50
Profits.....	4,665 74
Interest.....	77,468 32
Premium account.....	11,497 25
Rent of real estate.....	878 72
	\$4,349,104 87

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
United States bonds.....	\$143,500 00	\$143,500 00	\$143,500 00
State of Maine.....	45,500 00	45,500 00	
City of Bangor.....	53,000 00	46,560 00	
Lewiston.....	85,000 00	83,762 50	
Portland.....	404,000 00	374,867 50	
Rockland.....	9,000 00	7,877 50	
Total public funds of Maine.....	-	558,567 50	
City of Boston bonds, Mass.....	5,000 00	4,850 00	
Lawrence, Mass.....	30,000 00	28,425 00	
Portsmouth, N. H.....	20,000 00	18,000 00	
Worcester, Mass.....	40,000 00	38,600 00	
Total public funds of New England..	-	-	648,442 50
County of Cook bonds, Ill.....	72,500 00	71,020 00	
Erie, N. Y.....	10,000 00	10,000 00	
Franklin, Ohio.....	12,000 00	11,760 00	
St. Louis, Mo.....	58,000 00	55,950 00	
City of Buffalo, N. Y.....	30,000 00	30,000 00	
Cleveland, Ohio.....	151,500 00	150,948 75	
Chicago, Ill.....	58,000 00	56,336 87	
Cincinnati, Ohio.....	127,000 00	127,000 00	
Columbus, Ohio.....	40,000 00	39,775 00	
Dayton, Ohio.....	38,000 00	38,000 00	
Detroit, Mich.....	112,000 00	112,000 00	
Indianapolis, Ind.....	10,000 00	10,000 00	
Rochester, N. Y.....	20,000 00	20,000 00	
St. Louis, Mo.....	135,000 00	120,222 50	
Toledo, Ohio.....	51,500 00	51,500 00	
Total public funds out of N. England.	-	-	904,513 12
<i>Corporation Bonds Owned.</i>			
* Dry Dock & Warehouse Co., Portland, Me	7,000 00	2,600 00	2,600 00
<i>Bank Stock Owned.</i>			
Canal National, Portland.....	11,900 00	11,900 00	
Casco National, Portland.....	20,000 00	20,000 00	
Cumberland National, Portland.....	5,680 00	5,680 00	
First National, Portland.....	17,800 00	17,800 00	
Merchants' National, Portland.....	375 00	375 00	
Traders' National, Portland.....	16,000 00	16,000 00	
Total bank stock of Maine.....	-	-	71,755 00
<i>Railroad Bonds Owned.</i>			
Androscoggin and Kennebec.....	19,000 00	16,398 50	
European and North American.....	25,000 00	22,880 00	
Leeds and Farmington.....	50,000 00	45,000 00	
Maine Central.....	223,000 00	221,930 00	
Portland and Kennebec.....	99,100 00	87,350 50	
Portland and Ogdensburg.....	50,000 00	43,800 00	
Total railroad bonds of Maine.....	-	-	437,359 00
Real estate owned.....	-	-	100,940 32

* Suspended payment of interest coupons.

PORTLAND SAVINGS BANK, (CONTINUED.)

RESOURCES.

<i>Loans on Public Funds.</i>		
United States bonds.....	-	\$108,722 31
State of Maine	\$2,000 00	
County of Androscoggin.....	1,500 00	
Cumberland	1,000 00	
City of Bangor.....	10,700 00	
Bath	2,900 00	
Biddeford	14,500 00	
Lewiston.....	400 00	
Portland	48,375 00	
Rockland	900 00	
Town of Brunswick	200 00	
Cape Elizabeth.....	2,400 00	
Dexter	1,500 60	
Westbrook	2,000 00	
Total on public funds of Maine	88,375 00	
City of Worcester bonds, Mass.....	600 00	
Total on public funds of New England.....	-	88,975 00
County of Cook bonds, Ill.....	10,450 00	
St. Louis, Mo.....	1,900 00	
City of Chicago, Ill.	9,550 00	
Cincinnati, Ohio.....	535 00	
Dayton, Ohio	2,900 00	
Minneapolis, Minn	4,000 00	
Orange, N. J.....	400 00	
St. Louis, Mo.....	4,300 00	
Toledo, Ohio.....	5,000 00	
Total public funds out of New England	-	39,035 00
<i>On Bank Stock.</i>		
Canal National, Portland.....	49,500 00	
Casco National, Portland.....	11,500 00	
Cumberland National, Portland.....	8,600 00	
First National, Auburn	5,000 00	
First National, Portland	15,000 00	
Merchants' National, Portland	1,500 00	
Total on bank stock of Maine.....	-	91,100 00
<i>On Savings Bank Books.</i>		
Maine Savings Bank, Portland, Me.....	-	1,100 00
<i>On Corporation Stock.</i>		
Atwood Lead Co., Portland.....	3,200 00	
Farnsworth Manufacturing Co., Lisbon.....	25,000 00	
Forest City Sugar Refining Co., Portland	2,250 00	
Maine Steamship Co., Portland.....	10,500 00	
Ocean Insurance Co., Portland	500 00	
Portland Co., Portland.....	97,400 00	
Portland Gas Light Co., Portland	300 00	
Portland Kerosene Co., Portland.....	15,500 00	
Portland and Machias Steamboat Co., Portland.....	500 00	
Portland Rolling Mills, Portland.....	47,982 22	
Portland Steam Packet Co., Portland	4,600 00	
Richardson's Wharf Co	4,000 00	
Westbrook Manufacturing Co., Westbrook.....	21,500 00	
Total on corporation stock of Maine	-	233,232 22
<i>On Corporation Bonds.</i>		
Portland Dry Dock and Warehouse Co., Cape Elizabeth..	13,550 00	
Portland Glass Co., Portland.....	25,000 00	
Portland Tenement House Co., Portland.....	17,250 00	
Portland Water Co., Portland	700 00	
Richardson's Wharf Co.....	15,000 00	
Total on corporation bonds of Maine.....	-	71,500 00
Philadelphia and Reading Coal and Iron Co., Penn.....	-	1,500 00

PORTLAND SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Corporation Scrip.</i>		
Maine Central Railroad Co., Me.	-	\$1,000 00
Atlantic Mutual Insurance Co., N. Y.	-	14,500 00
<i>On Railroad Bonds.</i>		
Androscoggin and Kennebec.	\$12,582 95	
European and North American.	3,900 00	
Leeds and Farmington.	59,100 00	
Maine Central.	17,000 00	
Portland and Ogdensburg.	96,900 00	
Portland and Rochester.	6,575 00	
Total on railroad bonds of Maine.	196,057 95	
Nashua and Rochester, N. H.	6,700 00	
Total on railroad bonds of New England.	-	202,757 95
* Central Iowa, Iowa, (amount on security, \$27,500)....	10,500 00	
Chicago and Southwestern, Iowa and Missouri.	2,200 00	
* Toledo, Peoria and Warsaw, Ill.	12,000 00	
Total on railroad bonds out of New England.	-	24,700 00
<i>On Railroad Stock.</i>		
Portland and Kennebec.	2,000 00	
Portland and Rochester.	13,000 00	
Total on railroad stock of Maine.	-	15,000 00
<i>To Municipalities.</i>		
Town of Bethel.	1,000 00	
Brownfield.	4,400 00	
Gorham.	1,500 00	
Windham.	9,000 00	
School District No. 12, Cape Elizabeth.	4,500 00	
Total to municipalities of Maine.	-	20,400 00
Loans on mortgages of real estate.	-	1,049,226 36
names alone.	-	6,638 60
410 ounces gold dust.	-	7,400 00
Expense account.	-	1,757 96
Cash on deposit bearing interest, 4 per cent.—		
First National Bank, Portland.	-	53,290 59
Cash on hand.	-	8,158 94
Total.	-	\$4,349,104 87

Rate of interest charged on loans the past year, 7 to 7½ per cent.

Annual expenses, \$7,380.

* Suspended payment of interest coupons.

RICHMOND SAVINGS BANK—RICHMOND.

NOVEMBER 3, 1874.

THOMAS J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

LIABILITIES.

Deposits	\$106,940 70
Reserved fund.....	1,515 24
Profits.....	3,426 75
	\$111,882 69

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Railroad Bonds Owned.</i>			
Portland and Kennebec, Me	\$4,000 00	\$4,000 00	\$4,000 00
* Port Royal, South Carolina and Georgia	3,000 00	2,325 00	2,325 00
<i>Railroad Stock Owned.</i>			
St. Paul and Sioux City, Minn.....	6,000 00	6,000 00	6,000 00
<i>Corporation Stock Owned.</i>			
Bath Manf. and Commercial Co., Bath, Me.....	700 00	700 00	700 00
<i>Loans on Public Funds.</i>			
City of Gardiner bonds.....		700 00	
Town of Richmond order.....		350 00	
Total on public funds of Maine		-	1,050 00
<i>On Railroad Bonds.</i>			
Maine Central, Me		-	28,750 00
<i>On Railroad Stock.</i>			
Maine Central.....		4,500 00	
Portland and Forest Avenue.....		1,337 79	
Total on railroad stock of Maine		-	5,837 79
<i>On Bank Stock.</i>			
Richmond National, Richmond.....		1,100 00	
Union National, Brunswick.....		4,500 00	
Total on bank stock of Maine.....		5,600 00	
Eleventh Ward National, Boston, Mass.....		5,000 00	
Total on bank stock of New England		-	10,600 00
<i>To Corporations.</i>			
Maine Central Railroad Co		10,000 00	
Knickerbocker Steam Towage Co., Gardiner		17,056 90	
Total to corporations of Maine.....		-	27,056 90
Loans on mortgages of real estate		-	23,152 54
names alone.....		-	250 00
Cash on deposit not bearing interest—			
First National Bank, Richmond, Me.....		-	1,178 59
Cash on hand		-	981 87
Total.....		-	\$111,882 69

Rate of interest charged on loans the past year, 7 to 8 per cent.

Annual expenses, \$500.

* Suspended payment of interest coupons.

ROCKLAND SAVINGS BANK—ROCKLAND.

AUGUST 11, 1874.

JOHN S. CASE, PRESIDENT.

WILLIAM H. TITCOMB, TREASURER.

LIABILITIES.

Deposits	\$832,344 61
Reserved fund.....	12,216 26
Profits.....	12,415 44
	\$856,976 31

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value</i>	<i>Cost to Bank.</i>	
State of Maine bonds.....*	\$39,900 00	\$39,900 00	
City of Rockland.....	184,400 00	165,200 80	
Town of Deer Isle.....	300 00	275 00	
Lincolnville.....	200 00	200 00	
Total public funds of Maine.....	-	-	\$205,575 80
City of Omaha bonds, Neb.....	9,000 00	8,550 00	8,550 00
<i>Bank Stock Owned.</i>			
Rockland National, Rockland.....	5,100 00	5,508 00	5,508 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	19,000 00	17,020 00	
Maine Central.....	20,000 00	20,000 00	
Total railroad bonds of Maine.....	-	-	37,020 00
Real estate owned.....	-	-	7,000 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	4,700 00
City of Rockland.....	-	10,900 00	
Town of Deer Isle.....	-	250 00	
Waldoboro'.....	-	180 00	
Total on public funds of Maine.....	-	11,330 00	
City of Worcester bonds, Mass.....	-	300 00	
Total on public funds of New England.....	-	-	11,630 00
City of Washington bonds, D. C.....	-	-	5,000 00
On gold coin.....	-	-	600 00
<i>On Bank Stock.</i>			
Georges National, Thomaston.....	-	500 00	
Lime Rock National, Rockland.....	-	1,000 00	
North Bank, Rockland.....	-	200 00	
Rockland National, Rockland.....	-	2,200 00	
Total on bank stock of Maine.....	-	-	3,900 00
<i>On Savings Bank Books.</i>			
Rockland Savings Bank, Rockland, Me.....	-	-	3,175 00
<i>On Railroad Stock.</i>			
Knox and Lincoln, Me.....	-	-	7,735 79
<i>On Railroad Bonds.</i>			
European and North American.....	-	-	40,000 00
* Northern Pacific.....	-	1,036 80	
Union Pacific.....	-	14,000 00	
Wisconsin Central.....	-	950 00	
Total on railroad bonds out of New England.....	-	-	15,986 80
<i>On Corporation Stock.</i>			
Bodwell Granite Co., Rockland.....	-	101,844 45	
Cobb Lime Co., (stock and scrip).....	-	124,160 00	
Emery and Cheney Chain Stopper Co., Rockland.....	-	850 00	
Fox Island and Rockland Steamboat Co., Rockland.....	-	700 00	
Hallowell Granite Co., Hallowell.....	-	10,000 00	
Knox Woolen Co., Camden.....	-	9,000 00	

*Suspended payment of interest coupons.

ROCKLAND SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Corporation Stock.</i>		
Portland and Machias Steamboat Co., Portland	\$500 00	
Warren Manufacturing Co., Warren	9,100 00	
Warren Shoe Manufacturing Co., Warren.....	600 00	
Total on corporation stock of Maine.....	-	\$256,754 45
<i>On Vessels.</i>		
Ship Otago, Rockland.....	12,000 00	
Schooner Frances Hatch, Rockland	400 00	
Total on vessels of Maine.....	-	12,400 00
Loans on mortgages of real estate	-	152,906 98
names alone, (cargo notes).....	-	15,878 37
Cash on deposit not bearing interest—		
Lime Rock National Bank, Rockland.....	11,861 75	
Rockland National, Rockland.....	13,154 71	
Total cash on deposit in banks of Maine.....	25,016 46	
First National, Boston, bearing interest 4 per cent	31,040 63	
Total cash on deposit in banks of New England	-	56,057 09
Cash on hand	-	6,598 03
Total	-	\$856,976 31

Rate of interest charged on loans the past year, 7 3-10 per cent.
Annual expenses, \$3,000.

SACO SAVINGS BANK—SACO.

JUNE 16, 1874.

JOSEPH G. DEERING, PRESIDENT. GEORGE W. SCAMMON, TREASURER.

LIABILITIES.

Deposits	\$121,239 38
Reserved fund.....	1,486 23
Profits	2,335 05
Due Saco National Bank.....	186 60
	\$125,247 26

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
County of Cook bonds, Ill.....	\$2,000 00	\$1,940 00	
City of Chicago, Ill.....	11,000 00	10,795 47	
Cincinnati, Ohio.....	6,000 00	6,060 00	
St Louis, Mo.....	7,000 00	6,190 58	
Total public funds out of N. England	-	-	\$24,986 05
<i>Bank Stock Owned.</i>			
Canal National, Portland.....	1,000 00	1,202 75	
Casa National, Portland	900 00	1,084 75	
Cumberland National, Portland.....	1,000 00	1,337 75	
First National, Biddeford	1,000 00	1,120 00	
First National, Portland.....	3,000 00	3,625 25	
Merchants' National, Portland.....	900 00	1,104 25	
Saco National, Saco.....	2,500 00	2,845 00	
York National, Saco.....	700 00	805 00	
Total bank stock of Maine.....	-	-	13,124 75

SACO SAVINGS BANK, (CONCLUDED.)

RESOURCES.

	Cost to Bank.	Par value.	
<i>Railroad Stock Owned.</i>			
† Rutland, Vt.....	\$6,500 00	£6,346 75	\$6,346 75
<i>Corporation Stock Owned.</i>			
Pepperell Manf. Co., Biddeford, Me.....	1,000 00	1,825 25	1,825 25
<i>Railroad Bonds Owned.</i>			
Eastern, Mass.	4,000 00	4,180 00	
Old Colony and Newport, Mass.....	4,000 00	4,077 50	
Rutland, Vt.....	1,100 00	1,041 04	
Total railroad bonds of New England.	-	-	9,298 54
Chicago, Burlington and Quincy, Ill.....	4,000 00	3,980 00	
Detroit and Bay City, Mich.....	2,000 00	1,990 00	
Jackson, Lansing and Saginaw, Mich....	3,000 00	3,063 75	
* Lake Shore and Michigan Southern....	3,000 00	2,820 00	
Michigan Central, Mich.....	7,000 00	7,272 50	
Total railroad bonds out of N England	-	-	19,126 25
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	2,000 00
Town of Anson, Me.....	-	-	180 00
Loans on mortgages of real estate.....	-	-	48,132 97
Cash on hand.....	-	-	226 70
Total.....	-	-	\$125,247 26

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$400.

* Suspended payment of interest coupons.

† Suspended payment of dividends.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

JUNE 16, 1874.

STEPHEN L. GOODALE, PRESIDENT. EDWARD P. BURNHAM, TREASURER.

LIABILITIES.

Deposits.....	\$1,361,484 73
Profit and loss.....	37,804 40
	<hr/>
	\$1,399,289 13

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
United States bonds.....	\$133,850 00	\$133,850 00	\$133,850 00
State of Maine.....	12,000 00	12,000 00	
County of Androscoggin.....	2,500 00	2,500 00	
City of Bangor.....	1,000 00	900 00	
Total public funds of Maine.....	-	-	15,400 00
State of Missouri bonds.....	31,000 00	28,582 50	
County of St Louis, Mo.....	5,000 00	4,500 00	
City of Chicago, Ill.....	30,000 00	29,540 00	
Louisville, Ky.....	10,000 00	8,200 00	
St. Louis, Mo.....	35,000 00	32,675 00	
Total public funds out of N. England	-	-	103,497 50
<i>Bank Stock Owned.</i>			
Canal National, Portland.....	9,600 00	9,600 00	
Casco National, Portland.....	8,800 00	8,800 00	
Cumberland National, Portland.....	1,680 00	1,680 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION, (CONTINUED.)

RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
Biddeford National, Biddeford.....	\$2,700 00	\$2,700 00	
First National, Biddeford.....	1,400 00	1,400 00	
Saco National, Saco.....	7,900 00	7,900 00	
York National, Saco.....	3,200 00	3,200 00	
Total bank stock of Maine.....	-	35,280 00	
Blackstone National, Boston, Mass.....	5,000 00	5,000 00	
Commerce National, Boston, Mass.....	6,000 00	6,000 00	
Eliot National, Boston, Mass.....	5,000 00	5,000 00	
Merchants' National, Boston, Mass.....	3,700 00	3,700 00	
Shawmut National, Boston, Mass.....	3,100 00	3,100 00	
Total bank stock of New England...	-	-	\$58,080 00
Commerce National, N. Y.....	2,000 00	2,000 00	
Metropolitan National, N. Y.....	7,000 00	7,000 00	
Total bank stock out of New England	-	-	9,000 00
<i>Corporation Stock Owned.</i>			
Central New Jersey Land Improvement Co., N. J.....	-	2,394 15	
Quincy Railroad Bridge, Ill.....	-	8,000 00	
Total corporation stock out of N. Eng.	-	-	10,394 15
<i>Railroad Stock Owned.</i>			
Boston and Albany, Mass.....	8,000 00	8,000 00	
Boston and Maine, Mass.....	12,200 00	12,200 00	
Boston and Providence.....	8,500 00	8,500 00	
Connecticut River.....	5,000 00	5,000 00	
† Eastern, Mass.....	6,000 00	5,000 00	
Old Colony.....	5,000 00	5,000 00	
† Portsmouth, Great Falls & Conway, N. H	800 00	700 00	
Total railroad stock of New England.	-	-	44,400 00
Brunswick and Chillietho, Mo.....	2,200 00	2,200 00	
Central of New Jersey, N. J.....	15,300 00	15,300 00	
Chicago, Burlington and Quincy, Ill.....	8,000 00	8,000 00	
† Michigan Central, Mich.....	42,500 00	42,500 00	
New York and New Haven, N. Y.....	10,000 00	10,000 00	
Philadelphia, Wilmington and Baltimore, Penn.....	13,250 00	13,250 00	
Sandusky and Cincinnati, Ohio.....	100 00	57 00	
Total railroad stock out of N. England	-	-	91,367 00
<i>Railroad Bonds Owned.</i>			
Framingham and Lowell, Mass.....	10,000 00	9,025 00	
Vermont Central and Vermont and Canada, Vermont.....	30,000 00	30,000 00	
Total railroad bonds of New England.	-	-	39,025 00
American Central, Ill.....	15,000 00	15,000 00	
* Atchison, Topeka and Santa Fe, Kan...	24,000 00	20,390 00	
* Burlington, Cedar Rapids and Minne- sota, Iowa.....	11,000 00	10,920 00	
Burlington and Missouri River, Iowa....	50,000 00	48,000 00	
Burlington and Missouri River, Neb.....	56,000 00	56,000 00	
Carthage and Burlington, Ill.....	41,000 00	40,250 00	
Central of New Jersey, N. J.....	1,000 00	1,000 00	
Central Pacific.....	20,000 00	20,000 00	
Chicago, Burlington and Quincy, Ill.....	16,000 00	15,990 00	
Chicago and Iowa, Ill.....	35,000 00	33,425 00	
* Chicago, Dubuque and Minnesota, Iowa.	25,000 00	20,000 00	
* Chicago and Michigan Lake Shore, Mich.	20,000 00	15,000 00	
Cincinnati and Indiana, Ohio.....	22,000 00	18,900 00	
* Detroit, Hillsdale and Indiana, Mich...	13,000 00	10,000 00	
Detroit, Lansing and Lake Michigan, Mich	30,000 00	26,525 00	

*Suspended payment of interest coupons.

†Suspended payment of dividends.

SACO AND BIDDEFORD SAVINGS INSTITUTION, (CONCLUDED.)

RESOURCES.

	Par value.	Cost to Bank.	
<i>Railroad Bonds Owned.</i>			
Dixon, Peoria and Hannibal, Ill	\$28,500 00	\$27,856 25	
Hannibal and St. Joseph, Mo	10,000 00	10,000 00	
Indianapolis, Cincinnati and Lafayette, Ind	23,800 00	18,050 00	
Illinois Grand Trunk, Ill.	27,000 00	27,000 00	
Jackson, Lansing and Saginaw, Mich	20,000 00	20,000 00	
Kansas City and Cameron, Mo	5,000 00	5,000 00	
Keokuk and St. Paul, Iowa	32,500 00	32,246 25	
* Lawrence, Leavenworth and Galveston, Kansas	20,000 00	15,790 89	
Mad River and Lake Erie, Ohio	5,000 00	6,799 98	
* Missouri and Fort Scott and Gulf, Kan .	30,000 00	25,500 00	
New York Central, N. Y.	10,000 00	9,300 00	
North Missouri, Mo	5,000 00	4,425 00	
Ottawa, Oswego and Fox River Valley, Ill	40,000 00	38,330 00	
Peoria and Hannibal, Ill.	7,000 00	6,867 50	
Quincy and Warsaw, Ill.	27,000 00	27,000 00	
* Selma and Gulf, Ala.	20,000 00	12,000 00	
Union Pacific	35,000 00	29,400 00	
White Water Valley, Ind.	8,000 00	6,480 85	
Total railroad bonds out of New Eng.	-	-	\$673,446 72
<i>Corporation Bonds Owned.</i>			
Portland Water Co., Portland, Me.	5,000 00	4,250 00	4,250 00
American Dock and Improvement Co., N. J	1,000 00	875 00	
Philadelphia and Reading Coal and Iron Co., Penn	10,000 00	9,020 00	
Total corporation bonds out of N. Eng.	-	-	9,895 00
Real estate owned	-	-	15,147 29
<i>Loans on Public Funds.</i>			
United States bonds	-	-	2,005 00
City of Biddeford	-	50 00	
Saco	-	500 00	
Total on public funds of Maine	-	-	550 00
<i>On Railroad Bonds.</i>			
Burlington and Southwestern, Iowa	-	16,000 00	
Central Pacific	-	1,000 00	
Detroit, Eel River and Illinois, Ill	-	5,000 00	
Indianapolis, Cincinnati and Lafayette, Ind.	-	500 00	
Union Pacific	-	1,706 67	
White Water Valley, Ind	-	10,000 00	
Total on railroad bonds out of New England	-	-	34,206 67
<i>On Corporation Stock.</i>			
Laconia Manufacturing Co., Biddeford	-	3,350 00	
Pepperell Manufacturing Co., Biddeford	-	2,500 00	
Saco Water Power Machine Shop Co., Biddeford	-	5,000 00	
Total on corporation stock of Maine	-	10,850 00	
Middlesex Co., Lowell, Mass.	-	1,500 00	
Total on corporation stock of New England	-	-	12,350 00
<i>To Corporations.</i>			
Saco Water Power Machine Shop Co., Biddeford, Me.	-	-	5,000 00
Burlington and Missouri River Railroad Co., Neb.	-	-	22,000 00
<i>On Savings Bank Books.</i>			
Saco and Biddeford Savings Institution, Saco, Me	-	-	2,402 00
To School District No. 6, Biddeford, Me.	-	-	750 00
Loans on mortgages of real estate	-	-	100,002 15
Cash on hand	-	-	12,330 65
Total	-	-	\$1,399,289 13

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$2,800.

* Suspended payment of interest coupons.

SEARSPORT SAVINGS BANK—SEARSPORT.

NOVEMBER 19, 1874.

JAMES G. PENDLETON, PRESIDENT. CHARLES F. GORDON, TREASURER.

LIABILITIES.

Deposits.....	\$73,940 82
Interest.....	931 57
Profits.....	2 41
Unpaid dividends.....	438 89
	\$75,313 69

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
City of Bath bonds.....	\$7,000 00	\$6,632 00	
Portland.....	3,000 00	2,785 50	
Total public funds of Maine.....	-	-	\$9,417 50
<i>Loans on Public Funds.</i>			
United States bonds.....			300 00
City of Bangor.....		2,000 00	
Town of Bucksport.....		4,000 00	
Total on public funds of Maine.....			6,000 00
<i>On Vessels.</i>			
Ship P. Pendleton, Searsport.....		2,000 00	
Frank Pendleton, Searsport.....		2,000 00	
Total loan on vessels.....			4,000 00
Loans on mortgages of real estate.....			21,306 52
buildings and goods.....			3,207 56
names alone.....			800 00
Expense account.....			15 00
Cash on deposit bearing interest, 4 per cent.—			
Freemans' National Bank, Boston.....			27,642 00
Cash on hand.....			2,625 11
Total.....			\$75,313 69

Rates of interest charged on loans the past year, 7 3-10 to 8 per cent.

Expenses since organization, viz., April 1, 1874, \$562.58.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

JULY 15, 1874.

ABNER COBURN, PRESIDENT.

EDWARD P. PAGE, TREASURER.

LIABILITIES.

Deposits	\$384,459 88
Reserved fund	4,650 00
Profits	9,919 01
	\$363,028 89

RESOURCES.

	Par value.	Cost to Bank	
<i>Public Funds Owned.</i>			
City of Saginaw, Mich.	\$7,500 00	\$7,725 00	
Town of Bloomington, Ill.	6,000 00	6,000 00	
Evans, Ill.	7,000 00	7,000 00	
Kuitburg, Ill.	4,000 00	3,980 00	
Moline, Ill.	2,500 00	2,237 50	
New Salem, Ill.	2,000 00	2,000 00	
Pleasant, Ill.	1,000 00	995 00	
* Warrensburg, Mo.	2,000 00	1,900 00	
Total public funds out of N. England	-	-	\$31,837 50
<i>Railroad Bonds Owned.</i>			
Maine Central	105,000 00	100,100 00	
Portland and Kennebec	600 00	510 00	
Somerset and Kennebec	1,200 00	943 00	
Total railroad bonds of Maine.	-	-	101,553 00
* Northern Pacific.	15,000 00	14,325 00	14,325 00
<i>Loans on Public Funds.</i>			
United States bonds.	-	-	6,065 00
State of Maine.	-	500 00	
City of Bath.	-	400 00	
Town of Anson.	-	900 00	
Kingfield order.	-	400 00	
Total on public funds of Maine.	-	-	2,200 00
City of Big Rapids, Mich.	-	1,600 00	
Town of Astoria, Ill.	-	3,500 00	
Bloomington, Ill.	-	6,373 32	
St. Joseph, Mich.	-	8,000 00	
Total on public funds out of New England.	-	-	19,473 32
<i>On Bank Stock.</i>			
First National, Skowhegan, Me.	-	-	5,900 00
<i>On Savings Bank Books.</i>			
Skowhegan Savings Bank, Skowhegan, Me.	-	-	1,500 00
<i>To Municipalities.</i>			
County of Somerset, Me.	-	-	5,300 00
<i>To Corporations.</i>			
Kennebec Log Driving Co., Gardiner, Me.	-	-	5,000 00
<i>On Railroad Bonds.</i>			
Maine Central	-	56,220 79	
Somerset and Kennebec	-	75 00	
Total on railroad bonds of Maine.	-	-	56,295 79
Cayuga Lake, N. Y.	-	2,000 00	
* Northern Pacific.	-	300 00	
* Port Royal, South Carolina and Georgia	-	8,500 00	
St. Paul, Sioux City and Taylor Falls, Minn.	-	5,000 00	
Total on railroad bonds out of New England.	-	-	15,800 00

* Suspended payment of interest coupons.

SKOWHEGAN SAVINGS BANK, (CONCLUDED.)

RESOURCES.

Loans on mortgages of real estate.....	-	\$93,650 80
Cash on deposit not bearing interest— First National Bank, Skowhegan.....	-	4,128 48
Total.....	-	\$363,028 89

Rates of interest charged on loans the past year, $7\frac{1}{2}$ to 8 per cent.
Annual expenses, \$700.

SOLON SAVINGS BANK—SOLON.

JULY 14, 1874.

EDMUND COOLEIDGE, PRESIDENT.

H. M. BODWELL, TREASURER.

LIABILITIES.

Deposits.....	\$31,505 60
Reserved fund.....	386 17
Profits.....	706 61
	\$32,598 38

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
County of Cook bonds, Ill.....	\$2,500 00	\$2,456 25	
Johnson, Mo.....	1,000 00	900 00	
City of Chicago, Ill.....	1,000 00	985 00	
Saginaw, Mich.....	3,000 00	3,075 00	
St. Louis, Mo.....	1,000 00	895 00	
Toledo, Ohio.....	3,500 00	3,598 75	
Town of New Salem, Ill.....	2,500 00	2,393 00	
Total public funds out of N. England	-	-	\$14,303 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	4,000 00	3,550 00	
Maine Central.....	500 00	490 00	
Total railroad bonds of Maine.....	-	-	4,040 00
West Wisconsin, Wis.....	1,000 00	850 00	850 00
Real estate owned.....	-	-	520 20
<i>Loans on Public Funds.</i>			
Town of Embden order, Me.....	-	-	200 00
<i>To Municipalities.</i>			
Town of Concord.....	-	64 92	
Embden.....	-	2,246 61	
Solon.....	-	1,036 17	
Total to municipalities of Maine.....	-	-	3,347 70
Loans on mortgages of real estate.....	-	-	7,375 00
other collaterals.....	-	-	343 25
Cash on deposit not bearing interest— First National Bank, Skowhegan.....	-	-	123 36
Cash on hand.....	-	-	1,495 87
Total.....	-	-	\$32,598 38

Rates of interest charged on loans the past year, 6 to 10 per cent.
Annual expenses, \$75.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JUNE 13, 1874.

JOHN H. BURLEIGH, PRESIDENT.

JOHN H. PLUMER, TREASURER.

LIABILITIES.

Deposits	\$203,502 26
Reserved fund.....	2,660 14
Profit and loss.....	21 14
Interest	3,883 47
Due South Berwick National Bank	82 74
	<hr/>
	\$210,149 75

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
City of Biddeford bonds.....	\$100 00	\$92 00	
Town of South Berwick	1,000 00	1,000 00	
Total public funds of Maine.....	-	1,092 00	
City of Worcester bonds, Mass.....	5,000 00	4,825 00	
Total public funds of New England..	-	-	\$5,917 00
County of Kossuth bonds, Ill	5,000 00	5,000 00	
White, Ill	11,000 00	9,900 00	
City of Chicago, Ill	1,000 00	970 00	
Cincinnati, Ohio.....	10,000 00	10,350 00	
Decatur, Ill.....	5,500 00	5,400 00	
Portsmouth, Ohio.....	12,000 00	12,360 00	
Richmond, Ind.....	18,000 00	18,040 00	
West Chicago, Ill.....	10,000 00	9,706 25	
Total public funds out of N. England.	-	-	71,726 25-
<i>Bank Stock Owned.</i>			
South Berwick National, S. Berwick, Me.	8,250 00	8,250 00	8,250 00-
<i>Railroad Stock Owned.</i>			
Cambridge Horse, Mass	5,000 00	4,706 50	
† Rutland, (preferred) Vt	6,000 00	4,710 00	
Total railroad stock of New England	-	-	9,416 50-
Cleveland and Pittsburg, Ohio.....	10,000 00	9,100 00	9,100 00-
<i>Railroad Bonds Owned.</i>			
Boston and Maine, Mass.....	10,000 00	10,100 00	
Eastern, Mass.....	15,000 00	14,400 00	
Vermont Central, (guaranteed) Vt	5,000 00	5,050 00	
Total railroad bonds of N. England..	-	-	29,550 00-
* Lake Shore and Michigan Southern ...	10,000 00	9,750 00	
Louisiana and Missouri River, La	5,000 00	4,625 00	
Milwaukee and St. Paul, Minn.....	11,000 00	9,590 00	
Total railroad bonds out of N. England	-	-	23,965 00-
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	400 00
State of Maine.....	-	500 00	
Town of South Berwick.....	-	3,000 00	
Total on public funds of Maine	-	3,500 00	
City of Dover bonds, N. H	-	2,750 00	
Total on public funds of New England.....	-	-	6,250 00
County of Kossuth bonds, Iowa	-	-	7,000 00-
<i>On Bank Stock.</i>			
South Berwick National, South Berwick, Me.....	-	1,000 00	
Great Falls National, Great Falls, N. H.....	-	3,300 00	
Total on bank stock of New England.....	-	-	4,300 00

† Suspended payment of dividends.

* Suspended payment of interest coupons.

SOUTH BERWICK SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Corporation Stock.</i>		
Pondicherry Mills, Bridgton, Me.	\$2,500 00	
Great Falls Gas Co., Great Falls, N. H.	2,000 00	
Great Falls Woolen Co., Great Falls, N. H.	4,500 00	
Total on corporation stock of New England.....	-	\$8,500 00
Loans on mortgages of real estate.....	-	25,775 00
Total	-	\$210,149 75

Rate of interest charged on loans the past year, 7 to 8 per cent.
Annual expenses, \$700.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

AUGUST 19, 1874.

ALVA SHURTLEFF, PRESIDENT.

GEO. A. WILSON, TREASURER.

LIABILITIES.

Deposits.....	\$36,208 19
Reserved fund.....	117 38
Profits.....	1,552 84
	\$37,878 41

RESOURCES.

	<i>Par value</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
United States bonds.....	\$150 00	\$150 00	\$150 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	1,000 00	880 00	
Maine Central.....	2,000 00	1,950 00	
Total railroad bonds of Maine.....	-	-	2,830 00
<i>Bank Stock Owned.</i>			
Canal National, Portland.....	700 00	961 50	
Cumberland National, Portland.....	80 00	122 00	
First National, Portland.....	2,200 00	2,984 00	
Total bank stock of Maine.....	-	-	4,067 50
Safe.....	-	903 24	903 24
<i>Loans on Public Funds.</i>			
Town of Fryeburg bonds, Me.....	-	-	300 00
<i>On Corporation Stock.</i>			
Paris Hill Manufacturing Co., Paris.....	-	-	100 00
<i>On Corporation Notes.</i>			
South Paris Village Corporation, Paris.....	-	-	700 00
<i>On Savings Bank Books.</i>			
South Paris Savings Bank.....	-	-	180 00
<i>To Municipalities.</i>			
Town of Paris, Me.....	-	-	1,600 00
Loans on mortgages of real estate.....	-	-	25,557 50
other collaterals.....	-	-	700 00
Cash on hand.....	-	-	790 17
Total.....	-	-	\$37,878 41

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$300.

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STOCKTON SAVINGS BANK—STOCKTON.

AUGUST 7, 1874.

ALEXANDER BLACK, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

LIABILITIES.

Deposits	\$6,798 35
Reserved fund.....	156 28
Profits.....	2,031 92
	\$7,186 55

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
United States bonds.....	\$1,000 00	\$1,041 25	\$1,041 25
Safe and books.....	-	-	578 00
<i>Loans on Vessels.</i>			
Bark Montana		1,058 50	
Arazona.....		450 00	
Total on vessels of Maine		-	1,508 50
Loans on mortgages of real estate		-	1,899 98
names alone.....		-	2,158 82
Total		-	\$7,186 55

Rate of interest charged on loans the past year, 9 per cent.
Annual expenses, nothing.

THOMASTON SAVINGS BANK—THOMASTON.

AUGUST 12, 1874.

THOMAS O'BRIEN, PRESIDENT.

JAMES M. BEVERAGE, TREASURER.

LIABILITIES.

Deposits	\$460,476 65
Reserved fund.....	3,400 00
Profits.....	11,309 01
	\$475,185 66

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
State of Maine bonds.....	\$7,000 00	\$7,000 00	
City of Bath	5,000 00	4,500 00	
Lewiston	10,000 00	9,475 00	
Town of Thomaston.....	40,000 00	39,690 00	
Waldoboro'.....	5,000 00	4,400 00	
Total public funds of Maine	-	65,065 00	
City of Charlestown bonds, Mass	4,000 00	4,000 00	
Total public funds of New England..	-	-	\$69,065 00
City of Chicago bonds, Ill.....	5,000 00	4,887 50	
Town of Bennett, Ill.....	4,000 00	3,920 00	
Danville	5,000 00	4,900 00	
Total public funds out of N. England..	-	-	13,707 50

THOMASTON SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
Leeds and Farmington.....	\$5,000 00	\$4,350 00	
Maine Central	23,000 00	22,770 00	
Total railroad bonds of Maine	-	-	\$27,120 00
* Atchison and Topeka, Kansas	17,000 00	14,425 00	
* Central Iowa, Iowa	5,000 00	4,625 00	
Chicago and Southwestern, Ill.....	3,000 00	2,910 00	
Michigan Air Line, Mich	5,000 00	5,000 00	
* Northern Pacific.....	30,000 00	30,000 00	
* Selma and Gulf, Ala.....	40,000 00	38,250 00	
Union Pacific (1st mortgage)	49,000 00	38,257 50	
Total railroad bonds out of N. Eng ..	-	-	133,467 50
<i>Corporation Bonds Owned.</i>			
Warren Manufacturing Co., Warren, Me..	2,500 00	2,500 00	2,500 00
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	2,000 00
City of Portland.....	-	1,000 00	
Town of Camden	-	150 00	
Thomaston.....	-	310 00	
Total on public funds of Maine.....	-	-	1,460 00
<i>On Bank Stock.</i>			
Thomaston National, Thomaston, Me	-	-	2,000 00
<i>On Savings Bank Book.</i>			
Thomaston Savings Bank, Me.....	-	-	1,100 00
<i>On Railroad Bonds.</i>			
Knox and Lincoln.....	-	400 00	
Maine Central	-	500 00	
Total on railroad bonds of Maine	-	-	900 00
* Northern Pacific.....	-	-	1,900 00
<i>On Corporation Stock.</i>			
D. Knowlton & Co., Camden, Me.....	-	-	500 00
<i>On Corporation Bonds.</i>			
Warren Manufacturing Co., Warren, Me.....	-	-	110 00
<i>To Corporations.</i>			
Bodwell Granite Co	-	5,000 00	
Eastern Railroad Co.....	-	4,000 00	
European and North American Railroad Co.....	-	73,000 00	
Maine Central Railroad Co	-	10,000 00	
Thomaston Mutual Fire Insurance Co.....	-	3,150 00	
Total to corporations of Maine	-	-	95,150 00
<i>To Municipalities.</i>			
City of Lewiston.....	-	8,000 00	
Town of Thomaston	-	4,500 00	
Total to municipalities of Maine.....	-	-	12,500 00
<i>On Vessels.</i>			
Ship A. McCallam	-	-	2,500 00
Loans on mortgages of real estate.....	-	-	76,383 03
names alone	-	-	27,966 95
Cash on deposit not bearing interest—			
Georges National Bank, Thomaston, Me	-	-	4,014 67
Cash on hand.....	-	-	841 01
Total	-	-	\$475,185 66

Rate of interest charged on loans the past year 7 3-10 per cent.

Annual expenses, \$600.

* Suspended payment of interest coupons.

WATERVILLE SAVINGS BANK—WATERVILLE.

JULY 16, 1874.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

LIABILITIES.

Deposits	\$602,354 99
Reserved fund.....	7,907 90
Profits.....	12,703 16
	\$622,966 05

RESOURCES.

	Par value.	Cost to Bank.	
<i>Public Funds Owned.</i>			
County of Warren bonds, Ill.....	\$2,000 00	\$1,750 00	
City of Beardstown, Ill.....	3,500 00	3,062 50	
Covington, Ken.....	15,000 00	15,000 00	
Elizabeth, N. J.....	10,000 00	9,500 00	
La Porte, Ind.....	5,000 00	4,500 00	
Louisville, Ken.....	15,000 00	14,150 00	
Minneapolis, Minn.....	20,000 00	18,075 00	
Newport, Ken.....	10,000 00	10,050 00	
Orange, N. J.....	5,000 00	4,862 50	
Portsmouth, Iowa.....	10,000 00	10,200 00	
St. Paul, Minn.....	10,000 00	10,000 00	
Town of DeWitt, Ill.....	10,000 00	9,900 00	
Total public funds out of N England.	-	-	111,050 00
<i>Bank Stock Owned.</i>			
Casco National, Portland.....	3,800 00	4,886 00	
Cumberland National, Portland.....	1,440 00	2,160 00	
Freeman's National, Augusta.....	1,200 00	1,440 00	
First National, Portland.....	5,900 00	7,713 25	
Merchants' National, Portland.....	2,400 00	3,121 00	
People's National, Waterville.....	7,400 00	9,105 00	
Ticonic National, Waterville.....	9,500 00	11,987 00	
Waterville National, Waterville.....	4,400 00	5,550 00	
Total bank stock of Maine.....	-	-	\$45,962 25
<i>Railroad Bonds Owned.</i>			
Androscoggin and Kennebec.....	300 00	247 00	
European and North American.....	33,000 00	29,200 00	
Maine Central.....	40,000 00	39,239 00	
Total railroad bonds of Maine.....	-	68,686 00	
* Vermont Central, Vt.....	20,000 00	17,397 50	
Total railroad bonds of New England	-	-	86,083 50
Michigan Central, Mich.....	10,000 00	10,675 00	
* Northern Pacific.....	24,500 00	24,500 00	
Wisconsin Central, Wis.....	20,000 00	18,700 00	
Total railroad bonds out of N. England	-	-	53,875 00
Real estate owned.....	-	9,598 80	9,598 80
Safe and fixtures.....	-	-	1,466 33
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	8,275 00
State of Maine.....	1,050 00		
Town of Anson.....	1,440 00	3,800 00	
Embden.....	1,200 00		
Norridgewock.....	2,150 00		
Total on public funds of Maine.....	-	-	8,200 00
<i>On Bank Stock.</i>			
People's National, Waterville.....	-	2,200 00	
Ticonic National, Waterville.....	-	2,175 00	
Total on bank stock of Maine.....	-	-	4,375 00

*Suspended payment of interest coupons.

WATERVILLE SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Savings Bank Books.</i>		
Waterville Savings Bank, Me.....	-	\$3,600 00
<i>On Railroad Bonds.</i>		
Maine Central	\$15,775 00	
Somerset	5,000 00	
Total on railroad bonds of Maine.....	-	20,775 00
<i>To Corporations.</i>		
Ticonic Village, Waterville, Me.....	-	3,150 00
<i>To Municipalities.</i>		
Town of Pittsfield	4,300 00	
Waterville.....	9,600 00	
Total to municipalities of Maine.....	-	13,900 00
Loans on mortgages of real estate	-	246,267 70
other collaterals.....	-	3,500 00
Cash on deposit not bearing interest—		
People's National Bank, Waterville.....	-	1,319 98
Cash on hand	-	1,567 49
Total	-	\$622,966 05

Rate of interest charged on loans the past year, 8 per cent.
Annual expenses, \$1,300.

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

JULY 17, 1874.

JOHN AYER, PRESIDENT.

G. F. STEVENS, TREASURER.

LIABILITIES.

Deposits	\$99,565 59
Reserved fund.....	1,088 91
Profits	3,447 37
	\$104,101 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
Town of Anson bonds.....	\$1,500 00	\$1,220 00	
Emden.....	100 00	85 00	
Norridgewock.....	12,000 00	10,199 00	
Total public funds of Maine.....	-	-	\$11,504 00
<i>Railroad Bonds Owned.</i>			
* Burlington, Cedar Rapids and Minnesota, Iowa	5,000 00	4,400 00	
* Central Iowa, Iowa.....	2,500 00	2,250 00	
* Northern Pacific.....	300 00	293 34	
Total railroad bonds out of N. England	-	-	6,943 34
Real estate owned.....	-	-	642 03
Safe and fixtures	-	-	814 24

* Suspended payment of interest coupons.

WEST WATERVILLE SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>Loans on Public Funds.</i>		
Town of Anson bonds	\$2,200 00	
Embden	1,032 00	
Norridgewock	2,235 00	
Total on public funds of Maine	-	\$5,467 00
<i>On Bank Stock.</i>		
Waterville National, Waterville, Me	-	600 00
<i>On Savings Bank Books.</i>		
West Waterville Savings Bank, Me	-	100 00
<i>On Railroad Bonds.</i>		
Somerset, Me	-	3,800 00
<i>On Railroad Scrip.</i>		
Maine Central, Me	-	756 00
<i>To Corporations.</i>		
Dunn Edge Tool Co., West Waterville, Me	-	500 00
Loans on mortgages of real estate	-	62,280 39
other collaterals	-	7,368 25
names alone	-	900 00
Taxes uncollected	-	22 39
Cash on hand	-	2,404 23
Total	-	\$104,101 87

- Rate of interest charged on loans the past year, 8 to 9 per cent.
Annual expenses, \$437.

WINTHROP SAVINGS BANK—WINTHROP.

OCTOBER 21, 1874.

LEVI JONES, PRESIDENT,

JOHN M. BENJAMIN, TREASURER.

LIABILITIES.

Deposits	\$92,090 57
Reserved fund	532 24
Profits	2,416 74
	<hr/>
	\$95,039 55

RESOURCES.

	<i>Par value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>			
City of Bath bonds, Me	\$500 00	\$455 33	
Belfast	7,000 00	6,586 83	
Rockland	1,000 00	906 50	
Total public funds of Maine	-	-	\$7,948 66
<i>Railroad Bonds Owned.</i>			
European and North American	13,000 00	11,766 75	
Leeds and Farmington	5,000 00	4,458 17	
Maine Central	4,500 00	4,406 87	
Total railroad bonds of Maine	-	-	20,631 79
* Central Iowa, Iowa	7,500 00	7,020 41	

* Suspended payment of interest coupons.

WINTHROP SAVINGS BANK, (CONCLUDED.)
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
* Chicago, Burlington and Vincennes, Illinois and Indiana.....	10,000 00	\$8,801 48	
Jackson, Lansing and Eginaw, Mich....	1,000 00	1,044 67	
Kalamazoo and South Haven, Mich.....	1,000 00	1,031 33	
Total railroad bonds out of N. England	-	-	\$17,897 89
Safe and fixtures	-	-	199 70
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	2,250 00
City of Augusta.....	1,800 00	-	
Lewiston.....	275 00	-	
● Town of Readfield	100 00	-	
Webster.....	475 00	-	
Total on public funds of Maine	-	-	2,650 00
County of Hamilton bonds, Ill.....	-	-	900 00
<i>On Savings Bank Books.</i>			
Winthrop Savings Bank, Me.....	-	-	640 00
<i>On Railroad Bonds.</i>			
Androscoggin and Kennebec	-	-	300 00
<i>To Municipalities.</i>			
School District No. 4, Winthrop, Me.....	-	-	11,430 00
Loans on mortgages of real estate	-	-	26,960 00
stock of goods	-	-	400 00
names alone	-	-	1,548 95
Cash on deposit not bearing interest—			
National Bank, Winthrop, Me.....	-	-	7 78
Cash on hand.....	-	-	1,274 78
Total	-	-	\$95,039 55

Rate of interest charged on loans the past year, 8 per cent.

Annual expenses, \$350.

* Suspended payment of interest coupons.

WISCASSET SAVINGS BANK—WISCASSET.

AUGUST 13, 1874.

WILLIAM P. LENNOX, PRESIDENT.

F. W. SEWALL, TREASURER.

LIABILITIES.

Deposits	\$191,586 91
Reserved fund.....	2,703 00
Profits.....	877 53
	\$195,167 44

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Cost to Bank.</i>	
United States bonds.....	\$3,300 00	\$3,388 03	\$3,388 03
State of Maine.....	11,300 00	11,245 00	
Town of Wiscasset.....	14,000 00	13,969 50	
Total public funds of Maine.....	-	-	25,214 50
County of Hardin bonds, Ohio.....	2,000 00	2,000 00	
City of Dayton, Ohio.....	2,000 00	2,110 00	
Elizabeth, N. J.....	6,000 00	5,670 00	
Marietta, Ohio.....	2,000 00	2,090 00	
Portsmouth, Ohio.....	5,000 00	5,173 00	
Toledo, Ohio.....	18,000 00	18,265 83	
Total public funds out of N. England	-	-	35,310 83
<i>Bank Stock Owned.</i>			
First National, Wiscasset, Me.....	4,100 00	4,164 00	4,164 00
<i>Railroad Bonds Owned.</i>			
European and North American.....	3,000 00	2,660 00	
Maine Central.....	8,500 00	8,395 00	
Portland and Kennebec.....	3,000 00	2,655 00	
Total railroad bonds of Maine.....	-	13,710 00	
Eastern, Mass.....	5,000 00	5,047 50	
Total railroad bonds of New England	-	-	18,757 50
* Chicago, Danville and Vincennes, Illi- nois and Indiana.....	2,000 00	1,618 67	
Indianapolis & Bloomington & Western, Ind.....	2,000 00	1,700 00	
Union Pacific.....	8,000 00	7,029 61	
Total railroad bonds out of N. Eng..	-	-	10,348 28
<i>Loans on Public Funds.</i>			
United States bonds.....	-	-	4,600 00
State of Maine.....	-	2,700 00	
City of Bath.....	-	1,000 00	
Town of Wiscasset.....	-	2,800 00	
Total on public funds of Maine.....	-	-	6,500 00
City of Brooklyn bonds, N. Y.....	-	-	1,000 00
<i>On Bank Stock.</i>			
First National, Wiscasset, Me.....	-	2,500 00	
Faneuil Hall National, Boston, Mass.....	-	900 00	
National Bank of Commerce, Boston, Mass.....	-	600 00	
New England National, Boston, Mass.....	-	200 00	
Shawmut National, Boston, Mass.....	-	1,300 00	
Tremont National, Boston, Mass.....	-	1,100 00	
Webster National, Boston, Mass.....	-	600 00	
Total on bank stock of New England.....	-	-	7,200 00
<i>On Savings Bank Books.</i>			
Boston Five Cent Savings Bank, Boston, Mass.....	-	550 00	
Franklin Savings Bank, Boston, Mass.....	-	850 00	
Mercantile Savings Institution, Boston, Mass.....	-	800 00	
Total on savings bank books of New England.....	-	-	2,200 00

*Suspended payment of interest coupons.

WISCASSET SAVINGS BANK, (CONCLUDED.)

RESOURCES.

<i>On Railroad Stock.</i>		
Townsend Marine, Me	\$100 00	
Boston and Maine, Mass	2,300 00	
Northern, Mass	400 00	
Old Colony and Newport, Mass.....	300 00	
Total on railroad stock of New England.....	-	\$3,100 00
Iowa Falls and Sioux City, Iowa.....	-	2,000 00
<i>On Corporation Stock.</i>		
International Telegraph Co., Portland.....	1,400 00	
Wiscasset Manufacturing Co., Wiscasset.....	85 00	
Total on corporation stock of Maine	1,485 00	
New England Mutual Insurance Co., Boston, Mass	1,200 00	
Total on corporation stock of New England.....	-	2,685 00
<i>To Municipalities.</i>		
County of Lincoln.....	6,000 00	
Town of Boothbay	1,010 21	
Wiscasset.....	22,644 07	
School District No. 1, Wiscasset.....	1,400 00	
Total to municipalities of Maine.....	-	31,054 28
<i>To Corporations.</i>		
St. Phillips Parish, Wiscasset.....	2,275 00	
Townsend Marine Railway Co., Boothbay	545 00	
Total to corporations of Maine.....	-	2,820 00
Loans on mortgages of real estate	-	27,377 26
other collaterals	-	1,200 00
Premium account	-	348 21
Cash on deposit not bearing interest—		
First National Bank, Wiscasset	-	5,899 55
Total	-	\$195,167 44

Rate of interest charged on loans the past year, 7 3-10 to 8 per cent.
Annual expenses, \$625.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

JUNE 15, 1874.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits.....	\$586,800 40
Reserved fund.....	10,181 90
Profits.....	6,266 22
Interest.....	4,949 41
	\$608,197 93

RESOURCES.

<i>Public Funds Owned.</i>	<i>Charged at par.</i>	
State of Maine bonds.....	\$1,500 00	
City of Bath.....	1,000 00	
Bangor.....	5,000 00	
Belfast.....	5,000 00	
Biddeford.....	20,700 00	
Total public funds of Maine.....	33,200 00	
State of New Hampshire bonds.....	3,000 00	
City of Boston, Mass.....	3,000 00	
Worcester, Mass.....	3,000 00	
Town of St. Albans, Vt.....	3,000 00	
North Hampton, Mass.....	2,000 00	
Total public funds of New England.....	-	\$47,200 00
County of Cook bonds, Ill.....	3,000 00	
Hardin, Ohio.....	6,000 00	
Marion, Ohio.....	5,000 00	
St Louis, Mo.....	8,000 00	
City of Buffalo, N. Y.....	4,000 00	
Chicago, Ill.....	3,000 00	
Elizabeth, N. J.....	5,000 00	
Houston, Texas.....	10,000 00	
Kansas, Kansas.....	9,000 00	
LaPorte, Ohio.....	5,000 00	
Louisville, Ken.....	7,000 00	
Pomeroy, Kansas.....	3,000 00	
St. Joseph, Mo.....	4,000 00	
St. Louis, Mo.....	7,000 00	
Toledo, Ohio.....	13,000 00	
Zinesville, Ohio.....	5,000 00	
Township of Great Bend, Kansas.....	5,000 00	
Total public funds out of New England...	-	102,000 00
<i>Bank Stock Owned.</i>		
Canal National, Portland.....	400 00	
Casco National, Portland.....	2,100 00	
First National, Portland.....	1,500 00	
First National, Biddeford.....	9,300 00	
Total bank stock of Maine.....	13,300 00	
Eleventh Ward National, Boston, Mass.....	5,000 00	
Total bank stock of New England.....	-	18,300 00
<i>Corporation Stock Owned.</i>		
Laconia Manufacturing Co., Biddeford, Me.....	10,400 00	
Pepperell Manufacturing Co., Biddeford, Me.....	4,200 00	
Total corporation stock of Maine.....	-	14,600 00
<i>Railroad Bonds Owned.</i>		
European and North American.....	5,000 00	
Portland and Kennebec.....	1,000 00	
Portland and Ogdensburg.....	3,000 00	
Portland and Rochester.....	8,000 00	
Total railroad bonds of Maine.....	-	17,000 00

YORK COUNTY SAVINGS BANK, (CONCLUDED.)

RESOURCES.

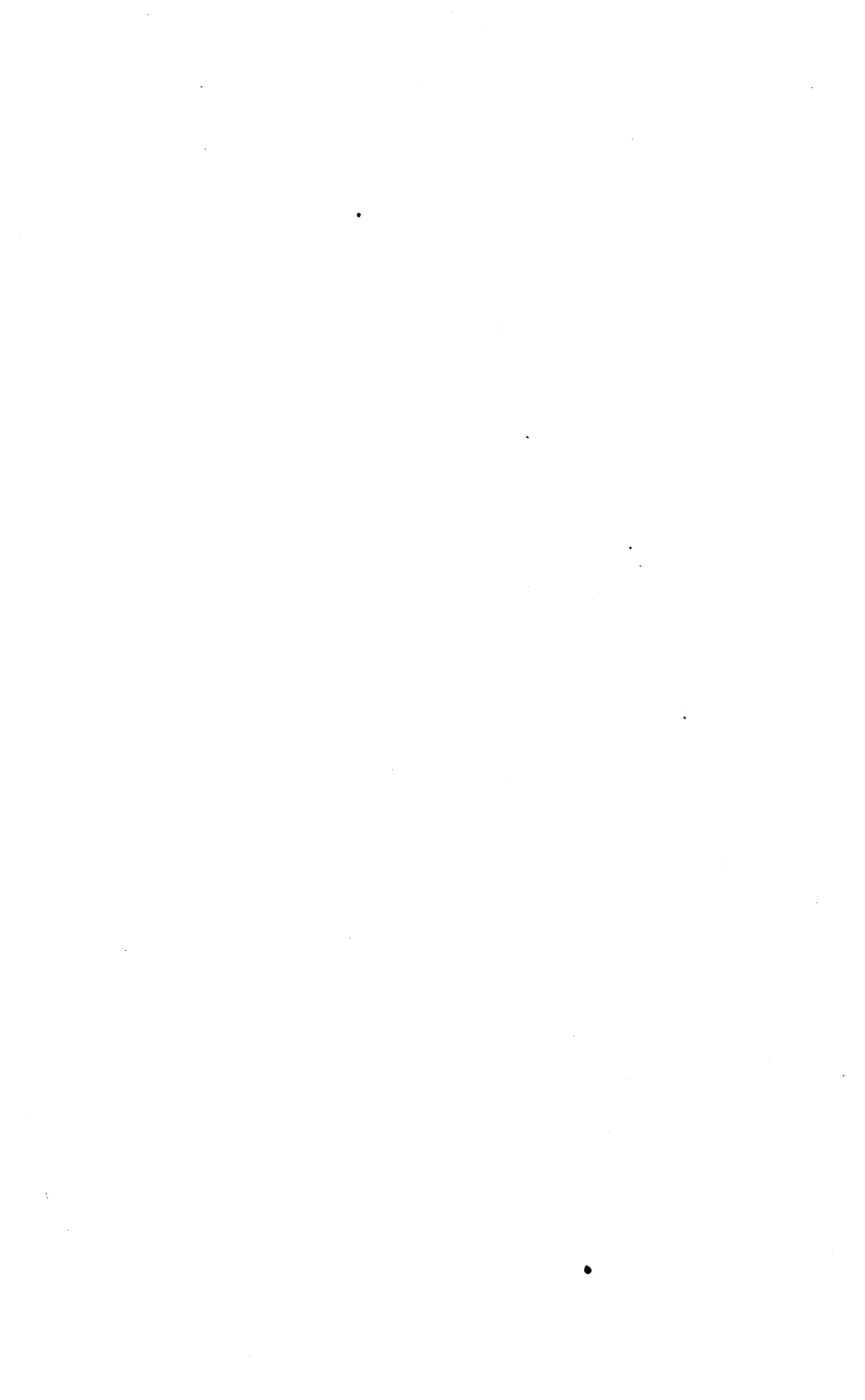
	<i>Charged at par.</i>	
<i>Railroad Bonds Owned.</i>		
* Atchison, Topeka and Santa Fe, Mo.	\$6,000 00	
* Central Iowa, Iowa.	17,000 00	
Central Pacific.	11,000 00	
* Northern Pacific.	15,000 00	
Union Pacific.	6,000 00	
Total railroad bonds out of New England.	-	\$55,000 00
<i>Loans on Public Funds.</i>		
United States bonds.	-	180 00
City of Bangor.	1,000 00	
Biddeford.	3,330 13	
Portland.	3,000 00	
Total on public funds of Maine.	-	7,330 13
City of Kansas, Mo.	-	1,463 00
<i>On Bank Stock.</i>		
Biddeford National, Biddeford.	4,375 00	
Cumberland National, Portland.	1,500 00	
First National, Biddeford.	3,690 00	
Total on bank stock of Maine.	-	9,565 00
<i>On Savings Bank Books.</i>		
York County Savings Bank.	-	675 00
<i>On Corporation Stock.</i>		
Hardy Machine Co., Biddeford.	5,330 00	
Ne Plus Ultra Collar Co.	1,950 00	
Pepperell Manufacturing Co.	2,632 50	
Total on corporation stock of Maine.	9,912 50	
New England Iron Co., Boston, Mass.	1,000 00	
Total on corporation stock of New England.	-	10,912 50
<i>On Railroad Bonds.</i>		
Sandusky, Dayton and Cincinnati, Ohio.	-	3,500 00
<i>To Municipalities.</i>		
Town of Kennebunkport, Me.	-	3,000 00
Loans on mortgages of real estate.	-	294,175 68
other collaterals.	-	3,600 00
names alone.	-	10,870 78
Cash on deposit not bearing interest—		
First National Bank, Biddeford.	-	9,121 01
Cash on hand.	-	304 83
Total.	-	\$608,197 93

Rate of interest charged on loans the past year, 7½ to 8 per cent.

Annual expenses, \$1,962 45.

*Suspended payment of interest coupons.

ABSTRACT OF THE
ANNUAL REPORTS
OF THE
TREASURERS
OF THE
SAVINGS BANKS.
1874.



SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

Organized April 2, 1870.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

Trustees—E. F. Packard, John Y. Scruton, Thomas Fillebrown, William F. Goulding.

NOVEMBER 2, 1874.

Deposits	\$638,333 22	
Reserved fund	10,725 28	
Interest	5,999 71	
Public funds	-	\$68,650 00
Bank stock	-	14,600 00
Other securities	-	60,000 00
Loans on real estate	-	240,142 00
" stocks and bonds.....	-	59,904 82
" names alone.....	-	13,000 00
" to corporations.....	-	189,382 23
Expense account.....	-	633 47
Profit and loss.....	-	446 08
Cash on hand and on deposit.....	-	7,399 61
	\$654,158 21	\$654,158 21

Number of depositors	2,117
Increase the past year	87
Amount deposited the past year.....	\$298,900 08
Amount withdrawn the past year.....	275,453 14
Increase of deposits the past year.....	23,446 94
Number of depositors whose balance is \$500 or less.....	1,758
" " " over 500 and not exceeding 1,000...	218
" " " 1,000 and not exceeding 5,000.	136
" " " 5,000.....	5
Largest balance due any one the past year.....	14,932 57
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	33,370 36
Dividends paid first day of June and December.	
Loss the past year, nothing.	
Examinations by the Trustees are made in May and November.	
Increase of reserved fund the past year.....	6,497 03
United States tax paid the past year.....	510 76
State tax paid the past year.....	1,511 61

AUBURN SAVINGS BANK—AUBURN.

Organized March 16, 1868.

JACOB H. ROAK, PRESIDENT.

SILAS SPRAGUE, TREASURER.

Trustees—Jacob H. Roak, Nelson Dingley, James Dingley, Hiram C. Briggs, Edward A. Little.

NOVEMBER 2, 1874.

Deposits	\$1,011,179 70	
Reserved fund	10,500 00	
Interest	31,942 31	
Public funds	-	\$87,000 00
Bank stock	-	50,700 00
Railroad bonds	-	100,000 00
Loans on real estate	-	413 566 63
" stocks and bonds	-	114,490 11
" other collaterals	-	52,837 33
" names alone	-	173,811 87
" to municipalities	-	4,000 00
Premium account	-	19,185 71
Furniture and fixtures	-	5,538 21
Expense account	-	3,743 02
Cash on hand and on deposit	-	28,749 13
	\$1,053,622 01	\$1,053,622 01

Number of depositors	3,288
Increase the past year	223
Amount deposited the past year	\$411,014 34
Amount withdrawn the past year	399,721 46
Increase of deposits the past year	11,292 88
Number of depositors whose balance is \$500 or less	2,721
" " " over 500 and not exceeding 1,000	326
" " " 1,000 and not exceeding 5,000	232
" " " 5,000	9
Largest balance due any one the past year	21,114 78
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	56,454 73
Dividends are paid third Wednesday in May and November.	
Loss the past year, nothing.	
Examinations by the Trustees are made in May and November.	
Increase of reserved fund the past year	4,500 00
United States tax paid the past year	899 00
State tax paid the past year	4,950 84

AUGUSTA SAVINGS BANK—AUGUSTA.

Organized September 29, 1848.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

Trustees—Thomas Lambard, James W. North, Artemas Libbey, William S. Badger, Samuel Titcomb.

NOVEMBER 2, 1874.

Deposits	\$1,986,540 83	
Reserved fund	30,000 00	
Profits	63 33	
Interest	50,742 02	
Dividend No. 52	57,157 59	
Rent on real estate	400 00	
Public funds	-	\$1,011,500 00
Bank stock	-	36,000 00
Real estate	-	8,400 00
Railroad bonds	-	212,700 00
Loans on real estate	-	328,709 27
" stocks and bonds	-	358,603 79
" other collaterals	-	18,591 95
" to municipalities	-	98,956 00
Cash on hand and on deposit	-	51,442 76
	\$2,124,903 77	\$2,124,903 77

Number of depositors	4,915
Increase the past year	270
Amount deposited the past year	\$643,992 10
Amount withdrawn the past year	468,014 93
Increase of deposits the past year	175,887 17
Number of depositors whose balance is \$500 or less	3,765
" " " over 500 and not exceeding 1,000	600
" " " 1,000 and not exceeding 5,000	526
" " " 5,000	24
Largest balance due any one the past year	21,781 15
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	111,987 77
Dividends are paid on demand after declared first Wednesday of February and August.	
Loss the past year, nothing.	
Examinations by Trustees are made on call of Bank Examiner.	
Increase of reserved fund the past year	1,778 00
United States tax paid the past year	1,766 15
State tax paid the past year	9,162 79
Municipal tax paid the past year	137 67

BANGOR SAVINGS BANK—BANGOR.

Organized March 27, 1852.

GEORGE W. PICKERING, PRESIDENT.

JOHN PATTEN, TREASURER.

Trustees—George W. Pickering, Albert Holton, Charles Hayward, Joseph S. Wheelwright, and one vacancy.

NOVEMBER 2, 1874.

Deposits.....	\$2,280,440 82	
Reserved fund.....	42,367 92	
Interest.....	13,421 10	
Unpaid dividends.....	51,743 76	
Profits.....	69,243 24	
Public funds.....	-	\$585,923 71
Bank stock.....	-	22,120 00
Real estate.....	-	21,668 50
Railroad bonds.....	-	347,236 00
Other securities.....	-	27,000 00
Loans on real estate.....	-	1,007,371 52
" stocks and bonds.....	-	193,700 00
" other collaterals.....	-	5,800 00
" names alone.....	-	1,000 00
" to municipalities.....	-	60,000 00
" corporations.....	-	50,400 00
Expense account.....	-	42 75
Cash on hand and on deposit.....	-	134,954 36
	\$2,457,216 84	\$2,457,216 84

Number of depositors.....	5,999
Increase the past year.....	271
Amount deposited the past year.....	\$661,780 23
Amount withdrawn the past year.....	603,521 65
Increase of deposits the past year.....	58,158 58
Number of depositors whose balance is \$500 or less.....	4,668
" " " over 500 and not exceeding 1,000....	683
" " " 1,000 and not exceeding 5,000....	633
" " " 5,000.....	15
Largest balance due any one person the past year.....	8,642 43
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	127,698 58
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	5,650 51
United States tax paid the past year.....	1,509 45
State tax paid the past year.....	10,949 79
Municipal tax paid the past year.....	388 80

BATH SAVINGS INSTITUTION—BATH.

Organized July 15, 1852.

CHARLES DAVENPORT, PRESIDENT. JOHN H. KIMBALL, TREASURER.

Trustees—Charles Davenport, John Patten, William E. Payne, Levi W. Houghton, Henry W. Swanton, Michael F. Gannett, Galen C. Moses.

NOVEMBER 2, 1874.

Deposits.....	\$1,692,081 88	
Reserved fund.....	19,564 10	
Interest.....	15,829 02	
Premium and discount.....	57,856 41	
Profits.....	804 32	
Public funds.....	-	\$836,000 00
Real estate.....	-	10,000 00
Railroad bonds.....	-	386,400 00
Bank stock.....	-	33,400 00
Other securities.....	-	217,700 00
Loans on real estate.....	-	155,110 60
" stocks and bonds.....	-	65,200 00
" other collaterals.....	-	50,360 00
" names alone.....	-	15,075 54
" to municipalities.....	-	3,500 00
Expense account.....	-	1,128 32
Cash on hand and on deposit.....	-	12,261 27
	\$1,786,135 73	\$1,786,135 73

Number of depositors.....	3,015
Increase the past year.....	107
Amount deposited the past year.....	\$474,624 25
Amount withdrawn the past year.....	388,680 27
Increase of deposits the past year.....	85,943 98
Number of depositors whose balance is \$500 or less.....	2,263
" " " over 500 and not exceeding 1,000..	333
" " " 1,000 and not exceeding 5,000..	380
" " " 5,000.....	39
Largest balance due any one person the past year.....	30,324 27
Deposits draw interest from first of February, March, April, May, August, September, October and November.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	94,455 86
Dividends are paid August and February.	
Loss the past year, nothing.	
Examinations are made by Trustees February, May, August and November.	
Increase of reserved fund the past year, nothing.	
United States tax paid the past year.....	2,124 13
State tax paid the past year.....	8,181 88
Municipal tax paid the past year.....	214 23

BELFAST SAVINGS BANK—BELFAST.

Organized April 3, 1868.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

Trustees—Asa Faunce, N. F. Houston, John G. Brooks, William O. Poor, Charles B. Hazeltine.

NOVEMBER 2, 1874.

Deposits	\$950,348 16	
Reserved fund	24,784 51	
Premium account	6,036 50	
Profits	23,842 45	
Public funds	-	\$23,300 00
Real estate	-	14,000 00
Railroad bonds	-	118,000 00
Bank stock	-	3,100 00
Other securities	-	11,000 00
Loans on real estate	-	138,217 39
" stocks and bonds	-	499,303 00
" other collaterals	-	150,420 00
" names alone	-	600 00
" to municipalities	-	10,375 00
Expense account	-	611 01
Cash on hand and on deposit	-	36,085 22
	\$1,005,011 62	\$1,005,011 62

Number of depositors	2,751
Increase the past year	325
Amount deposited the past year	\$410,881 93
Amount withdrawn the past year	313,031 19
Increase of deposits the past year	97,850 74
Number of depositors whose balance is \$500 or less	2,351
" " " over 500 and not exceeding 1,000	286
" " " 1,000 and not exceeding 5,000	102
" " " 5,000	12
Deposits draw interest from first of each month except April, May, October and November.	
Largest balance due any one person the past year	15,456 00
Rate of two last dividends, 3 per cent.	
Amount of same	48,097 40
Dividends are paid first Monday of June and December.	
Loss the past year, nothing.	
Examinations by Trustees semi-annually, May and November.	
Increase of reserved fund the past year	6,192 73
United States tax paid the past year	1,127 10
State tax paid the past year	4,335 01
Municipal tax paid the past year	184 68

BETHEL SAVINGS BANK—BETHEL.

Organized May 22, 1872.

OLIVER H. MASON, PRESIDENT. ENOCH FOSTER, JR., TREASURER.

Trustees—Oliver H. Mason, Richard A. Frye, Samuel B. Twitchell, Samuel D. Philbrook, John M. Philbrook.

NOVEMBER 2, 1874.

Deposits	\$50,641 83	
Unpaid dividends	1,158 09	
Reserved fund	308 33	
Profits	590 19	
Public funds	-	\$7,784 33
Loans on real estate	-	23,498 25
" stocks and bonds	-	200 00
" other collaterals	-	1,200 00
" names alone	-	11,053 56
" to municipalities	-	4,404 80
Safe	-	500 00
Cash on hand and on deposit	-	4,057 50
	\$52,698 44	\$52,698 44

Number of depositors	523
Increase the past year	165
Amount deposited the past year	\$40,801 37
Amount withdrawn the past year	12,243 03
Increase of deposits the past year	6,952 20
Number of depositors whose balance is \$500 or less	493
" " " over 500 and not exceeding 1,000	21
" " " 1,000 and not exceeding 5,000	9
" " " 5,000, none	
Largest balance due any one person the past year	2,150 96
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	1,912 08
Dividends are paid seven days after declared.	
Loss the past year, nothing.	
Examinations are made by Trustees first Wednesday in May and November.	
Increase of reserved fund the past year	208 63
United States tax paid the past year	5 08
State tax paid the past year	95 86

BIDDEFORD SAVINGS BANK—BIDDEFORD.

Organized July 29, 1867.

WILLIAM P. HAINES, PRESIDENT. RICHARD M. CHAPMAN, TREASURER.

Trustees—Wm. P. Haines, George H. Adams, Joshua Morse, Hugh Wallace, Nathan O. Kendall.

NOVEMBER 2, 1874.

Deposits.....	\$552,723 56	
Reserved fund.....	8,000 00	
Interest.....	4,329 25	
Public funds.....	-	\$51,742 50
Railroad bonds.....	-	97,750 00
Bank stock.....	-	37,572 00
Other securities.....	-	51,182 12
Loans on real estate.....	-	119,799 33
" stocks and bonds.....	-	73,901 77
" other collaterals.....	-	103,285 81
" names alone.....	-	3,700 00
" to municipalities.....	-	15,500 15
Cash on hand and on deposit.....	-	10,619 13
	\$565,052 81	\$565,052 81

Number of depositors.....	1,374
Increase the past year.....	108
Amount deposited the past year.....	\$197,678 00
Amount withdrawn the past year.....	169,491 00
Increase of deposits the past year.....	28,187 00
Number of depositors whose balance is \$500 or less.....	1,052
" " " over 500 and not exceeding 1,000...	183
" " " 1,000 and not exceeding 5,000.	137
" " " 5,000.....	2
Largest balance due any one person the past year.....	12,719 36
Deposits draw interest from first day of month following deposit.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	30,316 16
Dividends are paid April and October 15th.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	1,300 00
United States tax paid the past year.....	289 65
State tax paid the past year.....	4,093 60

BOOTHBAY SAVINGS BANK—BOOTHBAY.

Organized April 10, 1872.

ALLEN LEWIS, PRESIDENT.

MOSES E. PIERCE, TREASURER.

Trustees—Allen Lewis, Robert Montgomery, D. W. Sawyer, L. Maddocks, M. E. Pierce.

NOVEMBER 2, 1874.

Deposits	\$8,546 42	
Unpaid dividends.....	389 75	
Reserved fund	14 84	
Profits.....	130 16	
Public funds.....	—	\$907 17
Railroad bonds.....	—	504 17
Loans on real estate.....	—	3,600 00
“ stocks and bonds.....	—	1,100 00
“ names alone.....	—	300 00
“ to municipalities.....	—	500 00
Cash on hand and on deposit.....	—	2,169 83
	\$9,081 17	\$9,081 17

Number of depositors.....	137
Increase the past year.....	40
Amount deposited the past year.....	\$5,537 51
Amount withdrawn the past year.....	1,747 70
Increase of deposits the past year.....	3,789 81
Number of depositors whose balance is \$500 or less.....	135
“ “ “ over 500 and not exceeding 1,000....	2
“ “ “ 1,000 and not exceeding 5,000, none.	
Largest balance due any one person the past year.....	522 17
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	350 27
Dividends are paid first of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in April and October.	
Increase of reserved fund the past year, nothing.	
State tax paid the past year.....	14 60

BREWER SAVINGS BANK—BREWER.

Organized May 1, 1869.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

Trustees—John Holyoke, E. G. Harlow, I. K. Skinner, W. P. Burr, C. O. Farrington.

NOVEMBER 2, 1874.

Deposits	\$34,674 17	
Reserved fund	784 04	
Unpaid dividends	882 39	
Profits	376 37	
Public funds	-	\$2,000 00
Loans on real estate	-	29,461 73
Estimated loss on investments	-	100 00
Expense account	-	276 37
Cash on hand and on deposit	-	4,878 87
	\$36,716 97	\$36,716 97

Number of depositors	298
Increase the past year	53
Amount deposited the past year	\$21,118 89
Amount withdrawn the past year	12,008 73
Increase of deposits the past year	9,110 16
Number of depositors whose balance is \$500 or less	280
“ “ “ over 500 and not exceeding 1,000	10
“ “ “ 1,000 and not exceeding 5,000	8
“ “ “ 5,000, none	
Largest balance due any one person the past year	2,000 00
Deposits draw interest from May and November first.	
Rate of two last dividends, 3 per cent.	
Amount of same	1,603 32
Dividends are paid first of May and November.	
Loss the past year	100 00
Examinations are made by Trustees first of May and November.	
Increase of reserved fund the past year	291 57
United States tax paid the past year, none.	
State tax paid the past year	240 67

BRIDGTON SAVINGS BANK—BRIDGTON.

Organized July 1, 1869.

RUFUS GIBBS, PRESIDENT.

PERLEY P. BURNHAM, TREASURER.

Trustees—Rufus Gibbs, John P. Perley, William A. Stowell, William F. Perry, Benj. T. Chase.

NOVEMBER 2, 1874.

Deposits	\$145,407 52	
Reserved fund.....	2,000 00	
Unpaid dividends.....	3,866 39	
Profits.....	1,225 99	
Public funds.....	-	\$22,751 41
Railroad bonds.....	-	6,935 83
Bank stock.....	-	2,740 00
Loans on real estate.....	-	68,009 48
" stocks and bonds.....	-	11,930 42
" other collaterals.....	-	20,619 89
" to municipalities.....	-	7,405 85
Safe and fixtures.....	-	1,177 00
Expense account.....	-	5,757 46
Cash on hand and on deposit.....	-	5,172 56
	\$152,499 90	\$152,499 90

Number of depositors.....	907
Increase the past year.....	114
Amount deposited the past year.....	\$69,013 89
Amount withdrawn the past year.....	41,708 48
Increase of deposits the past year.....	27,305 41
Number of depositors whose balance is \$500 or less.....	835
" " " over 500 and not exceeding 1,000...	52
" " " 1,000 and not exceeding 5,000.	19
" " " 5,000.....	1
Largest balance due any one person the past year.....	5,363 95
Deposits draw interest from November 1, May 1, February 1 and August 1, also all sums of \$50 or upwards from November 1, December 1, January 1, February 1, May 1, June 1, July 1, August 1.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	7,460 15
Dividends are paid on and after third Wednesday of May and November.	
Loss the past year, nothing.	
Examinations by Trustees in May and November.	
Increase of reserved fund the past year.....	937 21
United States tax paid the past year.....	85 77
State tax paid the past year.....	624 56

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Organized April 27, 1858.

C. C. HUMPHREYS, PRESIDENT.

JAMES M. WINCHELL, TREASURER.

Trustees—C. C. Humphreys, J. D. Wilson, J. L. Swift, B. Greene, J. D. Lincoln.

NOVEMBER 2, 1874.

Deposits.....	\$455,318 23	
Reserved fund.....	7,961 49	
Profits.....	12,521 11	
Public funds.....	-	\$151,113 00
Real estate.....	-	2,792 63
Railroad bonds.....	-	56,000 00
Bank stock.....	-	11,500 00
Railroad stock.....	-	10,000 00
Loans on real estate.....	-	194,329 39
" stocks and bonds.....	-	33,290 23
" other collaterals.....	-	1,800 00
" to municipalities.....	-	9,720 00
Cash on hand and on deposit.....	-	5,255 58
	\$475,800 83	\$475,800 83

Number of depositors.....	1,427
Increase the past year.....	70
Amount deposited the past year.....	\$165,157 25
Amount withdrawn the past year.....	159,206 61
Increase of deposits the past year.....	5,920 64
Number of depositors whose balance is \$500 or less.....	1,169
" " " over 500 and not exceeding 1,000..	143
" " " 1,000 and not exceeding 5,000.	113
" " " 5,000.....	2
Largest balance due any one person the past year.....	9,200 48
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	28,670 87
Dividends are paid April and October 1st.	
Loss the past year, nothing.	
Increase of reserved fund the past year.....	1,169 44
United States tax paid the past year.....	518 08
State tax paid the past year.....	2,253 92

BUCKSPORT SAVINGS BANK—BUCKSPORT.

Organized May 30, 1870.

WILLIAM H. PILLSBURY, PRESIDENT. GEO. W. HERBERT, TREASURER.

Trustees—William H. Pillsbury, J. Wentworth, William S. Homer, S. P. Hall, S. C. Homer, J. G. Stover, G. W. Herbert.

NOVEMBER 2, 1874.

Deposits	\$150,957 17	
Unpaid dividends.....	3,727 64	
Reserved fund	1,492 73	
Notes payable.....	2,000 00	
Profits.....	1,302 26	
Public funds.....	-	\$4,482 00
Railroad bonds.....	-	36,570 00
Other securities.....	-	5,000 00
Loans on real estate.....	-	81,333 00
Loans on stocks and bonds.....	-	27,262 00
Interest over due on bonds and mortgages.....	-	2,395 86
Expense account.....	-	1,198 21
Cash on hand and on deposit.....	-	1,238 73
	<hr/>	<hr/>
	\$159,479 80	\$159,479 80

Number of depositors.....	1,018
Increase the past year.....	241
Amount deposited the past year.....	\$86,426 71
Amount withdrawn the past year.....	48,815 44
Increase of deposits the past year.....	37,411 27
Number of depositors whose balance is \$500 or less.....	957
“ “ “ over 500 and not exceeding 1,000...	42
“ “ “ 1,000 and not exceeding 5,000.	18
“ “ “ 5,000	1
Largest balance due any one person the past year.....	6,835 00
Deposits draw interest from first of each quarter.	
Rate of two last dividends, 3 per cent.	
Amount of same	6,906 69
Dividends are paid first Monday of April and October.	
Loss the past year, nothing.	
Examinations by Trustees twice a year.	
Increase of reserved fund the past year.....	703 20
State tax paid the past year.....	1,001 91

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Organized April 10, 1868.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

Trustees—Oliver Dow, Samuel Hanson, Theodore Elwell, James Morton, Thomas Tarbox, Charles Hobson, John C. Mayo, Martin Foss, Josiah Marston.

NOVEMBER 2, 1874.

Deposits	\$84,898 81	
Unpaid dividends	1,822 01	
Reserved fund	1,158 75	
Interest	787 93	
Public funds	-	\$21,620 61
Loans on real estate	-	64,610 34
" collaterals	-	950 00
" to municipalities and school districts	-	513 00
Cash on hand and on deposit	-	973 55
	\$88,667 50	\$88,667 50

Number of depositors	461
Increase the past year	60
Amount deposited the past year	\$36,623 02
Amount withdrawn the past year	21,298 91
Increase of deposits the past year	15,324 11
Number of depositors whose balance is \$500 or less	427
" " " over 500 and not exceeding 1,000...	20
" " " 1,000 and not exceeding 5,000.	14
" " " 5,000, none.	
Largest balance due any one person the past year	1,967 02
Deposits draw interest from first day of month following date of deposit.	
Rate of two last dividends, 3 per cent.	
Amount of same	4,251 38
Dividends are paid on demand after first Wednesday of March and September.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
Increase of reserved fund the past year	258 28
State tax paid the past year	355 00

CALAIS SAVINGS BANK—CALAIS.

Organized June 24, 1861.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

Trustees—Edward A. Barnard, T. J. Copeland, Daniel Hill, Horatio N. Hill, C. E. Severn, George E. Downs, F. Nelson, G. G. King, J. A. Lee, William Duren.

NOVEMBER 2, 1874.

Deposits	\$263,205 35	
Reserved fund.....	4,737 46	
Profits.....	4,418 08	
Public funds	-	\$102,200 00
Railroad bonds.....	-	20,000 00
Bank stock.....	-	2,350 00
Other securities	-	21,694 15
Loans on real estate.....	-	119,937 94
" names alone.....	-	495 81
Cash on hand and on deposit.....	-	5,682 99
	\$272,360 89	\$272,360 89

Number of depositors.....	914
Increase the past year	110
Amount deposited the past year.....	\$108,989 47
Amount withdrawn the past year.....	74,961 95
Increase of deposits the past year	34,027 52
Number of depositors whose balance is \$500 or less.....	751
" " " over 500 and not exceeding 1,000...	85
" " " 1,000 and not exceeding 5,000.	78
" " " 5,000, none.	
Largest balance due any one person the past year.....	5,014 51
Deposits draw interest from first day of month after deposit.	
Rate of two last dividends, 3 per cent.	
Amount of same	13,424 51
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees first of May and December.	
Increase of the reserved fund the past year.....	1,979 24
United States tax paid the past year	192 61
State tax paid the past year.....	1,172 83
Municipal tax paid the past year.....	59 93

CAMDEN SAVINGS BANK—CAMDEN.

Organized November 1, 1870.

S. D. CARLETON, PRESIDENT.

CHARLES F. RICHARDS, TREASURER.

Trustees—S. D. Carleton, Jonathan Huse, Henry Knight, David Talbot, H. B. Eaton.

NOVEMBER 2, 1874.

Deposits	\$294,663 30	
Reserved fund	1,593 62	
Interest	10,694 89	
Public funds	-	\$24,298 00
Railroad bonds ..	-	47,220 00
Safe	-	940 00
Loans on real estate	-	96,845 71
" stocks and bonds	-	113,599 67
" other collaterals	-	18,950 00
" to municipalities	-	1,000 00
Expense account	-	1,369 64
Cash on hand and on deposit	-	2,728 79
	\$306,951 81	\$306,951 81

Number of depositors	1,287
Increase the past year	207
Amount deposited the past year	\$141,106 80
Amount withdrawn the past year	92,109 18
Increase of deposits the past year	48,997 62
Number of depositors whose balance is \$500 or less	1,130
" " " over 500 and not exceeding 1,000 ..	89
" " " 1,000 and not exceeding 5,000..	67
" " " 5,000	1
Largest balance due any one person the past year	6,826 00
Deposits draw interest from first of February, May, August and November.	
Rate of two last dividends, 3 per cent.	
Amount of same	13,990 45
Dividends are paid third Tuesday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
Increase of reserved fund the past year, nothing.	
United States tax paid the past year	249 98
State tax paid the past year	2,027 46

DEXTER SAVINGS BANK—DEXTER.

Organized December 16, 1867.

A. P. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

Trustees—A. F. Bradbury, C. W. Curtis, T. P. Sawyer, W. D. Eaton, N. Dustin.

NOVEMBER 2, 1874.

Deposits	\$229,122 01	
Unpaid dividends	2,316 00	
Reserved fund	2,425 00	
Interest	5,175 55	
Rent	67 50	
Profits	459 98	
Public funds	-	\$30,350 00
Real estate	-	7,000 00
Railroad bonds	-	56,500 00
Bank stock	-	4,392 00
Other securities	-	9,360 00
Loans on real estate	-	93,609 45
" stocks and bonds	-	14,915 92
" other collaterals	-	5,224 51
" names alone	-	610 00
" to municipalities	-	3,960 00
" corporations	-	7,125 00
Expense account	-	113 04
Cash on hand and on deposit	-	6,406 12
	\$239,566 04	\$239,566 04

Number of depositors	1,464
Increase the past year	286
Amount deposited the past year	\$129,369 02
Amount withdrawn the past year	84,570 04
Increase of deposits the past year	44,798 98
Number of depositors whose balance is \$500 or le.s.	1,317
" " " over 500 and not exceeding 1,000. . .	99
" " " 1,000 and not exceeding 5,000. . .	48
" " " 5,000, none. . .	
Largest balance due any one person the past year	2,605 41
Deposits draw interest from January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same	11,294 23
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
Increase of reserved fund the past year	475 00
United States tax paid the past year	44 95
State tax paid the past year	991 02

EASTPORT SAVINGS BANK—EASTPORT.

Organized May 5. 1870.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

Trustees—Simon Stevens, J. H. McLarren, J. W. McMahon, R. B. Clark, G. F. Wadsworth, Alden Bradford, J. W. Hinckley, E. W. French, J. W. Doring.

NOVEMBER 2, 1874.

Deposits	\$84,944 38	
Reserved fund	1,032 79	
Profits	1,308 39	
Public funds	-	\$44,971 00
Bank stock	-	3,628 00
Other securities	-	1,000 00
Loans on real estate	-	27,877 90
" stocks and bonds	-	700 00
" other collaterals	-	475 00
" to municipalities	-	2,411 81
Expense account	-	650 00
Cash on hand and on deposit	-	5,571 85
	\$87,285 56	\$87,285 56

Number of depositors	485
Increase the past year	53
Increase of deposits the past year	\$12,524 41
Number of depositors whose balance is \$500 or less	443
" " " over 500 and not exceeding 1,000 ..	30
" " " 1,000 and not exceeding 5,000.	12
" " " 5,000, none.	
Largest balance due any one person the past year	3,520
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same	4,196 72
Dividends are paid in January and July.	
Loss the past year, nothing.	
Increase of reserved fund the past year	390 18
United States tax paid the past year	7 70
State tax paid the past year	613 51

FAIRFIELD SAVINGS BANK—FAIRFIELD.

Organized March 4, 1871.

WILLIAM CONNER, PRESIDENT.

E. G. PRATT, TREASURER.

Trustees—William Conner, David Vickery, S. S. Brown, John H. Nye, E. W. Mo-Fadden.

NOVEMBER 2, 1874.

Deposits.....	\$44,564 82	
Unpaid dividends.....	1,147 27	
Reserved fund.....	557 03	
Profits.....	50 21	
Other securities.....	-	\$944 53
Loans on real estate.....	-	38,275 95
" stocks and bonds.....	-	500 00
" other collaterals.....	-	300 00
" to municipalities.....	-	3,000 00
Cash on hand and on deposit.....	-	3,298 85
	\$46,319 33	\$46,319 33

Number of depositors.....	295
Increase the past year.....	22
Amount deposited the past year.....	\$32,841 83
Amount withdrawn the past year.....	37,722 53
Decrease of deposits the past year.....	4,880 70
Number of depositors whose balance is \$500 or less.....	266
" " " over 500 and not exceeding 1,000...	24
" " " 1,000 and not exceeding 5,000.	5
" " " 5,000, none.	
Largest balance due any one person the past year.....	3,374 24
Deposits draw interest from first day of succeeding month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	2,440 16
Dividends are paid on demand.	
Loss the past year, nothing.	
Examinations are made by Trustees first of May and November.	
Increase of reserved fund the past year.....	114 08
United States tax paid the past year.....	23 90
State tax paid the past year.....	113 33

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Organized November 16, 1868.

REUBEN CUTLER, PRESIDENT.

F. G. BUTLER, TREASURER.

Trustees—Reuben Cutler, S. H. Lowell, F. C. Perkins, D. V. B. Ormsby, J. W. Fairbanks.

NOVEMBER 2, 1874.

Deposits	\$209,224 67	
Reserved fund.....	3,894 12	
Interest	1,420 97	
Public funds	-	\$76,519 95
Railroad bonds.....	-	20,850 00
Bank stock.....	-	7,639 00
Safe	-	559 00
Loans on real estate.....	-	70,105 49
" stocks and bonds.....	-	8,518 37
" other collaterals.....	-	4,204 00
" names alone.....	-	14,353 91
" to municipalities.....	-	2,157 50
Cash on hand and on deposit.....	-	9,632 54
	\$214,539 76	\$214,539 76

Number of depositors.....	1,553
Decrease the past year	9
Amount deposited the past year.....	\$90,785 21
Amount withdrawn the past year.....	88,751 69
Increase of deposits the past year	2,033 52
Number of depositors whose balance is \$500 or less.....	1,449
" " " over 500 and not exceeding 1,000...	76
" " " 1,000 and not exceeding 5,000.	28
" " " 5,000, none.	
Largest balance due any one person the past year.....	2,607 30
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same	11,640 57
Dividends are paid after first Wednesday of April and October.	
Loss the past year, nothing.	
Examinations by Trustees are made semi-annually.	
Increase of reserved fund the past year.....	960 00
United States tax paid the past year.....	705 00
State tax paid the past year	1,047 79

GARDINER SAVINGS INSTITUTION—GARDINER.

Organized June 26, 1834.

WILLIAM PALMER, PRESIDENT.

H. B. HOSKINS, TREASURER.

Trustees—William Palmer, Joseph Bradstreet, John S. Mitchell, ——— Stone,
——— Richards.

NOVEMBER 2, 1874.

Deposits	\$1,006,602 64	
Unpaid dividends	21,327 47	
Reserved fund	60,601 41	
Interest	20,387 93	
Public funds	-	\$674,741 50
Railroad bonds	-	99,907 50
Bank stock	-	34,150 00
Other securities	-	39,409 00
Loans on real estate	-	195,757 44
" other collaterals	-	35,317 28
" to municipalities	-	22,500 00
Cash on hand and on deposit	-	7,136 73
	\$1,108,919 45	\$1,108,919 45

Present number of depositors	3,374
Increase the past year	166
Amount deposited the past year	\$216,430 10
Amount withdrawn the past year	189,216 08
Increase of deposits the past year	27,214 02
Number of depositors whose balance is \$500 or less	2,690
" " " over 500 and not exceeding 1,000	380
" " " 1,000 and not exceeding 5,000	304
" " " 5,000, none	
Largest balance due any one person the past year	3,957 14
Deposits draw interest from third week of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	56,588 56
Dividends are paid on demand.	
Loss the past year, nothing.	
Examinations are made in January and July.	
United States tax paid the past year	19 89
State tax paid the past year	4,870 71
Municipal tax paid the past year	200 00

GORHAM SAVINGS BANK—GORHAM.

Organized April 4, 1868.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Trustees—Joseph Ridlon, John C. Card, Roscoe G. Harding, Stephen Hinkley, Chas. Johnson, Humphrey Cousers, Frederick Robie, Simon E. McLellan, James Phinney, Arthur M. Benson.

NOVEMBER 2, 1874.

Deposits	\$81,376 55	
Reserved fund	1,338 51	
Profits	1,998 42	
Public funds	-	\$49,400 00
Railroad bonds	-	9,700 00
Bank stock	-	3,000 00
Loans on real estate	-	20,272 60
“ stocks and bonds	-	250 00
“ other collaterals	-	300 00
“ to First Parish, Gorham	-	625 00
Cash on hand and on deposit	-	1,165 88
	\$84,713 48	\$84,713 48

Number of depositors	496
Increase the past year	46
Amount deposited the past year	\$27,302 50
Amount withdrawn the past year	13,513 16
Increase of deposits the past year	13,789 34
Number of depositors whose balance is \$500 or less	456
“ “ “ over 500 and not exceeding 1,000	21
“ “ “ 1,000 and not exceeding 5,000	19
“ “ “ 5,000, none	
Largest balance due any one person the past year	2,039 73
Deposits draw interest from beginning of quarter except in a few instances, when they commence on first of month following deposit, or on day of deposit if first of month.	
Rate of two last dividends, 3 per cent.	
Amount of same	4,305 62
Dividends are paid after third Saturday of March and September.	
Loss the past year, nothing.	
Examinations are made by Trustees semi-annually.	
Increase of reserved fund the past year	559 51
United States tax paid the past year	16 80
State tax paid the past year	362 77

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Organized July 1, 1854.

ANDREW MASTERS, PRESIDENT.

H. K. BAKER, TREASURER.

Trustees—A. Masters, J. E. Smith, C. Spaulding, S. Page, E. Rowell.

NOVEMBER 2, 1874.

Deposits.....	\$421,477 67	
Reserved fund.....	6,973 32	
Interest.....	5,714 18	
Public funds.....	-	\$162,996 46
Railroad bonds.....	-	37,679 50
Bank stock.....	-	5,300 00
Loans on real estate.....	-	212,808 22
" collaterals.....	-	2,166 00
" to municipalities.....	-	8,600 00
Expense account.....	-	2 58
Cash on hand and on deposit.....	-	4,612 41
	\$434,165 17	\$434,165 17

Number of depositors.....	1,282
Increase the past year.....	29
Amount deposited the past year.....	\$147,530 41
Amount withdrawn the past year.....	120,641 80
Increase of deposits the past year.....	26,888 61
Number of depositors whose balance is \$500 or less.....	1,020
" " " over 500 and not exceeding 1,000...	145
" " " 1,000 and not exceeding 5,000.	114
" " " 5,000.....	2
Largest balance due any one person the past year.....	8,005 46
Deposits draw interest from first of next month after the deposit.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	22,671 00
Dividends are paid first Monday of February and August.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	768 85
United States tax paid the past year.....	358 08
State tax paid the past year.....	2,005 76

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Organized March 27, 1873.

ARNO WISWELL, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

Trustees—Arno Wiswell, George Parden, Joshua Jordan, Calvin G. Peck, William King.

NOVEMBER 2, 1874.

Deposits	\$42,694 84	
Reserved fund	130 68	
Rent	506 47	
Public funds	-	\$100 00
Loans on real estate	-	31,565 67
" stocks and bonds	-	3,285 00
" other collaterals	-	1,575 00
Expense account	-	77 58
Cash on hand and on deposit	-	6,728 74
	\$43,331 99	\$43,331 99

Number of depositors	347
Increase the past year	168
Amount deposited the past year	\$36,295 38
Amount withdrawn the past year	12,903 47
Increase of deposits the past year	23,391 60
Number of depositors whose balance is \$500 or less	334
" " " over 500 and not exceeding 1,000	10
" " " 1,000 and not exceeding 5,000	3
" " " 5,000, none	
Largest balance due any one person the past year	2,009 00
Deposits draw interest from first of each quarter.	
Rate of two last dividends, 3 per cent.	
Amount of same	981 80
Dividends are paid first Monday of June and December.	
Loss the past year, nothing.	
Examinations by the Trustees are made in May and November.	
Increase of reserved fund the past year	130 68
State tax paid the past year	128 95

HARTLAND SAVINGS BANK—HARTLAND.

Organized January 16, 1874.

ARCHIBALD LINN, PRESIDENT.

S. E. PRESCOTT, TREASURER.

Trustees—Archibald Linn, Lawrence Williams, H. Pushor, James Fuller, Amasa J. Moor.

NOVEMBER 2, 1874.

Deposits	\$18,389 20	
Unpaid dividends.....	514 96	
Reserved fund.....	233 60	
Interest.....	407 96	
Public funds.....	-	\$1,016 66
Railroad bonds.....	-	98 75
Loans on real estate.....	-	16,568 85
“ other collaterals.....	-	427 09
Cash on hand and on deposit.....	-	1,434 37
	\$19,545 72	\$19,545 72

Number of depositors.....	253
Increase the past year.....	33
Amount deposited the past year.....	\$9,147 20
Amount withdrawn the past year.....	7,026 11
Increase of deposits the past year.....	2,121 09
Number of depositors whose balance is \$500 or less.....	244
“ “ “ over 500 and not exceeding 1,000...	9
“ “ “ 1,000 and not exceeding 5,000, none.	
“ “ “ 5,000, none.	
Largest balance due any one person the past year.....	984 00
Deposits draw interest from first day of every month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	982 73
Dividends are paid on and after the first day of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first of May and November.	
Increase of reserved fund the past year.....	85 23
State tax paid the past year.....	79 92

HOULTON SAVINGS BANK—HOULTON.

Organized February 13, 1872.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

Trustees—Almon H. Fogg, Abner Weeks, Silas T. Plummer, Sylvanus H. Hussey, John H. Bradford.

NOVEMBER 2, 1874.

Deposits.....	\$29,541 78	
Reserved fund.....	247 50	
Interest.....	826 52	
Bank stock.....	-	\$999 00
Expense account.....	-	162 98
Loans on real estate.....	-	19,081 65
" overdue and mortgages foreclosed.....	-	750 00
" other collaterals.....	-	1,175 00
" to municipalities.....	-	5,600 00
Cash on hand and on deposit.....	-	2,847 17
	\$30,615 80	\$30,615 80

Number of depositors.....	346
Increase the past year.....	56
Amount deposited the past year.....	\$16,988 86
Amount withdrawn the past year.....	15,793 40
Increase of deposits the past year.....	1,195 46
Number of depositors whose balance is \$500 or less.....	336
" " " over 500 and not exceeding 1,000...	6
" " " 1,000 and not exceeding 5,000.	4
" " " 5,000, none.	
Largest balance due any one person the past year.....	4,550 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	1,399 53
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	141 30
United States tax paid the past year.....	10 24
State tax paid the past year.....	70 44

KENNEBEC SAVINGS BANK—AUGUSTA.

Organized March 19, 1870.

W. F. HALLETT, PRESIDENT.

F. H. ADAMS, TREASURER.

Trustees—W. F. Hallett, O. C. Whitehouse, Dean Pray, Russell Eaton, O. Williamson.

NOVEMBER 2, 1874.

Deposits	\$336,885 29	
Unpaid dividends	9,401 71	
Reserved fund	4,308 48	
Public funds	-	\$217,678 02
Railroad bonds	-	33,637 89
Bank stock	-	23,871 80
Loans on real estate	-	42,075 00
“ stocks and bonds	-	27,725 00
“ other collaterals	-	2 108 00
Cash on hand and on deposit	-	3,499 77
	\$350,595 48	\$350,595 48

Number of depositors	1,028
Increase the past year	65
Amount deposited the past year	\$128,843 42
Amount withdrawn the past year	95,903 68
Increase of deposits the past year	32,939 74
Number of depositors whose balance is \$500 or less	813
“ “ “ over 500 and not exceeding 1,000...	142
“ “ “ 1,000 and not exceeding 5,000.	73
“ “ “ 5,000, none.	
Largest balance due any one person the past year	5,304 05
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	17,055 03
Dividends are paid first Monday in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May, August, November and February.	
Increase of reserved fund the past year	841 65.
United States tax paid the past year	244 77
State tax paid the past year	1,555 63

KENNEBUNK SAVINGS BANK—KENNEBUNK.

Organized March 1, 1871.

JOSEPH DANE, PRESIDENT.

C. LITTLEFIELD, TREASURER.

Trustees—Joseph Dane, Edward E. Bourne, Samuel Clark, John Consens, Albert M. Read.

NOVEMBER 2, 1874.

Deposits	\$114,788 02	
Reserved fund	800 00	
Interest.....	1,489 55	
Public funds.....	-	\$48,252 50
Railroad bonds.....	-	21,500 00
Bank stock.....	-	10,466 00
Other securities.....	-	2,105 85
Loans on real estate.....	-	27,600 00
" stocks and bonds	-	5,000 00
Expense account	-	645 42
Cash on hand and on deposit.....	-	1,507 80
	\$117,077 57	\$117,077 57

Number of depositors.....	616
Increase the past year..	121
Amount deposited the past year.....	\$50,771 46
Amount withdrawn the past year.....	17,521 78
Increase of deposits the past year	33,249 68
Number of depositors whose balance is \$500 or less.....	558
" " " over 500 and not exceeding 1,000.....	40
" " " 1,000 and not exceeding 5,000.....	18
" " " 5,000, none.	
Largest balance due any one person the past year.....	1,998 00
Deposits draw interest from first of each month.	
Rate of two last dividends, $2\frac{1}{4}$ per cent.	
Amount of same.....	4,511 18
Dividends are paid in January and July.	
Loss the past year, none except depreciation on non-paying railroad bonds.	
Examinations by Trustees are made in May and November.	
Increase of reserved fund the past year.....	404 00
State tax paid the past year	442 81

LEWISTON INSTITUTION FOR SAVINGS—LEWISTON.

Organized 1860.

J. G. COBURN, PRESIDENT.

J. S. ADAMS, TREASURER.

Trustees—J. G. Coburn, H. H. Dickey, Wm. P. Frye, E. S. Davis, W. J. Bunham.

NOVEMBER 2, 1874.

Deposits.....	\$1,063,250 72	
Reserved fund.....	21,234 55	
Profits.....	16,180 96	
Public funds.....	-	\$258,855 00
Real estate.....	-	69,664 91
Railroad bonds.....	-	162,527 53
Bank stock.....	-	58,142 50
Other securities.....	-	77,210 55
Loans on real estate.....	-	290,595 29
" stocks and bonds.....	-	30,269 37
" to municipalities and corporations.....	-	153,301 00
Cash on hand and on deposit.....	-	100 08
	\$1,100,666 23	\$1,160,666 23

Number of depositors.....	3,760
Amount deposited the past year.....	\$330,846 16
Amount withdrawn the past year.....	337,654 85
Decrease of deposits the past year.....	6,808 69
Number of depositors whose balance is \$500 or less.....	3,139
" " " over 500 and not exceeding 1,000...	390
" " " 1,000 and not exceeding 5,000.	226
" " " 5,000.....	5
Largest balance due any one person the past year.....	11,087 74
Rate of two last dividends, 3 per cent.	
Amount of same.....	61,220 09
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	5,395 67
United States tax paid the past year.....	1,034 48
State tax paid the past year.....	5,377 71
Municipal tax paid the past year.....	1,254 00

LUBEC SAVINGS BANK—LUBEC.

Organized April 1, 1872.

SIMÉON RYERSON, PRESIDENT.

E. A. DAVIS, TREASURER.

Trustees—W. H. Hunter, A. Rowell, H. Reynolds, P. Gillise, M. M. Foster, O. M. Reynolds.

NOVEMBER 2, 1874.

Deposits	\$4,368 26	
Unpaid dividends.....	36 26	
Reserved fund.....	145 31	
Public funds	-	\$1,166 13
Loans on real estate	-	1,815 00
“ names alone.....	-	1,368 28
Expense account.....	-	16 84
Cash on hand and on deposit.....	-	183 58
	\$4,549 83	\$4,549 83

Number of depositors.....	42
Increase the past year	10
Amount deposited the past year.....	\$1,675 75
Amount withdrawn the past year.....	570 75
Increase of deposits the past year.....	1,105 00
Number of depositors whose balance is \$500 or less.....	40
“ “ “ over 500 and not exceeding 1,000...	2
“ “ “ 1,000 and not exceeding 5,000, none.	
“ “ “ 5,000, none.	
Largest balance due any one person the past year.....	670 47
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	168 32
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Examinations by the Trustees are made in May and November.	
Increase of reserved fund the past year.....	136 15
State tax paid the past year.....	9 12

MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

GEORGE WALKER, PRESIDENT.

L. L. KEITH, TREASURER.

Trustees—George Walker, S. H. Talbot, George W. Drisko, John F. Harmon, Charles Cary.

NOVEMBER 2, 1874.

Deposits	\$383,103 12	
Unpaid dividends	10,923 41	
Reserved fund	5,017 74	
Interest	7,864 28	
Public funds	-	\$273,900 00
Railroad bonds	-	26,000 00
Real estate	-	3,800 00
Loans on real estate	-	84,887 77
“ to municipalities	-	8,196 00
Expense account	-	1,200 00
Cash on hand and on deposit	-	8,924 78
	\$406,908 55	\$406,908 55

Number of depositors	1,314
Increase the past year	10
Amount deposited the past year	\$228,291 00
Amount withdrawn the past year	186,916 00
Increase of deposits the past year	41,375 00
Number of depositors whose balance is \$500 or less	1,174
“ “ “ over 500 and not exceeding 1,000	85
“ “ “ 1,000 and not exceeding 5,000	49
“ “ “ 5,000	5
Largest balance due any one person the past year	30,664 03
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same	20,747 70
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year	1,789 51
United States tax paid the past year	419 77
State tax paid the past year	1,826 66
Municipal tax paid the past year	57 61

MAINE SAVINGS BANK—PORTLAND.

Organized May, 1859.

BENJ. KINGSBURY, JR., PRESIDENT. ALFRED M. BURTON, TREASURER.

Trustees—Benj. Kingsbury, Jr., Samuel Rolfe, Charles Holden, William E. Gould, A. K. Shurtleff, Neal Dow, Charles Fobes, and the Treasurer.

NOVEMBER 2, 1874.

Deposits	\$3,640,717 20	
Reserved fund.....	\$51,000 00	
Interest.....	122,201 41	
Public funds	-	\$2,140,856 25
Railroad bonds	-	512,063 50
Bank stock.....	-	23,425 00
Loans on real estate.....	-	621,338 21
" stocks and bonds.....	-	484,596 47
Expense account	-	2,959 98
Cash on hand and on deposit.....	-	28,679 20
	\$3,813,918 61	\$3,813,918 61

Number of depositors.....	12,359
Increase the past year.....	885
Amount deposited the past year.....	\$1,334,591 62
Amount withdrawn the past year.....	1,330,538 72
Increase of deposits the past year.....	4,052 90
Number of depositors whose balance is \$500 or less.....	10,234
" " " over 500 and not exceeding 1,000.....	1,149
" " " 1,000 and not exceeding 5,000.....	962
" " " 5,000.....	14
Largest balance due any one person the past year.....	17,040 02
Deposits draw interest from first day of January, April, May, June, July, October, November and December.	
Rate of two last dividends, 3 per cent.	
Amount of same	211,525 36
Dividends are paid third Wednesday of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees, the books and accounts monthly, securities and investments April and October.	
Increase of reserved fund the past year.....	8,900 00
United States tax paid the past year	5,023 99
State tax paid the past year.....	18,153 12

NEWPORT SAVINGS BANK—NEWPORT.

Organized May, 1866.

ELISHA W. SHAW, PRESIDENT.

ATKINSON HOBART, TREASURER.

Trustees—Elisha W. Shaw, Elliot Walker, George W. Whitney, Daniel Dudley, Alfred Miles.

NOVEMBER 2, 1874.

Deposits	\$205,219 00	
Reserved fund	3,869 02	
Interest	5,770 62	
Public funds	-	\$27,500 00
Railroad bonds	-	5,472 00
Loans on real estate	-	153,876 06
" stocks and bonds	-	1,833 27
" other collaterals	-	12,221 77
" names alone	-	4,687 66
" to municipalities	-	687 00
Cash on hand and on deposit	-	8,580 88
	\$214,858 64	\$214,858 64

Number of depositors	968
Increase the past year	96
Amount deposited the past year	\$99,371 07
Amount withdrawn the past year	86,103 08
Increase of deposits the past year	13,267 99
Number of depositors whose balance is \$500 or less	892
" " " over 500 and not exceeding 1,000 ..	49
" " " 1,000 and not exceeding 5,000 ..	27
" " " 5,000, none ..	
Largest balance due any one person the past year	3,257 15
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	13,110 79
Dividends are paid on and after the first Monday of April and October.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
Increase of reserved fund the past year	998 99
United States tax paid the past year	111 53
State tax paid the past year	952 26

NORTH ANSON SAVINGS BANK—ANSON.

Organized April 29, 1870.

JOHN H. ALLEN, PRESIDENT.

GEORGE A. FLETCHER, TREASURER.

Trustees—John H. Allen, Mark Emery, Jr., George A. Fletcher, W. H. Brown, Stickney Gray, Albert Moore, Marcellus Steward.

NOVEMBER 2, 1874.

Deposits	\$21,559 31	
Reserved fund.....	553 15	
Public funds.....	-	\$11,788 50
Loans on real estate.....	-	5,951 26
" stocks and bonds.....	-	3,546 84
" other collaterals.....	-	151 18
" names alone.....	-	222 84
Expense account.....	-	48 66
Cash on hand and on deposit.....	-	403 20
	\$22,112 46	\$22,112 46

Number of depositors.....	281
Increase the past year.....	38
Amount deposited the past year.....	\$7,374 93
Amount withdrawn the past year.....	5,821 74
Increase of deposits the past year.....	1,553 19
Number of depositors whose balance is \$500 or less.....	269
" " " over 500 and not exceeding 1,000...	12
" " " 1,000 and not exceeding 5,000, none.	
" " " 5,000, none.	
Largest balance due any one person the past year.....	750
Deposits draw interest from first day of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	1,081 08
Dividends are added to deposits and paid when called for.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	48 35
State tax paid the past year.....	91 81

NORWAY SAVINGS BANK—NORWAY.

Organized March 19, 1866.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER

Trustees—R. Noyes, Freeland Howe, William Frost, 2d, A. O. Noyes, Edwin W. Smith, George P. Jones, George A. Brooks.

NOVEMBER 2, 1874.

Deposits	\$305,568 06	
Reserved fund.....	4,774 00	
Interest	10,705 00	
Public funds.....	-	\$24,400 00
Real estate.....	-	4,400 00
Railroad bonds.....	-	15,000 00
Bank stock.....	-	33,360 50
Loans on real estate	-	200,535 44
" stocks and bonds	-	12,627 19
" other collaterals	-	1,725 00
" to municipalities.....	-	10,883 00
Cash on hand and on deposit.....	-	18,116 83
	\$321,047 96	\$321,047 96

Number of depositors.....	1,720
Increase the past year.....	104
Amount deposited the past year.....	\$119,366 93
Amount withdrawn the past year.....	82,841 72
Increase of deposits the past year.....	36,525 21
Number of depositors whose balance is \$500 or less.....	1,553
" " " over 500 and not exceeding 1,000...	120
" " " 1,000 and not exceeding 5,000.	47
" " " 5,000, none.	
Largest balance due any one person the past year.....	46,000 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	15,142 27
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	1,372 00
United States tax paid the past year.....	62 84
State tax paid the past year.....	1,379 52
Municipal tax paid the past year.....	209 42

ORONO SAVINGS BANK—ORONO.

Organized April 2, 1868.

EBENEZER WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

Trustees—Eben Webster, E. P. Butler, Samuel Libby, Richard Lord, B. M. Crombie.

NOVEMBER 2, 1874.

Deposits	\$83,644 68	
Reserved fund	1,470 00	
Interest	2,108 15	
Public funds	-	\$2,222 25
Railroad bonds	-	10,075 00
Bank stock	-	700 00
Loans on real estate	-	25,448 79
" to municipalities	-	8,500 00
Expense account	-	4,459 85
Cash on hand and on deposit	-	35,816 94
	\$87,222 83	\$87,222 83

Number of depositors	309
Decrease the past year	4
Amount deposited the past year	\$25,183 95
Amount withdrawn the past year	31,934 28
Decrease of deposits the past year	6,750 33
Number of depositors whose balance is \$500 or less	263
" " " over 500 and not exceeding 1,000...	22
" " " 1,000 and not exceeding 5,000.	24
" " " 5,000, none.	
Largest balance due any one person the past year	14,274 36
Deposits draw interest from first day of the month.	
Rate of two last dividends, 3 per cent.	
Amount of same	4,810 92
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year	210 00
United States tax paid the past year	76 82
State tax paid the past year	438 88

PEMBROKE SAVINGS BANK—PEMBROKE.

Organized March 14, 1871.

WILLIAM T. HOBART, PRESIDENT. GEORGE K. HATCH, TREASURER.

Trustees—W. T. Hobart, William Welch, J. C. Wilder, H. S. Bridges, A. S. Farnsworth, Alex. McFaut, W. J. Laughlin, D. Wright, George K. Hatch.

NOVEMBER 2, 1874.

Deposits.....	\$37,862 22	
Reserved fund.....	243 35	
Profits.....	104 07	
Public funds.....	-	\$3,582 63
Railroad bonds.....	-	6,355 60
Loans on real estate.....	-	13,009 47
" other collaterals.....	-	1,511 55
" names alone.....	-	3,935 38
" to municipalities.....	-	8,500 00
Cash on hand and on deposit.....	-	1,315 01
	\$38,209 64	\$38,209 64

Number of depositors.....	279
Increase the past year.....	53
Amount deposited the past year.....	\$46,972 21
Amount withdrawn the past year.....	47,299 56
Decrease of deposits the past year.....	327 35
Number of depositors whose balance is \$500 or less.....	262
" " " over 500 and not exceeding 1,000...	17
" " " 1,000 and not exceeding 5,000.	8
" " " 5,000, none.	
Largest balance due any one person the past year.....	3,680 26
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	2,252 68
Dividends are paid July and January.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	96 50
United States tax paid the past year.....	31 10
State tax paid the past year.....	191 96

PENOBSCOT SAVINGS BANK—BANGOR.

Organized March 8, 1869.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

Trustees—A. M. Roberts, G. L. Boynton, Abram Woodard, Charles Hamlin, Peleg T. Jones.

NOVEMBER 2, 1874.

Deposits	\$488,507 81	
Unpaid dividends.....	9,153 62	
Reserved fund.....	9,759 68	
Interest	684 88	
Public funds	-	\$214,951 15
Bank stock.....	-	21,040 00
Loans on real estate.....	-	78,108 21
" stocks and bonds.....	-	32,900 00
" other collaterals.....	-	58,244 20
" to municipalities.....	-	17,500 00
Expense account.....	-	706 06
Cash on hand and on deposit.....	-	84,656 37
	\$508,105 99	\$508,105 99

Number of depositors.....	1,212
Increase the past year.....	59
Amount deposited the past year.....	\$182,987 92
Amount withdrawn the past year.....	160,789 87
Increase of deposits the past year.....	22,198 05
Number of depositors whose balance is \$500 or less.....	919
" " " over 500 and not exceeding 1,000...	146
" " " 1,000 and not exceeding 5,000.	145
" " " 5,000.....	2
Largest balance due any one person the past year.....	7,636 70
Deposits draw interest quarterly.	
Rate of two last dividends, 3 per cent.	
Amount of same	26,895 99
Dividends are paid on and after the first Monday of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year	2,383 15
United States tax paid the past year.....	544 08
State tax paid the past year	2,298 42

PEOPLE'S TWENTY-FIVE CENT SAVINGS BANK—BATH.

Organized March 10, 1868.

B. C. BAILEY, PRESIDENT.

GEORGE W. JOHNSON, TREASURER.

Trustees—C. W. Larrabee, Franklin Reed, A. D. Fisher, Alfred Lemont, B. C. Bailey.

NOVEMBER 2, 1874.

Deposits	\$567,799 71	
Reserved fund	7,603 02	
Interest	13,615 56	
Rent	32 00	
Public funds	-	\$115,559 45
Real estate	-	9,301 10
Railroad bonds	-	36,750 00
Loans on real estate	-	147,042 76
“ stocks and bonds	-	118,219 74
“ other collaterals	-	107,616 90
“ to municipalities	-	43,541 25
Expense account	-	296 01
Cash on hand and on deposit	-	10,723 08
	\$589,050 29	\$589,050 29

Number of depositors	2,024
Increase the past year	222
Amount deposited the past year	\$254,555 14
Amount withdrawn the past year	219,532 30
Increase of deposits the past year	35,022 84
Number of depositors whose balance is \$500 or less	1,774
“ “ “ over 500 and not exceeding 1,000...	121
“ “ “ 1,000 and not exceeding 5,000.	118
“ “ “ 5,000	11
Largest balance due any one person the past year	21,794 15
Deposits draw interest from first of each month except May, June, November and December.	
Rate of two last dividends, 3 per cent.	
Amount of same	30,891 68
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
Increase of reserve fund the past year	2,771 91
United States tax paid the past year	984 74
State tax paid the past year	2,613 21

PHILLIPS SAVINGS BANK—PHILLIPS.

Organized March 25, 1871.

RAYMOND TOOTHAKER, PRESIDENT.

ELIAS FIELD, TREASURER.

Trustees—Byron Farrar, Raymond Toothaker, Darius Howard, N. B. Beal, M. W. Dutton.

NOVEMBER 2, 1874.

Deposits.....	\$29,989 71	
Reserved fund.....	191 16	
Interest.....	917 72	
Public funds.....	-	\$2,990 37
Bank stock.....	-	1,000 00
Safe.....	-	174 51
Loans on real estate.....	-	14,316 96
" stocks and bonds.....	-	2,100 00
" other collaterals.....	-	3,495 46
" names alone.....	-	200 00
" to municipalities.....	-	1,510 04
" corporations.....	-	300 00
Cash on hand and on deposit.....	-	5,011 25
	\$31,098 59	\$31,098 59

Number of depositors.....	378
Increase the past year.....	69
Amount deposited the past year.....	\$18,185 47
Amount withdrawn the past year.....	6,196 65
Increase of deposits the past year.....	11,988 82
Number of depositors whose balance is \$500 or less.....	365
" " " over 500 and not exceeding 1,000...	9
" " " 1,000 and not exceeding 5,000.	4
" " " 5,000, none.	
Largest balance due any one person the past year.....	1,800 00
Deposits draw interest from first of February, May, August and November.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	921 63
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees the first Saturday of each month.	
Increase of reserved fund the past year.....	98 04
State tax paid the past year.....	98 14

PISCATAQUIS SAVINGS BANK—DOVER.

Organized March 28, 1874.

JOHN G. MAYO, PRESIDENT.

C. B. KITTREDGE, TREASURER.

Trustees—John G. Mayo, B. B. Vaughan, E. A. Thompson, James S. Wiley, B. H. Davis.

NOVEMBER 2, 1874.

Deposits	\$23,893 62	
Interest	587 71	
Public funds.....	-	\$1,860 00
Railroad bonds.....	-	980 00
Loans on real estate	-	16,166 07
" stocks and bonds.....	-	50 00
Expense account.....	-	712 10
Cash on hand and on deposit.....	-	4,713 16
	<hr/>	<hr/>
	\$24,481 33	\$24,481 33

Number of depositors.....	234
Increase the past year.....	234
Number of depositors whose balance is \$500 or less.....	224
" " " over 500 and not exceeding 1,000...	8
" " " 1,000 and not exceeding 5,000.	2
" " " 5,000, none.	

Deposits draw interest from first of May and November.

Dividends are paid second Wednesday of May and November.

Loss the past year, nothing.

Examinations are made by Trustees Tuesday next preceding second Wednesday in May, August and November.

PORTLAND SAVINGS BANK—PORTLAND.

Organized April, 1852.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

Trustees—Oliver Gerrish, Jacob McLellan, James T. McCobb, Andrew Spring, George E. B. Jackson, Weston F. Milliken.

NOVEMBER 2, 1874.

Deposits and unpaid dividends.....	\$4,294,525 32	
Reserved fund.....	58,657 50	
Interest.....	140,176 70	
Rent.....	1,455 47	
Profits.....	15,914 53	
Public funds.....	-	\$1,704,691 00
Real estate.....	-	99,175 75
Railroad bonds.....	-	437,359 00
Bank stock.....	-	74,155 00
Other securities.....	-	2,600 00
Loans on real estate.....	-	1,105,158 91
" stocks and bonds.....	-	958,632 79
" names alone.....	-	6,638 60
" to municipalities.....	-	22,850 00
Expense account.....	-	3,697 96
Cash on hand and on deposit.....	-	95,670 51
	\$4,510,629 52	\$4,510,629 52

Amount deposited the past year.....	\$1,248,008 95
Amount withdrawn the past year.....	1,172,570 94
Increase of deposits the past year.....	75,438 01
Largest balance due any one person the past year.....	17,703 00
Deposits draw interest from first of January, February, May, June, July, August, November and December.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	238,045 34
Dividends are paid in May and November.	
Less the past year.....	3,900 00
Examinations are made by Trustees semi-annually, in May and November.	
Increase of reserved fund the past year.....	17,077 50
United States tax paid the past year.....	4,970 37
State tax paid the past year.....	20,949 53
Municipal tax paid the past year.....	807 50

RICHMOND SAVINGS BANK—RICHMOND.

Organized March 27, 1871.

THOMAS J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

Trustees—T. J. Southard, C. H. Southard, Levi Mustard, William T. Hall, Daniel Tiffany.

NOVEMBER 2, 1874.

Deposits	\$106,716 70	
Reserved fund	1,515 24	
Interest	3,426 75	
Railroad bonds	-	\$12,325 00
Other securities	-	700 00
Loans on real estate	-	23,152 50
" stocks and bonds	-	73,294 88
" names alone	-	250 00
Cash on hand and on deposit	-	1,936 31
	\$111,658 69	\$111,658 69

Number of depositors	444
Increase the past year	120
Amount deposited the past year	\$59,272 95
Amount withdrawn the past year	18,269 47
Increase of deposits the past year	41,003 48
Number of depositors whose balance is \$500 or less	380
" " " over 500 and not exceeding 1,000 ..	36
" " " 1,000 and not exceeding 5,000 ..	28
" " " 5,000, none.	
Largest balance due any one person the past year	2,450 15
Deposits draw interest from first of every month.	
Rate of two last dividends, 3 per cent.	
Amount of same	4,065 53
Dividends are paid 20th of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year	742 36
United States tax paid the past year	1 02
State tax paid the past year	645 60

ROCKLAND SAVINGS BANK—ROCKLAND.

Organized April 18, 1868.

JOHN S. CASE, PRESIDENT.

WILLIAM H. TITCOMB, TREASURER.

Trustees—John S. Case, John T. Berry, Samuel Bryant, Timothy Williams, A. J. Bird.

NOVEMBER 2, 1874.

Deposits	\$870,274 54	
Reserved fund	12,216 26	
Interest	31,269 80	
Public funds	-	\$225,395 80
Real estate	-	7,000 00
Railroad bonds	-	37,020 00
Bank stock	-	7,209 00
Loans on real estate	-	107,984 00
" stocks and bonds	-	444,443 22
" other collaterals	-	14,000 00
" names alone	-	4,390 00
Cash on hand and on deposit	-	66,408 58
	\$913,760 60	\$913,760 60

Number of depositors	3,078
Increase the past year	687
Amount deposited the past year	\$366,058 23
Amount withdrawn the past year	419,427 41
Decrease of deposits the past year	53,369 18
Number of depositors whose balance is \$500 or less	2,188
" " " over 500 and not exceeding 1,000	307
" " " 1,000 and not exceeding 5,000	303
" " " 5,000	5
Largest balance due any one person the past year	9,715 28
Deposits draw interest quarterly.	
Rate of two last dividends, 3 per cent.	
Amount of same	49,009 73
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in April and October.	
Increase of reserved fund the past year	4,450 89
United States tax paid the past year	964 10
State tax paid the past year	4,450 89
Municipal tax paid the past year	113 55

SACO SAVINGS BANK—SACO.

Organized November 27, 1869.

JOSEPH G. DEERING, PRESIDENT. GEORGE W. SCAMMON, TREASURER.

Trustees—Joseph G. Deering, Moses Lowell, John E. L. Kimball, Sumner S. Richards,
Edward Eastman.

NOVEMBER 2, 1874.

Deposits	\$127,072 75	
Reserved fund	1,486 23	
Interest	2,625 33	
Public funds	-	\$24,986 05
Railroad bonds	-	28,424 79
Bank stock	-	13,124 75
Other securities	-	8,399 50
Loans on real estate	-	50,752 73
“ stocks and bonds	-	2,000 00
Cash on hand and on deposit	-	3,496 49
	\$131,184 31	\$131,184 31

Number of depositors	561
Increase the past year	23
Amount deposited the past year	\$59,393 44
Amount withdrawn the past year	45,923 87
Increase of deposits the past year	13,469 57
Number of depositors whose balance is \$500 or less	474
“ “ “ over 500 and not exceeding 1,000	59
“ “ “ 1,000 and not exceeding 5,000	28
“ “ “ 5,000, none	
Largest balance due any one person the past year	2,960 51
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	6,531 44
Dividends are paid in January and July.	
Loss the past year	1,000 00
Examinations by Trustees in May and November.	
Increase of reserved fund the past year	286 23
United States tax paid the past year	51 28
State tax paid the past year	584 42

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Organized May, 1827.

STEPHEN L. GOODALE, PRESIDENT. EDWARD P. BURNHAM, TREASURER.

Trustees—S. L. Goodale, J. Mason, A. Cutler, B. Patterson, Joseph W. Barrows.

NOVEMBER 2, 1874.

Deposits	\$1,389,095 60	
Reserved fund	1,901 52	
Profits	27,526 56	
Public funds	-	\$251,847 50
Real estate	-	15,147 29
Railroad bonds	-	730,159 22
Bank stock	-	68,780 00
Other securities	-	160,246 15
Loans on real estate	-	97,315 29
" stocks and bonds	-	75,357 10
" other collaterals	-	1,328 00
" to municipalities	-	750 00
Cash on hand and on deposit	-	17,593 13
	\$1,418,523 68	\$1,418,523 68

Number of depositors	3,852
Increase the past year	97
Amount deposited the past year	\$393,505 24
Amount withdrawn the past year	407,170 11
Decrease of deposits the past year	13,664 87
Number of depositors whose balance is \$500 or less	2,895
" " " over 500 and not exceeding 1,000	525
" " " 1,000 and not exceeding 5,000	431
" " " 5,000	1
Largest balance due any one person the past year	8,541 03
Deposits draw interest from third Wednesday.	
Rate of two last dividends, 3 per cent.	
Amount of same	81,105 27
Dividends are paid third Wednesday of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
Decrease of reserved fund the past year	24,627 11
United States tax paid the past year	435 44
State tax paid the past year	6,928 41
Municipal tax paid the past year	216 20

SEARSPORT SAVINGS BANK—SEARSPORT.

Organized April 1, 1874.

JAMES G. PENDLETON, PRESIDENT. CHARLES F. GORDON, TREASURER.

Trustees—William McGilvery, Robert Porter, James G. Pendleton, B. Frank Pendleton, R. E. Patterson, J. A. Clement, B. S. Merithew.

NOVEMBER 2, 1874.

Deposits.....	\$62,813 26	
Unpaid dividends.....	498 79	
Interest.....	371 02	
Public funds.....	-	\$9,417 50
Loans on real estate.....	-	15,631 52
“ stocks and bonds.....	-	6,050 00
“ other collaterals.....	-	5,207 56
“ names alone.....	-	800 00
Cash on hand and on deposit.....	-	26,576 49
	\$63,683 07	\$63,683 07

Number of depositors.....	178
Amount deposited the past year.....	\$381,254 45
Amount withdrawn the past year.....	318,441 19
Increase of deposits the past year.....	62,813 26
Number of depositors whose balance is \$500 or less.....	141
“ “ “ over 500 and not exceeding 1,000....	29
“ “ “ 1,000 and not exceeding 5,000....	8
“ “ “ 5,000, none.	
Largest balance due any one person the past year.....	5,000 00
Deposits draw interest from first of May and November.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	673 36
Dividends are paid first Monday in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees last Monday in April and October.	

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Organized 1869.

ABNER COBURN, PRESIDENT.

EDWARD P. PAGE, TREASURER.

Trustees—Abner Coburn, E. H. Neil, James Bell, James B. Dascomb, John Vosmus.

NOVEMBER 2, 1874.

Deposits.....	\$377,952 07	
Reserved fund.....	5,500 00	
Interest.....	5,772 97	
Public funds.....	-	\$31,837 50
Railroad bonds.....	-	115,878 00
Loans on real estate.....	-	101,192 30
“ stocks and bonds.....	-	114,858 68
“ to municipalities.....	-	8,300 00
Cash on hand and on deposit.....	-	17,158 56
	\$389,225 04	\$389,225 04

Number of depositors.....	1,973
Increase the past year.....	388
Amount deposited the past year.....	\$136,770 98
Amount withdrawn the past year.....	96,010 73
Increase of deposits the past year.....	40,760 25
Number of depositors whose balance is \$500 or less.....	1,769
“ “ “ over 500 and not exceeding 1,000...	128
“ “ “ 1,000 and not exceeding 5,000.	76
“ “ “ 5,000, none.	
Largest balance due any one person the past year.....	4,500 00
Deposits draw interest quarterly, February, May, August and November.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	19,258 62
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	1,700 00
United States tax paid the past year.....	159 44
State tax paid the past year.....	1,685 16

SOLON SAVINGS BANK—SOLON.

Organized April 14, 1869.

EDMUND COOLIDGE, PRESIDENT.

H. M. BODWELL, TREASURER.

Trustees—Edmund Coolidge, Sumner Webb, Alvah Lord, O. R. Bacheller, George M. Longley.

NOVEMBER 2, 1874.

Deposits	\$32,278 99	
Reserved fund.....	386 17	
Interest	630 61	
Public funds.....	-	\$15,298 00
Railroad bonds	-	4,890 00
Real estate.....	-	520 20
Loans on real estate.....	-	7,885 39
" other collaterals.....	-	557 25
" to municipalities.....	-	2,966 09
Cash on hand and on deposit.....	-	1,178 84
	\$33,295 77	\$33,295 77

Number of depositors.....	286
Increase the past year.....	14
Amount deposited the past year.....	\$14,050 04
Amount withdrawn the past year.....	10,690 49
Increase of deposits the past year.....	3,359 55
Number of depositors whose balance is \$500 or less.....	270
" " " over 500 and not exceeding 1,000...	12
" " " 1,000 and not exceeding 5,000.	4
" " " 5,000, none.	
Largest balance due any one person the past year.....	1,743 56
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of same	1,652 26
Dividends are paid on demand after made.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	69 80
State tax paid the past year	145 57

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Organized 1866.

JOHN H. BURLEIGH, PRESIDENT.

JOHN H. PLUMER, TREASURER.

Trustees—J. H. Burleigh, E. H. Jewett, W. D. Jewett, I. C. Lalore, J. F. Walker.

NOVEMBER 2, 1874.

Deposits.....	\$204,789 83	
Reserved fund.....	2,945 20	
Interest.....	2,473 51	
Public funds.....	-	\$85,603 25
Railroad bonds.....	-	53,515 00
Bank stock.....	-	8,250 00
Other securities.....	-	18,516 50
Loans on real estate.....	-	25,475 00
" stocks and bonds.....	-	18,576 50
Cash on hand and on deposit.....	-	272 29
	\$210,208 54	\$210,208 54
Number of depositors.....		649
Increase the past year.....		81
Amount deposited the past year.....		\$46,666 13
Amount withdrawn the past year.....		40,799 59
Increase of deposits the past year.....		5,866 54
Number of depositors whose balance is \$500 or less.....		521
" " " over 500 and not exceeding 1,000....		82
" " " 1,000 and not exceeding 5,000.		46
" " " 5,000, none.		
Largest balance due any one person the past year.....		3,697 00
Deposits draw interest from 15th of each month.		
Rate of two last dividends, 3 per cent.		
Amount of same.....		11,385 88
Dividends are paid on demand.		
Less the past year, nothing.		
Examinations by Trustees are made twice a year.		
Increase of reserved fund the past year.....		776 77
United States tax paid the past year.....		133 02
State tax paid the past year.....		1,003 91

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

Organized March 6, 1873.

ALVA SHURTLEFF, PRESIDENT.

GEO. A. WILSON, TREASURER.

Trustees—George P. Whitney, Alva Shurtleff, D. N. True, W. Ryerson, William A. Frothingham, W. W. Hardy, S. B. Locke, William E. Cushman.

NOVEMBER 2, 1874.

Deposits.....	\$45,344 42	
Reserved fund.....	230 74	
Interest.....	1,214 89	
Railroad bonds.....	-	\$2,830 00
Bank stock.....	-	4,067 50
Safe.....	-	903 24
Loans on real estate.....	-	28,588 50
" stocks and bonds.....	-	1,085 00
" other collaterals.....	-	2,945 00
" to municipalities.....	-	100 00
Expense account.....	-	251 45
Cash on hand and on deposit.....	-	6,019 36
	\$46,790 05	\$46,790 05

Number of depositors.....	348
Increase the past year.....	63
Amount deposited the past year.....	\$36,231 81
Amount withdrawn the past year.....	10,550 23
Increase of deposits the past year.....	25,681 58
Number of depositors whose balance is \$500 or less.....	330
" " " over 500 and not exceeding 1,000...	17
" " " 1,000 and not exceeding 5,000.	1
" " " 5,000, none.	
Largest balance due any one person the past year.....	1,138 65
Deposits draw interest from first of month succeeding date of deposit except when deposited during the first three days of the month, then from the first of that month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	1,570 69
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
Increase of reserved fund the past year.....	181 68
United States tax paid the past year.....	220 00
State tax paid the past year.....	117 37

THOMASTON SAVINGS BANK—THOMASTON.

Organized March 1, 1870.

THOMAS O'BRIEN, PRESIDENT.

JAMES M. BEVERAGE, TREASURER.

Trustees—Thomas O'Brien, Alfred Watts, W. W. Rice, E. K. O'Brien, Jas. Henderson.

NOVEMBER 2, 1874.

Deposits	\$434,063 08	
Reserved fund	3,400 00	
Interest	5,992 30	
Public funds	-	\$87,122 50
Railroad bonds	-	147,337 50
Other securities	-	2,500 00
Loans on real estate	-	72,518 03
" stocks and bonds	-	67,560 00
" other collaterals	-	6,600 00
" names alone	-	18,866 95
" to municipalities	-	12,500 00
" corporations	-	24,000 00
Cash on hand and on deposit	-	4,450 40
	<hr/>	<hr/>
	\$443,455 38	\$443,455 38

Number of depositors	1,212
Increase the past year	212
Amount deposited the past year	\$190,850 89
Amount withdrawn the past year	199,611 07
Decrease of deposits the past year	8,760 18
Number of depositors whose balance is \$500 or less	988
" " " over 500 and not exceeding 1,000	133
" " " 1,000 and not exceeding 5,000	85
" " " 5,000	6
Largest balance due any one person the past year	19,073 00
Deposits draw interest from first of each month if \$100 or more, and quarterly if less than \$100.	
Rate of two last dividends, 3 per cent.	
Amount of same	24,360 40
Dividends are paid on demand after third Tuesday of March and September.	
Loss the past year, nothing.	
Examinations are made by Trustees in March and September.	
Increase of reserved fund the past year, nothing.	
United States tax paid the past year	680 50
St te tax paid the past year	21 99

WATERVILLE SAVINGS BANK—WATERVILLE.

Organized May 4, 1869.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

Trustees—Reuben Foster, I. H. Low, M. Lyford, N. G. H. Pulsifer, D. R. Wing.

NOVEMBER 2, 1874.

Deposits	\$592,801 70	
Reserved fund	192 90	
Interest and profits	22,149 83	
Public funds	-	\$111,050 00
Real estate	-	9,598 80
Railroad bonds	-	119,283 50
Bank stock	-	42,641 25
Safe and furniture	-	1,466 33
Loans on real estate	-	254,557 93
“ stocks and bonds	-	43,457 00
“ to municipalities	-	6,668 12
Cash on hand and on deposit	-	26,221 50
	\$615,144 43	\$615,144 43

Number of depositors	2,006
Increase the past year	408
Amount deposited the past year	\$209,387 73
Amount withdrawn the past year	271,410 83
Decrease of deposits the past year	62,023 10
Number of depositors whose balance is \$500 or less	1,663
“ “ “ over 500 and not exceeding 1,000	202
“ “ “ 1,000 and not exceeding 5,000	139
“ “ “ 5,000	2
Largest balance due any one person the past year	9,520 38
Deposits draw interest from first of each month, except as changed by law.	
Rate of two last dividends, 3 per cent.	
Amount of same	37,341 70
Dividends are paid first Tuesday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees about first of May and November.	
Decrease of reserved fund the past year	7,683 30
United States tax paid the past year	514 46
State tax paid the past year	3,268 48

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

Organized May 7. 1869.

JOHN AYER, PRESIDENT.

G. T. STEVENS, TREASURER.

Trustees—John Ayer, B. C. Benson, A. P. Benjamin, A. Winslow, J. M. Libby, S. A. Allen, George W. Hubbard, Stephen Cannon, Samuel Tiffany.

NOVEMBER 2, 1874.

Deposits.....	\$107,351 46	
Reserved fund.....	1,335 41	
Interest.....	1,967 89	
Profits.....	1 30	
Public funds.....	-	\$11,504 00
Real estate.....	-	5,657 03
Railroad bonds.....	-	6,943 34
Loans on real estate.....	-	55,232 76
" stocks and bonds.....	-	14,192 00
" other collaterals.....	-	12,492 00
Safe and fixtures.....	-	791 85
United States taxes uncollected.....	-	22 39
Cash on hand and on deposit.....	-	3,820 46
	\$110,656 06	* \$110,655 83

Number of depositors.....	581
Increase the past year.....	58
Amount deposited the past year.....	\$37,072 45
Amount withdrawn the past year.....	26,552 10
Increase of deposits the past year.....	10,520 35
Number of depositors whose balance is \$500 or less.....	528
" " " over 500 and not exceeding 1,000...	39
" " " 1,000 and not exceeding 5,000.	14
" " " 5,000, none.	
Largest balance due any one person the past year.....	3,326 52
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	5,503 12
Dividends are paid first Monday in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first Monday in each month.	
Increase of reserved fund the past year.....	488 57
United States tax paid the past year.....	53 99
State tax paid the past year.....	488 58

* Resources 23 cents deficiency.

WINTHROP SAVINGS BANK—WINTHROP.

Organized February 24, 1872.

LEVI JONES, PRESIDENT,

JOHN M. BENJAMIN, TREASURER.

Trustees—Levi Jones, Charles A. Wing, Moses Bailey, Francis H. McIntire, Joseph S. Berry.

NOVEMBER 2, 1874.

Deposits	\$94,099 71	
Reserved fund	748 92	
Interest	728 62	
Public funds	-	\$7,948 66
Railroad bonds	-	39,579 68
Loans on real estate	-	26,900 00
" stocks and bonds	-	5,960 00
" other collaterals	-	1,000 00
" names alone	-	1,548 95
" to municipalities	-	11,430 00
Expense account	-	199 70
Cash on hand and on deposit	-	1,010 26
	\$95,577 25	\$95,577 25

Number of depositors	502
Increase the past year	116
Amount deposited the past year	\$41,769 81
Amount withdrawn the past year	22,737 27
Increase of deposits the past year	19,032 54
Number of depositors whose balance is \$500 or less	455
" " " over 500 and not exceeding 1,000...	36
" " " 1,000 and not exceeding 5,000.	11
" " " 5,000, none.	
Largest balance due any one person the past year	1,959 93
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same	4,570 34
Dividends are paid first of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees semi-annually.	
Increase of the reserved fund the past year	401 68
United States tax paid the past year	56
State tax paid the past year	389 86

WISCASSET SAVINGS BANK—WISCASSET.

Organized 1866.

WILLIAM P. LENNOX, PRESIDENT.

F. W. SEWALL, TREASURER.

Trustees—William P. Lennox, Andrew Lacy, Richard H. Tucker, George B. Sawyer,
Joseph Tucker.

NOVEMBER 2, 1874.

Deposits	\$191,971 75	
Reserved fund	2,703 00	
Profits	1,158 61	
Public funds	-	\$64,008 86
Railroad bonds	-	34,535 78
Bank stock	-	4,164 00
Other securities	-	4,045 00
Loans on real estate	-	29,735 09
" stocks and bonds	-	27,585 00
" to municipalities	-	25,054 28
Expense account	-	252 71
Cash on hand and on deposit	-	6,452 64
	\$195,833 36	\$195,833 36

Number of depositors	784
Increase the past year	86
Amount deposited the past year	\$65,054 19
Amount withdrawn the past year	44,949 58
Increase of deposits the past year	20,107 61
Number of depositors whose balance is \$500 or less	681
" " " over 500 and not exceeding 1,000	66
" " " 1,000 and not exceeding 5,000	34
" " " 5,000	3
Largest balance due any one person the past year	6,596 22
Deposits draw interest from the first of the month.	
Rate of two last dividends, 3 per cent.	
Amount of same	10,595 19
Dividends are paid first of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year	467 72
United States tax paid the past year	147 54
State tax paid the past year	886 35

YORK COUNTY SAVINGS BANK—BIDDEFORD.

Organized March 27, 1860.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

. Trustees—John M. Goodwin, Thomas H. Cole, E. H. Banks, Horace Ford, Abel H. Jellison.

NOVEMBER 2, 1874.

Deposits	\$597,196 75	
Reserved fund.....	12,947 56	
Interest	490 55	
Profits.....	5,621 24	
Public funds.....	-	\$155,700 00
Railroad bonds	-	72,000 00
Bank stock.....	-	18,300 00
Other securities.....	-	14,600 00
Loans on real estate.....	-	315,314 82
" stocks and bonds.....	-	26,735 63
" names alone.....	-	9,444 11
" to municipalities.....	-	3,000 00
Cash on hand and on deposit.....	-	1,161 54
	\$616,256 10	\$616,256 10

Number of depositors.....	3,191
Amount deposited the past year.....	\$230,466 86
Amount withdrawn the past year.....	221,976 43
Increase of deposits the past year.....	8,490 43
Number of depositors whose balance is \$500 or less	2,826
" " " over 500 and not exceeding 1,000 ..	236
" " " 1,000 and not exceeding 5,000.	128
" " " 5,000.....	1
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Increase of reserved fund the past year.....	4,122 71
United States tax paid the past year.♦.....	263 36
State tax paid the past year.....	2,953 35



Aggregate of Savings

No. of Banks.	NAME OF BANK.	No. of Depositors.	Average to each Depositor.	LIABILITIES.			
				DEPOSITS AND PROFITS.	LOANS.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
1	Androscog'in Co.	2,117	309	\$654,158 21	\$240,142 00	\$262,287 05	.....
2	Auburn	3,288	320	1,053,622 01	413,566 63	345,139 31	.....
3	Augusta.....	4,915	432	2,124,903 77	328,709 27	476,151 74	\$8,400 00
4	Bangor	5,999	409	2,457,216 84	1,007,371 52	310,900 00	21,668 50
5	Bath Savings In	3,015	592	1,786,135 73	155,110 60	134,135 54	10,000 00
6	Belfast	2,751	365	1,005,011 62	138,217 39	660,698 00	14,000 00
7	Bethel.....	523	100	52,698 44	23,498 25	16,858 36	.....
8	Biddeford.....	1,374	411	565,052 81	119,799 33	196,387 73	.....
9	Boothbay	137	66	9,081 17	3,600 00	1,900 00	.....
10	Brewer	298	123	36,716 97	29,461 73	.....	.....
11	Bridgton	907	168	152,499 90	68,009 48	39,956 16	.....
12	Brunswick.....	1,427	333	475,800 83	194,329 39	44,810 23	2,792 63
13	Bucksport.....	1,018	156	159,479 80	81,333 00	27,262 00	.....
14	Buxton & Hollis.	461	192	88,667 50	64,610 34	1,463 00	.....
15	Calais	914	297	272,360 89	119,937 94	495 81	.....
16	Camden	1,287	238	306,951 81	96,845 71	133,549 67	.....
17	Dexter.....	1,464	163	239,566 04	93,609 45	31,835 43	7,000 00
18	Eastport	485	179	87,285 56	27,877 90	3,586 81	.....
19	Fairfield	295	157	46,319 33	38,275 95	3,800 00	.....
20	Franklin County	1,553	138	214,539 76	70,105 49	29,233 78	.....
21	Gardiner	3,374	328	1,108,919 45	195,757 44	57,817 28	.....
22	Gorham.....	496	170	84,713 48	20,272 60	1,175 00	.....
23	Hallowell	1,282	338	434,165 17	212,808 22	10,166 00	.....
24	Hancock County	347	124	43,331 99	31,565 67	4,860 00	.....
25	Hartland.....	253	77	19,545 72	16,568 85	427 09	.....
26	Houlton	346	88	30,615 80	19,081 65	7,525 00	.....
27	Kennebec	1,028	341	350,595 48	42,075 00	29,833 00	.....
28	Kennebunk	616	190	117,077 57	27,600 00	5,000 00	.....
29	Lewiston	3,760	292	1,100,666 23	290,595 29	183,570 37	69,664 91
30	Lubec	42	108	4,549 83	1,815 00	1,368 28	.....

Banks, November 2, 1874.

RESOURCES.

INVESTMENTS.

U. S. bonds.	State of Me. bonds.	Other State & Co. & Mun'l bds	Railroad stocks & b'nds	Bank stock.	Other investments.	Cash.
		\$68,650 00		\$14,600 00	\$61,079 55	\$7,399 61
		87,000 00	\$100,000 00	50,700 00	28,466 94	28,749 13
\$15,000 00	\$38,000 00	958,500 00	212,700 00	36,000 00		51,442 76
166,725 50	29,650 00	389,548 21	347,236 00	22,120 00	27,042 75	134,954 36
290,000 00		546,000 00	386,400 00	33,400 00	218,828 32	12,261 27
	7,300 00	16,000 00	118,000 00	3,100 00	11,611 01	36,085 22
		7,784 33			500 00	4,057 50
22,000 00	8,842 50	20,900 00	97,750 00	37,572 00	51,182 12	10,619 13
		907 17	504 17			2,169 83
		2,000 00			376 37	4,878 87
351 00		22,400 41	6,935 83	2,740 00	6,934 46	5,172 56
		151,113 00	56,000 00	11,500 00	10,000 00	5,255 58
		4,482 00	36,570 00		8,594 07	1,238 73
348 00		21,272 61				973 55
	10,700 00	91,500 00	20,000 00	2,350 00	21,694 15	5,682 99
	100 00	24,198 00	47,220 00		2,309 64	2,728 79
		30,350 00	56,500 00	4,392 00	9,473 04	6,406 12
	600 00	44,371 00		3,628 00	1,650 00	5,571 85
					944 53	3,298 85
1,194 75	3,137 75	72,187 45	20,850 00	7,639 00	559 00	9,632 54
29,000 00	22,659 00	623,082 50	99,907 50	34,150 00	39,409 00	7,136 73
		49,400 00	9,700 00	3,000 00		1,165 88
	34,700 00	123,296 46	37,679 50	5,300 00	2 58	4,612 41
		100 00			77 58	6,728 74
		1,016 66	98 75			1,434 37
				999 00	162 98	2,847 17
		217,678 02	33,637 89	23,871 80		3,499 77
		48,252 50	21,500 00	10,466 00	2,751 27	1,507 80
		258,855 00	162,527 53	58,142 50	77,210 55	100 08
		1,166 13			16 84	183 58

Aggregate of Savings

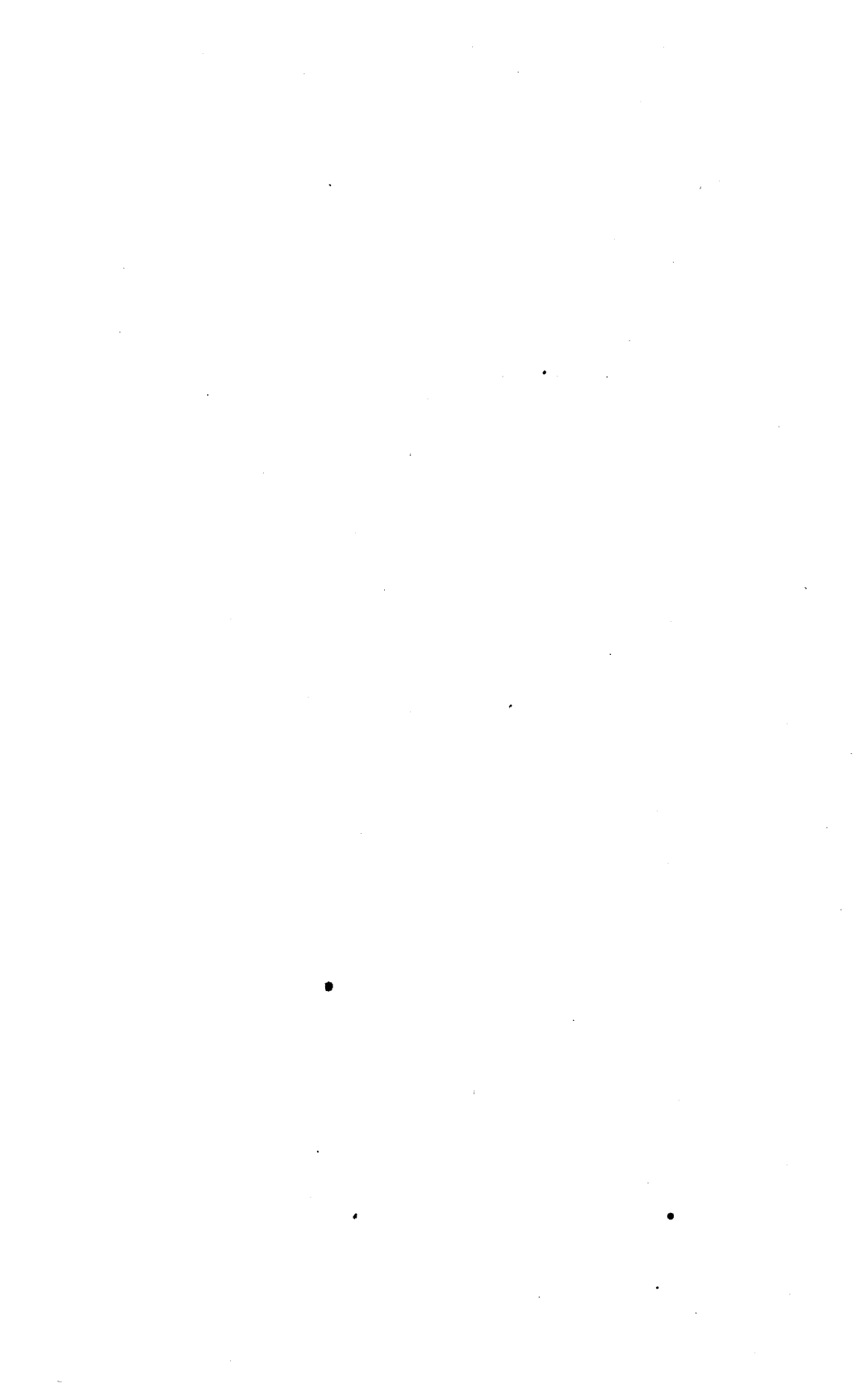
No. of Banks.	NAME OF BANK.	No. of Depositors.	Average to each Depositor.	LIABILITIES.			
				DEPOSITS AND PROFITS.	LOANS.		
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
31	Machias	1,314	\$309	\$406,908 55	\$84,887 77	\$8,196 00	\$3,800 00
32	Maine	12,350	308	3,813,918 61	621,338 21	484,596 47	.....
33	Newport	968	221	214,858 64	153,876 06	19,429 70	.....
34	North Anson....	281	79	22,112 46	5,951 26	3,920 84	.....
35	Norway	1,720	186	321,047 96	200,535 44	25,235 19	4,400 00
36	Orono	309	282	87,222 83	25,448 79	8,500 00	.....
37	Pembroke	279	136	38,209 64	13,009 47	13,946 93	.....
38	Penobscot	1,212	419	508,105 99	78,108 21	108,644 20	.....
39	People's 25 Cent	2,024	299	589,050 29	147,042 76	269,377 89	9,301 10
40	Phillips	378	82	31,098 59	14,316 96	7,605 50	.....
41	Piscataquis	234	104	24,481 33	16,166 07	50 00	.....
42	Portland	10,162	443	4,510,629 52	1,105,158 91	988,121 39	99,175 75
43	Richmond	444	252	111,658 69	23,152 50	73,544 88	.....
44	Rockland	3,078	296	913,760 60	107,984 00	462,743 22	7,000 00
45	Saco	561	233	131,184 31	50,752 73	2,000 00	.....
46	Saco & Biddeford	5,352	368	1,418,523 68	97,315 29	77,435 10	15,147 29
47	Searsport	178	357	63,683 07	15,631 52	12,057 56	.....
48	Skowhegan	1,973	197	389,225 04	101,192 30	123,158 68	.....
49	Solon	286	116	33,295 77	7,885 39	3,523 34	520 20
50	South Berwick..	649	323	210,208 54	25,475 00	18,576 50	.....
51	South Paris	348	134	46,790 05	28,588 50	4,130 00	.....
52	Stookton	142	48	6,817 28	2,631 85	2,566 18	.....
53	Thomaston	1,212	365	443,455 38	72,518 03	129,526 95	.....
54	Waterville	2,006	306	615,144 43	254,557 93	50,125 12	9,598 80
55	West Waterville	581	190	110,656 06	55,232 76	26,684 00	5,657 03
56	Winthrop	502	190	95,577 25	26,900 00	19,938 95	.....
57	Wiscasset	784	249	195,833 36	29,735 09	52,639 28	.....
58	York County....	3,191	189	616,256 10	315,314 82	39,179 74	.....
	Gen'l average to each depositor	96,799		\$31,051,963 73	7,853,258 71	6,058,246 25	288,126 21
				\$320			

Banks—Concluded.

RESOURCES.

INVESTMENTS.

U. S. bonds.	State of Me. bonds.	Other State & Co. & Mun'l bds	Railroad stocks & b'nds	Bank stock.	Other investments.	Cash.
.....	\$10,000 00	\$263,900 00	\$26,000 00	.....	\$1,200 00	\$8,924 78
.....	18,915 00	2,121,941 25	512,063 50	\$23,425 00	2,959 98	28,679 20
.....	.....	27,500 00	5,472 00	.....	.....	8,580 88
.....	.....	11,788 50	.....	.....	48 66	403 20
.....	5,200 00	19,200 00	15,000 00	33,360 50	.....	18,116 83
\$1,722 25	500 00	.....	10,075 00	700 00	4,459 85	35,816 94
582 63	.....	3,000 00	6,355 60	.....	.....	1,315 01
.....	15,829 00	199,122 15	.....	21,040 00	706 06	84,656 37
12,008 52	600 00	102,950 93	36,750 00	.....	296 01	10,723 08
.....	.....	2,990 37	.....	1,000 00	174 51	5,011 25
.....	.....	1,860 00	980 00	.....	712 10	4,713 16
143,500 00	45,500 00	1,515,691 00	437,359 00	74,155 00	6,297 96	95,670 51
.....	.....	.....	12,325 00	.....	700 00	1,936 31
.....	49,900 00	175,495 80	37,020 00	7,209 00	.....	66,408 58
.....	.....	24,986 05	28,424 79	13,124 75	8,399 50	3,496 49
133,850 00	12,000 00	105,997 50	730,159 22	68,780 00	160,246 15	17,593 13
.....	.....	9,417 50	.....	.....	.....	26,576 49
.....	.....	31,837 50	115,878 00	.....	.....	17,158 56
.....	.....	15,298 00	4,890 00	.....	.....	1,178 84
.....	.....	85,603 25	53,515 00	8,250 00	18,516 50	272 29
.....	.....	.....	2,830 00	4,067 50	1,154 69	6,019 36
1,041 25	.....	.....	.....	.....	578 00	.....
.....	7,000 00	80,122 50	147,337 50	.....	2,500 00	4,450 40
.....	.....	111,050 00	119,283 50	42,841 25	1,466 33	26,221 50
.....	.....	11,504 00	6,943 34	.....	814 24	3,820 69
.....	.....	7,948 66	39,579 68	.....	199 70	1,010 26
3,388 03	11,245 00	49,375 83	34,535 78	4,164 00	4,297 71	6,452 64
.....	1,500 00	154,200 00	72,000 00	18,300 00	14,600 00	1,161 54
820,711 93	333,878 25	9,019,792 24	4,326,494 08	686,087 30	811,204 70	854,164 06



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