

# MAINE STATE LEGISLATURE

The following document is provided by the  
**LAW AND LEGISLATIVE DIGITAL LIBRARY**  
at the Maine State Law and Legislative Reference Library  
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied  
(searchable text may contain some errors and/or omissions)

*Stevens & Sayward*  
DOCUMENTS

PRINTED BY ORDER OF

THE LEGISLATURE

OF THE

STATE OF MAINE.

1863.

---

AUGUSTA:  
STEVENS & SAYWARD, PRINTERS TO THE STATE.  
1863.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE.

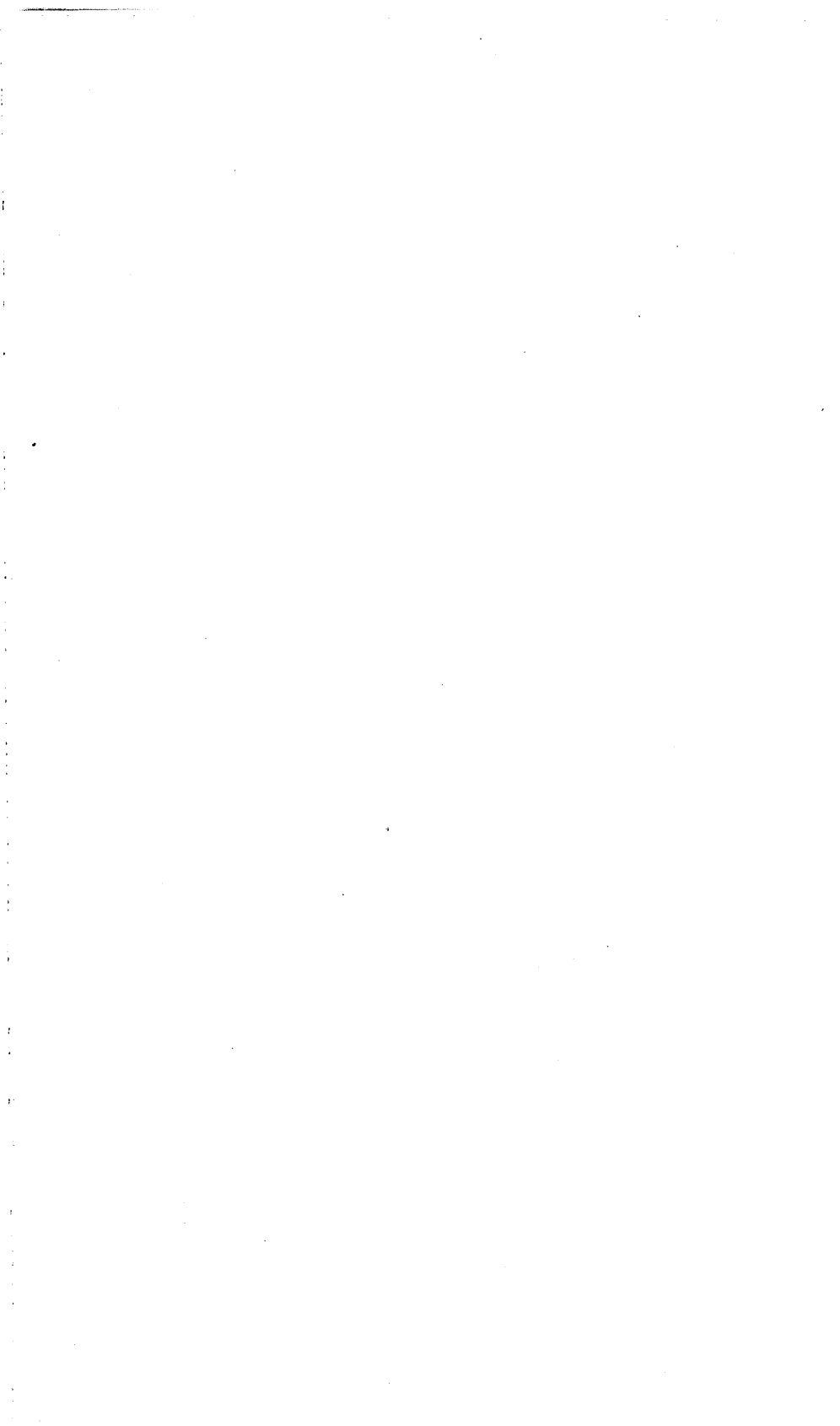
1862.

---

Published agreeably to a Resolve approved March 16, 1855.

---

AUGUSTA:  
STEVENS & SAYWARD, PRINTERS TO THE STATE.  
1862.



# REPORT.

*To the Governor and Council:*

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

## ANNUAL REPORT:

There are at the present time within the State, sixty-nine banks in operation, with an aggregate capital of \$7,983,000. The banks are the same in number as last year, with an increase of \$14,150 in capital. This increase has been made in the Merchants Bank at Portland, which we reported last year with a capital of \$285,850, and which we now report with a capital of \$300,000. With this slight change, the banking capital of the State remains as last year.

The time for proving claims against the Sanford Bank, (which passed into the hands of receivers in May, 1861,) expired in January, 1862. No report has yet been made by the receivers. We were informed by one of them, that a very small proportion of the loan will be found to be available for the payment of bill holders and other claimants.

The parties entrusted with the settling up of the affairs of the Norombega Bank at Bangor, seem to be faithfully performing the trust. The circulation of the bank at the time of our late examination was \$750, to meet which, funds are deposited at the Veazie Bank, where the bills are promptly redeemed on presentation.

The act of March 3d, 1862, extends the time for closing the affairs of the Atlantic Bank, (the charter of which was surrendered in February, 1860,) two years from February 4th, 1862. At the time of making our annual report in 1861, less than \$200 of the bills were in circulation, and to redeem these, funds were deposited at the International Bank in Portland. The Cashier of the latter bank informs us that he has redeemed within the past year, only eight dollars of the Atlantic Bank bills. The balance of the circu-

lation is doubtless lost, past recovery, and the affairs of the institution may be considered as closed, so far as the circulation is concerned.

The surrender of the charter of the Mariners Bank at Wiscasset was accepted by the act of March 17th, 1858, and three years from that date allowed in which to "collect debts, sell and convey property, and close its concerns." An act of March 14th, 1862, extends the time, for the purposes mentioned in the foregoing act, and for no other, to March 17th, 1863. We are informed by the President of the bank that all the circulation of the bank has been redeemed, with the exception of about \$500. Only some five dollars have been presented for redemption within the past two years, so that there is a reasonable probability that the balance of the circulation will never come in. They asked for an extension of time to enable them to close a matter where they had a claim upon certain real estate, and had given the owner a certain time wherein to redeem the same.

An act of March 5th, 1861, incorporated the Lincoln County Bank at Wiscasset. Their organization never was completed, the parties failing to pay in the capital stock within the time mentioned in the act of incorporation.

The act of February 4th, 1862, gives the Trustees of the Ellsworth Bank two years from October 1st, 1862, in which to settle the business of that institution. The affairs of this bank, in the hands of Trustees, are being closed as fast as circumstances will allow.

The whole amount of bills which they received from the engraver, as appears by his bill which they exhibited, was	\$235,000
Whole amount of bills destroyed,	232,255

These facts appear of record, leaving	\$2,645
---------------------------------------	---------

as the circulation. Of this circulation thirteen dollars have been redeemed since June 19, 1861, leaving out standing \$2,632. All the deposits have been paid in full, and to meet the balance of the circulation, ample funds are in the hands of the Trustees, who continue to pay the bills at sight.

The tabular statements, which are similar to those of last year, present those items of information as to each bank in which the public are most interested. We have given the formulas as much of uniformity as facts and figures would allow, but as there are very few banks in the State, where the details were exactly alike,

there will of course be found very considerable diversity in the tables.

The circulation of every bank is one of the points in which the public are deeply interested, and never were they more interested than at the present time, when the circulation of all our banks has so largely increased. In obtaining the circulation of each bank we have followed the method adopted last year. We have asked the Cashiers to show us the bill or bills of bank notes received from the engraver. This being produced, we have taken it in all cases as a base line or starting point. Having ascertained the whole amount of bank notes received from the engraver, we have carefully noted all the burnings of bills that appear of record, and accurately counted all the unsigned bills on hand; these sums deducted from the gross amount give us what we call "the working balance." The amount of bills in the bank deducted from this balance gives the circulation. This course could not be pursued in all cases, and a reference to the tabular statements will show what banks were able to furnish, what we considered the most satisfactory point of departure, the engravers' bills. In some instances, the Cashier was able to furnish the engraver's bill for only a part of the bank notes received, and this fact is so stated in the tables. In other cases, we were compelled to rely upon a Bank Note Register in which were entered the emissions and burnings, and in still other cases, we obtained the "working balance" from the bank note account of the ledger, where all bills issued were credited and all bills destroyed debited, and the ledger balance of the account was the working balance. The tables will show how the circulation of each bank has been obtained. We are happy to be able to state that several banks which last year were unable to show us the engraver's bills, produced them this year. In one of the oldest banks in the State, where last year we were obliged to rely upon a Bank Note Register, the engraver's bill was this year shown us for the full amount of bank notes received, \$371,589. We doubt not that a similar result might be attained in very many other cases, by a careful examination of the old files of the banks. In our report of last year, we called the attention of Directors to this point, as one of the most important items to come into the annual settlement. Indeed, we see not how a correct settlement can be made with any Cashier, unless the amount of bills of the bank in existence are ascertained or assumed. If they are ascertained, it should

appear in the settlement, and if they are assumed, most certainly it should appear as a part of the settlement; and as one of the points in which both the Cashier and Directors are equally interested, a careful examination of the circulation, once made and entered of record, would furnish the data for all future investigations.

We had occasion last year to note the negligence of Directors in suffering large amounts of old mutilated bills to accumulate, at the risk of the bank and to the annoyance of the cashier, we are happy now to say there has been some improvement, and in several instances large amounts of bills have been burned; there are still others, to whom we would say, go and do likewise.

We would call attention to the increased circulation of the banks. Last year 69 banks had a circulation of \$4,075,433; this year the same banks have a circulation of 5,965,943, being an increase of \$1,890,510 over the circulation of 1861.

Among the causes which have contributed to swell the circulation, may be mentioned the large advances to soldiers for bounties, the paying off of regiments in the State, and the allotment rolls which have been sent home. The money for these large payments has been drawn almost wholly from our banks, and disbursed in this manner, it has not found its way into the usual channels of trade and traffic, going directly to Boston, and returning "to plague the inventor," in about the same time that the blood circulates through the human system, but like the little rills that feed the mountain springs, it has found its way into every hamlet and village of the land, lining the pockets of the people as never before; and such is the spirit of economy now prevalent among all classes, that the *dollar* assumes its goodliest proportions, increasing from the size of a knot-hole to that of a Cheshire cheese, and is not parted with without "*a valuable consideration.*" Not a few, who once supposed that four and sixpence made a dollar, have learned that it takes *one hundred cents*, and having made this important financial discovery, and earned this magic number they have proposed to themselves another problem in finance, which they are daily successfully solving, viz: to make the dollar do the work of seven and sixpence.

A reference to the tables will show that the circulation of many of the soundest banks in the State is above the legal limit. In every such instance we interrogated the officers of the bank how



this happened, and we received the same stereotyped answer in all parts of the State, that their bills were out, and did not return as usual through the channel of redemption in Boston. To corroborate this statement, they were ready to turn to their books and show that with a circulation nearly doubled, their redemption in Boston had fallen off in about the same ratio. This statement was further proved by noticing the large balances which these banks had accumulated in Boston, and upon which they were receiving no interest. Formerly every cashier could judge with some degree of accuracy what his redemption in Boston would be on a certain week, by reference to his payments at the counter the week preceding. This criterion for judging, now wholly fails, and a cashier now makes large payments at the counter without finding his redemption increasing in a like ratio. The only solution which we are able to give for this state of things is this: in the present unsettled state of public affairs, the people have more confidence in the bills of the local banks, than in any other paper currency; hence they eagerly seize upon the bills of those banks with which they are acquainted and keep them safely, and they do not find their way into Boston as formerly. If this be the correct solution of the problem, it shows that the banks have been so conducted as to gain and secure a high degree of public confidence.

As being intimately connected with the circulation, we would call attention to the bank balances as they appear in the aggregate.

The balances due from banks as debtors, have decreased by the sum of \$32,034,31, while the balances due to the banks have largely increased.

Last year there was due to our sixty-nine banks \$1,929,793,81, by far the larger part of which was due to our banks from the banks in Boston. There is now due to our banks \$4,780,532, being an increase of \$2,850,738 over the balances of last year. These figures confirm the statements of the cashiers, viz: that their bills do not find their way into Boston as formerly. Had the redemption been as large as in years past, there never would have accumulated in Boston such balances as many of the banks showed. Heretofore people have often judged of banks by their ability to redeem their circulation in Boston. From this standpoint our banks never appeared better. Very many of our banks, and some whose circulation is over the legal limit could redeem

the whole amount at call in Boston. In those cases where the circulation is in excess, we think it would be well for them to reduce it, by drawing against their Boston balances; this course could put them right before the law, and that too, without lessening their profits, for much the larger portion of this enormous deposit of over four millions is at present yielding no interest. In this way, they would redeem their own liabilities and avoid guaranteeing the bank's indebtedness to them by just that amount. We would also suggest the propriety of banks keeping on hand government notes, especially where their circulation is above the legal limit, and paying them out as far as practicable. Though the banks are not at present under obligations to pay *specie*, yet so long as a "legal tender" note exists, and is recognized by the Government, might it not be well for our banks to have them to meet their liabilities, and to pay out when their circulation was in excess?

It will be seen that nearly all the banks receive their redeemed bills home from Boston *weekly*. The few which did not, gave as a reason for a different course that they feared to entrust their bills to persons outside of their own board. This was being commendably cautious, but they trusted parties in Boston to keep their bills until very large amounts were accumulated and then they were brought home by some private conveyance, and it is a question whether there was not as much risk in the one case as the other. The smaller amount of bills with which a bank can do its business and yet have enough for its circulation the less risk, and those banks which receive their bills from Boston every week are thus enabled to do all their business with a much smaller amount of bills than those which allow large amounts to accumulate in Boston and receive them home at distant intervals.

The figures show an increase in the deposits of something over a million and a half. It may be an evidence of the prostration of business that so large amounts are on deposit waiting for use and investment; it certainly is evidence that our banks are carefully and wisely managed, when capitalists are ready to entrust to them their money for safe keeping.

It will be seen by the tables that some few of the banks allow interests upon deposits, at rates varying from three to five per cent; we are unable to see how banks can thus afford to offer a premium for deposits, when they find it exceedingly difficult to

procure legitimate business paper with which to keep up their loans. A bank, for instance, receives from one of its customers \$10,000 on deposit; the money is sent to Boston and helps to swell the Boston balance of the bank. The local bank receives no interest from the bank in Boston, but the local bank is to the depositor a guarantor of the safety of the bank in Boston, where the money is really and truly on deposit. Our state banks are supposed to be conversant with the standing and responsibility of those banks in Boston with which they do business and to whom they entrust so large balances; and we know of no cases where this confidence has been misplaced. They may therefore be willing to guarantee to depositors the safety of their money, but thus to guarantee its safety, and that it shall be paid on call, and at the same time to pay the depositor a premium of *three* or *five* per cent., simply for the privilege of doing him this kindness, is an excess of benevolence, hardly consistent with strict banking principles.

The loans of the banks have not materially changed from last year, having increased by the amount of \$289,140, of the \$12,829,517 composing the loan over \$1,740,000, (as will be seen,) is made up of public securities; if now from the gross amount of the loan we deduct the amount of public securities held by the banks, we have the sum of \$11,089,517 as the amount of individual indebtedness, which is a very large reduction from last year.

For want of what may be termed business paper, many of the banks have taken largely of public securities. We have stated what amount of such paper we have found in each bank, and also the number of notes and drafts that go to make up each loan. We have done this, that people might be able to judge whether the loan was confined to a select few or well distributed among a larger number. By the term public securities, we mean the paper of towns, counties, corporations established by law, the State or National loan, as distinguished from individual notes. Most of the towns, in paying bounties to their soldiers and in providing for their families, have been large borrowers. To these may be added the wants of the State and Nation; and by patriotically responding to these calls, the banks have been enabled to keep up their loans. We have invariably favored these investments as being safe and sure, and as the best policy which the banks could pursue.

With an increase in circulation, in deposits, in balances due to

banks, we are obliged to say there has been a large increase in overdue paper. The suspended paper of last year was \$776,115.37. It now amounts to the respectable sum of \$1,109,860.61 ; showing an increase of \$333,745.24. We hope the loss upon this amount of overdue paper will be no greater than is estimated by the bank officers—\$135,235.50. Judging from our knowledge of the value of overdue paper, a very large premium would be demanded to insure the collection of this amount of over a million, with only the loss above named. It cannot be good banking which accumulates so large an amount of overdue paper. The remedy is plain. Enforce payment, or charge to profit and loss. There is a certain *circulating medium* that passes current, and which we are told improves by age ; but we never heard that this was true of a dishonored note.

The act of February 10th, 1862, suspended specie payments until January 10th, 1863, unless the banks in Boston should sooner resume, in which case the banks in this State were bound to do the same. The contingency upon which the banks in Maine were to resume has not yet happened, and the time to which suspension was ordered has not yet arrived. Our Legislature will be in session prior to January 10th, 1863, and having all the facts before them, can take such further action in the premises as their wisdom may suggest. It was confidently said that the banks, tempted by the high rates that specie commanded in the market, would sell all their silver and gold coin, and realize a large premium upon it, the moment they were absolved from the obligation to pay specie for their bills. No instance has come to our knowledge where any bank has done any thing of this kind ; and certainly it cannot have been practiced to any great extent, for the comparative tables show, that notwithstanding the suspension act, the specie in our banks has decreased only some \$40,000.

Section 22d of Chapter 46th of the Revised Statutes requires cashiers to make a return of the names and residences of stockholders, and the amount of stock owned by each one, within seven days after the first day of January, annually, to the Secretary of State. Formerly these returns were published, and their publication was discontinued a few years since from economical reasons. We doubt the economy of this retrenchment.

The publication of the names and residences of stockholders was an important public document, and one by which the standing of

a bank could be very well judged. The public could then see whether the stock was well distributed, whether it was held by residents or non-residents, and could judge for themselves whether the stockholders were men likely to be able to respond to the bill-holders.

We were informed by a gentleman who was upon the Committee of Banks and Banking during the last session of the Legislature, that since the discontinuance of the publication of these returns, very many of the cashiers have neglected to make them to the Secretary of State. We trust that if in any quarter such a neglect has obtained, it will be at once corrected. If the returns were unimportant in themselves (as they are not), it is sufficient that the statute requires them to be made and fixes the time.

The statutes specify a time for the annual meeting of the stockholders, for the renewal of the cashier's bond, and a settlement or examination. The reasons for an annual settlement with the cashier are obvious, and if one is to be made, the reasons are equally obvious, why it should be made at the time when the cashier's bond is renewed. On the other hand, no reasons exist outside of the statute, why the annual meeting of stockholders should be held in October rather than in November, or any other month. We find all the banks scrupulously exact in conforming to the law as to the time for holding the annual meeting; but not as careful in observing the requirements of the statutes as to the annual settlement. We found several instances where no settlement had been made, and several other instances where a settlement had been made, but not at the specified time. To those who religiously keep one part of the Law to the neglect of another part, of equal importance, we would say, "These things ought ye to have done, and not to have left the other undone."

The banks in the State are represented by three hundred and ninety-six Directors. These gentlemen may be said to represent the banking capital of Maine. They are chosen by the stockholders on account of integrity and financial ability. The trust is an important one, and the office a most honorable one. We are sorry that even so small a number as thirty-one should have allowed the left hand side of their accounts to be the largest. The practice of overdrawing is a pernicious one. Every cashier dislikes it, and while he may *consent*, he never *approves*, and if Directors set the example they must expect others to follow.

We had occasion, last year, to call the attention of Directors to the practice of declaring dividends from profits which had not been earned. We again notice this subject, as the tables will show that it has not been wholly discontinued. No dividend is fairly earned until there are profits enough reserved to cover all the discounts upon the paper not matured.

It is equally bad banking to declare large dividends, leaving the loan burdened with an amount of worthless paper, upon which there is little prospect of receiving anything. Both these practices are sort of pious frauds which Directors practice upon themselves and upon the stockholders; and they are akin to another which we found to exist, where the plates and bills of the bank were set down as having a value, and appeared among the assets of the bank, under the imposing title of *real estate*. Real estate like this, which does not lie out doors, but is bounded by the sides of an eight-by-ten box, in which it is carefully stowed away, is of all things the most *unreal*. While it is true that this so-called real estate cost money, it is equally true that it is as valueless as assets to respond to the liabilities of the bank as would be a package of *mutilated checks*, or a bundle of last year's almanacs.

#### SAVINGS BANKS.

An account of the origin and growth of Savings Institutions in this country, with carefully prepared tables, would furnish a curious and instructive chapter of financial history. We have not the data for writing such a history, nor would a report like this be the appropriate place to introduce it. We will, however, merely glance at some of the results attained.

The first Savings Institution in this country was opened at Philadelphia in 1816. The second was at Boston, and the third in New York; both of which latter went into operation in 1819. From their first introduction they have been constantly acquiring a large share of public confidence, and each year has added to their number, and helped to swell the aggregate of deposits.

At the close of 1860 there were—

In Vermont, 12 Savings Banks, with a Deposit of	\$1,145,263
In Maine, 14	1,466,457
In Rhode Island, 21	7,765,771
In New Hampshire, 26	4,860,025
In Connecticut, 64	18,132,821
In Massachusetts, 86	39,424,419
	<u>\$72,794,756</u>

The two hundred and twenty-three Savings Banks in the New England States had an aggregate of over seventy-two millions on deposit. Add to this the State of New York, where there were seventy-two Savings Banks, with a deposit of \$67,450.397, and we have something over *one hundred and forty millions* on deposit in the Savings Banks of the New England States and New York.

That it may be seen how these institutions have increased in Maine, we give, in chronological order, the dates at which the several Savings Banks in this State were opened.

Saco and Biddeford Savings Institution	was opened in	1827.
Gardiner	“ “ “ “	1834.
Augusta Savings Bank	“ “	1848.
Biddeford Bank Savings Institution	“ “	1849.
South Berwick Bank Savings Institution	“ “	1850.
Bangor Savings Bank	“ “	1852.
Portland “ “	“ “	1852.
Bath Savings Institution	“ “	1852.
Hallowell Savings Institution	“ “	1854.
Randall Benevolent Association	“ “	1854.
Lewiston Institution for Savings	“ “	1856.
Brunswick Savings Institution	“ “	1858.
Portland Five Cent Savings Institution	“ “	1859.
York Counts Five Cent Savings Institution	“ “	1860.
Calais Savings Bank Institution	“ “	1862.

In the Annual Report of the Bank Commissioners of Massachusetts for the year 1861, there are some remarks and suggestions respecting Savings Banks alike interesting to the financier and the philanthropist.

They say “ a careful study of the figures of these institutions will well repay those who are interested in the condition of the poorer classes, and the material welfare of the State. No more striking evidence of the prosperity of the people could be adduced than that which these institutions afford. The savings of the industrial classes are a fair index of the prosperity, and indeed of the moral condition of any people. The periodical valuation of estates shows the increase of realized wealth among those who control the capital and direct the business energies of the Commonwealth, and in great measure support the burden of its taxes; but it gives no token of the condition of the poor. It has been claimed to be the

tendency of modern civilization to make the rich richer and the poor poorer."

"However true this may be in countries governed on a different system from our own, it does not seem to be the character of our material development. Whatever of wealth and of the comfort and even luxury which wealth brings, is enjoyed by our people in the aggregate, is shared to a degree which is unknown elsewhere by all classes of the population.

"In Massachusetts, one person in a little more than five is a depositor. In Great Britain the proportion is not more than *one* in twenty. The average deposit to each person of the population of Massachusetts is \$36.59, while in Great Britain it is only \$6.25."

What is true in Massachusetts is substantially true in Maine; and if "the savings of the industrial classes" in that State "are a fair index of the prosperity and moral condition of the people," the same must be true, to a certain extent, in this State. Judging from this stand point, let us see whether the middling interest among us is upon the up or down grade.

The fifteen Savings Institutions of this State have an aggregate deposit of \$1,876,165, being an increase of \$409,708 over the deposits of 1860, and an increase of \$255,895 over the deposits of 1861. The tables show how this increase has been accumulated at different points by the several institutions of the State.

It should be kept in mind that this increase (of over a quarter of a million) of the savings of the "industrial classes," has been made in a time of war, at a time when Government was offering 7 3-10 per cent., and when very many depositors, tempted by a high rate of interest, have been withdrawing their money to invest it in State or national loans.

If these institutions are an index of the thrift and prosperity of the people, and we think they may be so considered, it is most gratifying to see, that in the crisis through which we are now passing, the material interests of the people have not as yet suffered; but that labor has received its due reward, and that the small savings and honest gains of the laboring classes have been as carefully husbanded as in the years of peace and prosperity through which we have passed.

We have already quoted so largely from the Report of the Bank Commissioners of Massachusetts, that we should hesitate drawing from that source again, did we not find there a recommendation



which strikes us favorably. They recommend that these institutions be required to furnish the Secretary of State for publication a statement of their condition every three months. These statements made and published quarterly, would give full information to that large number of depositors, whose all is entrusted to these institutions, and this very publicity would inspire confidence and help to increase the deposits.

As most of our Savings Banks are examined quarterly by the managers or by a committee of the Trustees, such an exhibit would require but very little labor on the part of the officers of the bank, and we are quite sure that there is not a Savings Institution in our State, which would not be benefitted by a quarterly expose, as it is the policy of these institutions to *court* rather than to *shun* investigation.

To *save* rather than accumulate is the mission of these institutions, and as *security* is to be considered *first* and *profit* afterwards, the managers should never be tempted to sacrifice the *former* to the *latter*.

We would not say that loans should in no cases be made on individual notes, but we would say, that the scrip of towns, cities, counties, the State, and the United States, should have the preference, and next to these, we would recommend loans secured by mortgages upon well-located and productive real estate.

As nearly all the deposits in our Savings Banks are on call, or if not on call, are liable to be withdrawn at a very short notice, the investments should be so made as to ensure safety and at the same time be easily convertible into cash. This element of convertibility enters more largely into public securities, such as we have mentioned, than into any others, and the tables will show to what extent each institution has taken of public stocks and mortgages.

These securities are recommended by another consideration. Every Savings Bank finds it necessary to keep a considerable amount of cash on hand, and whatever that amount may be, it is just so much unproductive capital; but if a goodly proportion of the assets of the bank are convertible into cash at sight, the less necessity would there be for keeping a large cash deposit with which to meet the daily demands of depositors.

It was a saying of the wisest of monarchs, that "the substance of a diligent man is precious," and in these benevolent institutions are garnered up the substance of the *diligent men* and *diligent*

*women* of our land, the proceeds of honest labor and patient toil, coined by the "sweat of the brow," and if any obligations are weighty, any trust sacred, it is the obligations which those are under and the trust which those assume who manage these institutions, so to do it, that each one at his calling may "receive his own with usury."

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

DECEMBER 8, 1862.

## ALFRED BANK AT ALFRED.

*Incorporated March 5, 1855.*JAMES O. McINTIRE, *President.*JOHN N. STINSON, *Cashier.*

*Directors*—James O. McIntire, S. C. Adams, John H. Goodenow, B. Herrick and Silas Derby, all of Alfred.

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

Number of stockholders, 85.

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

Amount of stock owned out of the State, 80 shares.

Have no special discount day.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow interest on deposits, about \$500 drawing interest.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

Declared,

\$1,500 00

April, 1862.

Amount of reserved profits after declaring same,

99 80

Liabilities of directors as principals,

4,456 75

Liabilities of directors as sureties,

1,681 65

Liabilities of stockholders as principals,

1,010 14

Loan as verified by actual inspection,

74,779 65

Largest loan since January 1, 1862, August 27, 1862,

74,779 65

Loan made up of 240 notes and drafts.

Overdue paper,

32,616 08

Probable loss on overdue paper,

1,000 00

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

202,000 00

Bills destroyed as appears by the records

1,203 00

Unsigned bills on hand,

80,000 00

Bills in bank at time of examination, August 27th,

82,298 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$74,779 65
Circulation,	29,615 00	Real estate,	2,783 81
Deposits,	5,636 04	Bills of other banks and ch'ks,	4,428 00
Bank balances,	483 00	Bank balances,	1,126 68
Profits,	1,231 30	Specie,	3,847 20
	<hr/>		<hr/>
	86,965 34		86,965 34
Immediate liabilities,	35,734 04	Immediate resources,	9,401 88

## AUBURN BANK AT AUBURN.

Incorporated February 28, 1855.

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

*Directors*—J. H. Roak, Edward T. Little, Nelson Dingley, James Dingley, Jeremiah Dingley, Jr., Hiram C. Briggs, of Auburn ; John Penley, of Danville.

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

Number of stockholders, 26.

Largest amount of stock held by any one person or corporation, 100 shares.

Amount of stock owned out of the State, 431 shares.

Discount day, Monday.

A settlement was made with the cashier January 27, 1862, and is entered in full on the records.

Cashier's bond of 1861 is recorded, the bond of 1862 not yet recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$1,250.

Do business in Boston at Bank of Commerce.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 4 per cent.,	\$8,000 00
Declared,	Oct. 1862.

Amount of reserved profits after declaring same,	761 72
--	--------

Liabilities of directors as principals,	1,545 00
---	----------

Liabilities of directors as sureties,	-
---------------------------------------	---

Liabilities of stockholders as principals,	-
--	---

Loan as verified by actual inspection,	145,005 52
--	------------

Largest loan since January 1, 1862, Oct. 18, 1862,	145,315 62
--	------------

Loan made up of \$32,519.38 public securities and 270 notes and drafts.	
---	--

Overdue paper,	16,255 62
----------------	-----------

Probable loss on overdue paper,	1,200 00
---------------------------------	----------

Whole amount of bills received as appears by engraver's bill and certificate,	186,018 00
---	------------

Whole amount of bills destroyed as appears by records,	72,498 00
--	-----------

Bills in bank at time of examination, Oct. 24,	7,791 00
--	----------

Unsigned bills,	-
-----------------	---

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$145,005 52
Circulation,	105,729 00	Real estate,	-
Deposits,	21,068 93	Bills of other banks and ch'ks,	8,362 76
Bank balances,	-	Bank balances,	44,345 26
Profits,	1,491 75	Specie,	5,576 14
	203,289 68		203,289 68
Immediate liabilities,	126,797 93	Immediate resources,	58,284 16

## AUGUSTA BANK AT AUGUSTA.

*Incorporated August 28, 1814.*SAMUEL CONY, *President.*JOSEPH J. EVELETH, *Cashier.*

*Directors*—Samuel Cony, George W. Morton, James W. Bradbury, Joseph H. Williams, Henry R. Smith, all of Augusta.

Capital, \$88,000. Par value of shares, \$80.

Number of stockholders, 89.

Largest amount of stock owned by any one person or corporation, 59 shares.

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

Have no special discount day.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Do business in New York at the Park Bank.

Receive our bills home from Boston weekly.

Have general plates.

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

\$2,640 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

1,923 37

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

—

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

170,531 32

Largest loan since January 1, 1862, January 4, 1862,

171,925 36

Loan made up of \$23,500 public securities and 193 notes and drafts.

Overdue paper,

10,672 90

Probable loss on overdue paper, \$100 or 200.

Whole amount of bills in existence as appears by the bank note account on the ledger,

161,665 00

Bills in bank at time of examination, August 20th,

70,551 00

Amount of bills destroyed as appears by records,

220,621 00

Unsigned bills on hand,

14,500 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$88,000 00	Loan,	\$170,531 32
Circulation,	91,114 00	Real estate,	7,433 16
Deposits,	77,104 45	Bills of other banks and ch'ks,	44,616 01
Bank balances,	1,352 56	Bank balances,	28,113 15
Profits on hand,	5,142 09	Specie,	12,019 46
	<hr/>		<hr/>
	262,713 10		262,713 10
Immediate liabilities,	169,571 01	Immediate resources,	84,748 62

## BIDDEFORD BANK AT BIDDEFORD.

Incorporated July 26, 1847.

WM. P. HAINES, *President.*S. S. FAIRFIELD, *Cashier.*

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

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

Number of stockholders, 210.

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

Amount of stock owned out of the State, 361 shares.

Discount day, Tuesday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Do business in New York at the National Bank.

Receive bills home from Boston weekly.

Have general plates for \$20's, 50's and 100's, all others special.

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

Declared,

\$6,000 00

April, 1862.

Amount of reserved profits after declaring same,

11,537 46

Liabilities of directors as principals,

4,500 00

Liabilities of directors as sureties,

7,290 00

Liabilities of stockholders as principals,

nothing.

Loan as verified by actual inspection,

209,478 94

Largest loan since January 1, 1862, April 12, 1862,

248,693 47

Loan made up of \$19,000 public securities and 263 notes and drafts.

Overdue paper,

11,767 40

Probable loss on overdue paper,

500 00

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

494,000 00

Bills destroyed as appears by the records,

327,500 00

Unsigned bills on hand,

37,500 00

Bills in bank at time of examination, August 25th,

52,404 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$209,478 94
Circulation,	76,596 00	Real estate,	—
Deposits,	44,876 39	Bills of other banks and ch'ks,	10,632 00
Bank balances,	—	Bank balances,	55,749 07
Profits,	14,992 41	Specie,	10,604 79
	<hr/>		<hr/>
	286,464 80		\$286,464 80
Immediate liabilities,	121,472 39	Immediate resources,	76,985 86

## BANK OF THE STATE OF MAINE AT BANGOR.

*Incorporated May 30, 1851.*GEO. K. JEWETT, *President.*WM. S. DENNETT, *Cashier.*

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

Capital, \$150,000. Par value of shares, \$60.

Number of stockholders, 30.

Largest amount of stock owned by any one person or corporation, 480 shares.

Amount of stock owned out of the State, 1,994 shares.

Have no special discount day.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Have allowed interest on deposits in some instances at 3 per cent.

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

Do business in Boston at the Exchange Bank.

Receive bills home from Boston irregularly.

Have special plates.

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

\$4,500 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

10,258 10

Liabilities of directors as principals,

1,000 00

Liabilities of directors as sureties,

960 00

Liabilities of stockholders as principals,

22,000 00

Loan as verified by actual inspection,

290,762 37

Largest loan since January, 1, 1862, Sept. 27, 1862,

291,084 98

Loan made up of \$25,000 public securities and 285 notes and drafts.

Overdue paper,

2,265 00

Probable loss on overdue paper,

500 00

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

908,000 00

Bills destroyed as appears by the records,

444,650 00

Unsigned bills on hand,

75,000 00

Bills in bank at time of examination, Oct. 7th,

271,169 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$290,762 37
Circulation,	112,181 00	Real estate,	—
Deposits,	110,438 71	Bills of other banks and ch'ks,	24,996 51
Bank balances,	1,314 80	Bank balances,	57,153 93
Profits,	10,271 91	Specie,	11,293 61
	<hr/> 384,206 42		<hr/> 384,206 42
Immediate liabilities,	223,934 51	Immediate resources,	98,444 05

## BUCKSPORT BANK AT BUCKSPORT.

*Incorporated April 10, 1854.*E. BARNARD, *President.*E. SWASEY, *Cashier.*

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

Capital, 75,000. Par value of shares, \$100.	
Number of stockholders, 90.	
Largest amount of stock owned by any one person or corporation, 60 shares.	
Amount of stock owned out of the State, 53 shares.	
Have no special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$1,200.	
Do business in Boston at the Bank of Commerce.	
Receive bills home from Boston weekly.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
Declared,	Oct. 1862.
Reserved profits after declaring the same,	8,008 65
Liabilities of directors as principals,	5,750 00
Liabilities of directors as sureties,	13,171 24
Liabilities of stockholders as principals,	4,163 99
Loan as verified by actual inspection,	113,094 31
Largest loan since January 1, 1862, June 14, 1862,	152,356 34
Loan made up of \$16,600 public securities and 203 notes and drafts.	
Overdue paper,	7,127 00
Probable loss on overdue paper,	1,000 00
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	154,550 00
Bills destroyed as appears by records,	10,075 00
Unsigned bills on hand,	23,675 00
Bills in bank at time of examination, Oct. 15th,	13,722 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	113,094 31
Circulation,*	107,078 00	Real estate,	600 00
Deposits,	32,895 16	Bills of other banks and checks,	6,490 00
Bank balances,	-	Bank balances,	86,266 80
Profits,	8,267 77	Specie,	16,789 82
	<hr/>		<hr/>
	223,240 93		223,240 93
Immediate liabilities,	139,973 16	Immediate resources,	109,546 62

\* Less ten days redemption.



## BANK OF COMMERCE AT BELFAST.

*Incorporated March 8, 1854.*ASA FAUNCE, *President.*CHARLES PALMER, *Cashier.*

*Directors*—Asa Faunce, Charles P. Carter, William O. Alden, Robert White, Joseph Bean, all of Belfast.

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

Number of stockholders, 122.

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

Amount of stock owned out of the State, 131 shares.

Have no special discount day.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Howard Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

248 03

Liabilities of directors as principals,

11,124 83

Liabilities of directors as sureties,

1,197 00

Liabilities of stockholders as principals,

2,050 67

Loan as verified by actual inspection,

106,711 18

Largest loan since January 1, 1862, May 3, 1862,

122,781 09

Loan made up of \$25,000 public securities and 134 notes and drafts.

Overdue paper,

7,118 36

Probable loss on overdue paper,

1,500 00

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

106,750 00

Bills destroyed as appears by the records,

35,100 00

Unsigned bills on hand,

4,550 00

Bills in bank at time of examination, Oct. 15th,

12,177 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$106,711 18
Circulation,	54,923 00	Real estate,	—
Deposits,	24,812 56	Bills of other banks and ch'ks,	1,463 00
Bank balances,	224 67	Bank balances,	89,808 24
Profits,	101 87	Specie,	7,079 68
	<hr/>		<hr/>
	155,062 10		155,062 10
Immediate liabilities,	79,960 23	Immediate resources,	48,350 92

## BANK OF SOMERSET AT SKOWHEGAN.

*Incorporated April 6, 1854.*WM. ROWELL, *President.*R. KIDDER, *Cashier.*

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

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

Number of stockholders, 64.

Largest amount of stock owned by any one person or corporation, 62 shares.

Amount of stock owned out of the State, 17 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

2,347 55

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

5,085 35

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

94,815 20

Largest loan since January 1, 1862, June, 1862,

102,112 45

Loan made up of \$11,790 public securities and 196 notes and drafts.

Overdue paper,

8,848 26

Probable loss on overdue paper,

—

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

133,900 00

Bills destroyed as appears by the records,

14,650 00

Unsigned bills on hand,

18,250 00

Bills in bank at time of examination, Oct. 22d,

26,704 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$94,815 20
Circulation,	74,296 00	Real estate,	1,000 00
Deposits,	20,233 09	Bills of other banks and checks,	5,957 54
Bank balances,	87 45	Bank balances,	33,139 08
Profits,	2,704 20	Specie,	12,408 92
	<hr/>		<hr/>
	147,320 74		147,320 74
Immediate liabilities,	94,516 54	Immediate resources,	51,505 54

## BANK OF WINTHROP AT WINTHROP.

Incorporated March 15, 1853.

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

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

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

Number of stockholders, 68.

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

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

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Have allowed interest on deposits in one or two instances, at 3 per cent.

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

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

6,347 52

Liabilities of directors as principals

600 00

Liabilities of directors as sureties,

1,172 78

Liabilities of stockholders as principals,

1,300 00

Loan as verified by actual inspection,

147,963 04

Largest loan since January 1, 1862, June 30, 1862,

159,192 34

Loan made up of \$25,000 public securities and 110 notes and drafts.

Overdue paper,

3,227 80

Probable loss on overdue paper,

-

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

148,001 00

Bills destroyed as appears by the records,

15,899 00

Unsigned bills on hand,

28,600 00

Bills in bank at time of examination, Oct. 21st,

8,246 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$147,963 04
Circulation,*	90,256 00	Real estate,	-
Deposits,	21,298 53	Bills of other banks and ch'ks,	2,597 24
Bank balances,	-	Bank balances,	36,912 76
Profits,	6,753 43	Specie,	5,834 92
	<hr/>		<hr/>
	193,307 96		193,307 96
Immediate liabilities,	111,554 53	Immediate resources,	45,344 92

\* Less ten days redemption.

## BATH BANK AT BATH.

*Incorporated March 10, 1855.*FREEMAN CLARK, *President.*F. PATRIDGE, *Cashier.*

*Directors*—Freeman Clark, Henry W. Owen, Stephen Larrabee, George A. Preble, Albert G. Page, Roland Fisher, Isaac Merritt,\* all of Bath.

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

Number of stockholders, 106.

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

Amount of stock owned out of the State, 36 shares.

Discount day, Thursday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$1,300.

Do business in Boston at Bank of Commerce.

In New York at Hanover Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

April, 1862.

Amount of reserved profits after declaring the same,

450 00

Liabilities of directors as principals,

6,656 00

Liabilities of directors as sureties,

11,442 00

Liabilities of stockholders as principals,

4,870 00

Loan as verified by actual inspection,

124,418 03

Largest loan since January 1, 1862, January 29th, 1862,

139,909 88

Loan made up of \$15,000 public securities and 170 notes and drafts.

Overdue paper,

8,550 00

Probable loss on overdue paper,

2,000 00

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

116,500 00

Bills destroyed as appears by the records,

-

Unsigned bills on hand,

24,700 00

Bills in bank at time of examination, Aug. 16th,

40,405 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$124,418 03
Circulation,	51,395 00	Real estate,	1,350 00
Deposits,	58,768 52	Bills of other banks and ch'ks,	10,101 33
Bank balances,	-	Bank balances,	47,292 24
Profits,	2,608 65	Specie,	4,610 57
	<hr/>		<hr/>
	187,772 17		187,772 17
Immediate liabilities,	110,163 52	Immediate resources,	62,004 14

\* Deceased.

## BANK OF CUMBERLAND AT PORTLAND.

*Incorporated March 19, 1835.*WM. MOULTON, *President.*SAMUEL SMALL, Jr., *Cashier.*

*Directors*—Wm. Moulton, Jona. Tukesbury, Ashur Ware, James Todd, Samuel P. Shaw, M. H. Smith, Edward H. Daves, all of Portland.

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

Number of stockholders, 213.

Largest amount of stock held by any one person or corporation, 460 shares.

Amount of stock owned out of the State, 612 shares.

Discount day Monday.

Annual settlement was made with the cashier.

Cashier's bond renewed and recorded.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, \$3,000.

Do business in Boston at the Merchants' Bank, and in New York at the Park Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$8,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

57,821 57

Liabilities of directors as principals,

5,725 00

Liabilities of directors as sureties,

5,100 08

Liabilities of stockholders as principals,

2,173 87

Loan as verified by actual inspection,

295,341 86

Largest loan since January 1, 1862, April 14, 1862,

315,713 33

Loan made up of \$63,000 public securities and 412 notes and drafts.

Overdue paper,

5,549 00

Probable loss on overdue paper,

1,500 00

Whole amount of bills issued as appears by a bank note register, Nov. 7, 1861,

639,100 00

Added since 600 sheets, 1, 1, 2, 3,

4,200 00

643,300 00

Bills destroyed as appears by the records and by a bank note register,

477,600 00

Bills in bank at time of examination, Sept. 3d,

91,684 00

Unsigned bills on hand,

64,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$295,341 86
Circulation,	74,016 00	Real estate,	12,600 00
Deposits,	113,775 25	Bills of other banks and ch'ks,	14,026 12
Bank balances,	875 22	Bank balances,	108,264 11
Profits,	65,321 40	Specie,	23,755 78
	<u>453,987 87</u>		<u>453,987 87</u>
Immediate liabilities,	188,666 47	Immediate resources,	146,046 01

## CASCO BANK AT PORTLAND.

Incorporated February 18, 1824.

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

*Directors*—Samuel E. Spring, Nathan Cummings, N. O. Cram, J. B. Carroll, Thomas R. Jones, Ebenezer Steele, Joseph Walker, all of Portland.

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

Number of stockholders, 453.

Largest amount of stock owned by any one person or corporation, 132 shares.

Amount of stock owned out of the State, 934 shares.

Discount day, Friday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$7,800.

Do business at the Suffolk Bank, Boston.

In New York at the Phenix Bank.

Receive bills home from Boston weekly.

Have special plates.

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

Declared, April, 1862, 96,276 23

Amount of reserved profits after declaring same, 58,738 00

Liabilities of directors as principals, 70,535 00

Liabilities of directors as sureties, 21,800 00

Liabilities of stockholders as principals, 1,195,943 48

Loan as verified by actual inspection, 1,208,820 91

Largest loan since January 1, 1862, July 5, 1862, 5,244 81

Loan made up of \$237,150 public securities and 1517 notes and drafts, 1,500 00

Overdue paper, 1,741,078 00

Probable loss on overdue paper, 100,000 00

Whole amount of bills received from the engraver, 1,841,078 00

For this amount the engraver's bill was exhibited for all but 7,640.

New bills received May, 1862, as by engraver's bill exhibited, 118,907 00

1,841,078 00

Bills destroyed by appears by the records, 1,189,078 00

Unsigned bills on hand, 100,000 00

Bills in bank at time of examination, August 29th, 115,685 00

115,685 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,195,943 48
Circulation,	436,315 00	Real estate,	6,000 00
Deposits,	545,617 58	Bills of other banks and ch'ks,	151,706 52
Bank balances,	2,884 20	Bank balances,	322,862 13
Profits,	122,223 48	Specie,	30,528 13
	<u>1,707,040 26</u>		<u>1,707,040 26</u>
Immediate liabilities,	984,816 78	Immediate resources,	505,096 78

## CANAL BANK AT PORTLAND.

*Incorporated February 19, 1825.*WM. W. THOMAS, *President.*J. B. SCOTT, *Cashier.*

*Directors*—Wm. W. Thomas, Nath'l Warren, Thos. Hammond, Wm. Goodenow, Wm. Kimball, Chas. E. Barrett, Geo. F. Shepley, all of Portland.

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

Number of stockholders, 403.

Largest amount of stock held by any one person or corporation, 247 shares.

Amount of stock owned out of the State, 814 shares.

Discount day Thursday.

Annual settlement was made with the cashier.

Cashier's bond renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$7,000.

Do business in Boston at the Suffolk Bank, and in New York at the Bank of New York.

Receive bills home from Boston weekly.

Have special plates.

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

\$24,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

92,688 53

Liabilities of directors as principals,

2,522 10

Liabilities of directors as sureties,

14,630 33

Liabilities of stockholders as principals,

10,000 00

Loan as verified by actual inspection,

1,007 694 88

Largest loan since January 1, 1862, July 2, 1862,

1,147,567 16

Loan made up of \$233,702.49 public securities and 1083 notes and drafts.

Overdue paper,

48,748 88

Probable loss on overdue paper,

9,500 00

Bank note account showed bills in existence Nov. 8, 1861,

429,000 00

Bills added since,

140,500 00

569,500 00

Bills destroyed May 2, 1862,

45,100 00

Bills in bank at time of examination, Sept. 2d,

117,903 00

Unsigned bills on hand,

282,250 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,007,694 88
Circulation,	406,497 00	Real estate,	1,906 04
Deposits,	302,320 76	Bills of other banks and ch'ks,	37,392 80
Bank balances,	14,187 15	Bank balances,	356,860 39
Profits,	114,137 70	Specie,	33,288 50
	1,437,142 61		1,437,142 61
Immediate liabilities,	723,004 91	Immediate resources,	427,541 69

## CITY BANK AT BIDDEFORD.

*Incorporated February 14, 1856.*CHARLES C. SAWYER, *President.*S. A. BOOTHBY, *Cashier.*

*Directors*—Charles C. Sawyer, Thomas H. Cole, Marshall Pierce, Luke Hill, S. W. Luques, James Anderson, E. H. Banks, all of Biddeford.

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

Number of stockholders, 140.

Largest amount of stock owned by any one person or corporation, 54 shares.

Amount of stock owned out of the State, 206 shares.

Discount day, Monday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

207 58

Liabilities of directors as principals,

5,400 00

Liabilities of directors as sureties,

13,324 44

Liabilities of stockholders as principals,

8,134 28

Loan as verified by actual inspection,

101,682 13

Largest loan since January 1, 1862, July 7, 1862,

112,255 15

Loan made up of 330 notes and drafts.

Overdue paper,

12,571 78

Probable loss on overdue paper,

-

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

144,000 00

Bills destroyed as appears by the records,

55,847 00

Unsigned bills on hand,

19,800 00

Bills in bank at time of examination, Aug. 25th,

28,087 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$101,682 13
Circulation,	40,266 00	Real estate,	1,000 00
Deposits,	17,846 41	Bills of other banks and ch'ks,	3,603 30
Bank balances,	-	Bank balances,	24,666 21
Profits on hand,	634 07	Specie,	2,704 84
	<u>133,746 48</u>		<u>133,746 48</u>
Immediate liabilities,	58,112 41	Immediate resources,	31,064 35



## CITY BANK AT BATH.

*Incorporated March 4, 1853.*J. H. McLELLAN, *President.*WM. B. TAYLOR, *Cashier.*

*Directors*—J. H. McLellan, Oliver Moses, S. A. Houghton, David Patten, E. K. Harding, all of Bath.

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

Number of stockholders, 175.

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

Amount of stock owned out of the State, 165 shares.

Discount day, Wednesday.

There was no settlement with the cashier, but Otis Kimball, Esq., the former cashier, went out of office Dec. 31, 1861, and under that date there is a vote of the directors complimenting Mr. Kimball for the manner in which he had performed his duties during the past eight years. This may be considered as a settlement, and takes the place of the one required by law in October.

Cashier's bond is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank, and at the Marine Bank in New York.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 2½ per cent.,	\$3,750 00
Declared,	April, 1862.

Amount of reserved profits after delaring same,	550 73
---	--------

Liabilities of directors as principals,	11,000 00
---	-----------

Liabilities of directors as sureties,	43,006 00
---------------------------------------	-----------

Liabilities of stockholders as principals,	22,778 00
--	-----------

Loan as verified by actual inspection,	191,108 64
--	------------

Largest loan since January 1, 1862, May 13, 1862,	210,388 79
---	------------

Loan made up of 171 notes and drafts.	
---------------------------------------	--

Overdue paper,	46,448 45
----------------	-----------

Probable loss on overdue paper,	2,000 00
---------------------------------	----------

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	206,000 00
---	------------

Bills destroyed as appears by the records,	40,000 00
--	-----------

Unsigned bills on hand,	55,750 00
-------------------------	-----------

Bills in bank at time of examination, August 14th,	59,350 00
--	-----------

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$191,108 64
Circulation,	50,900 00	Real estate,	—
Deposits,	86,309 42	Bills of other banks and ch'ks,	10,934 78
Bank balances,	4,173 29	Bank balances,	86,942 13
Profits,	4,316 23	Specie,	6,713 39
	295,698 94		295,698 94
Immediate liabilities,	141,382 71	Immediate resources,	104,590 30

## COBBOSSEE CONTEE BANK AT GARDINER.

*Incorporated March 23, 1852.*WM. BRADSTREET, *President.*JOSEPH ADAMS, *Cashier.*

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

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

Number of stockholders, 73.

Largest amount of stock held by any one person or corporation, 100 shares.

Amount of stock owned out of the State, 184 shares.

Discount day, Monday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

July, 1862.

Amount of reserved profits after declaring same,

8,580 61

Liabilities of directors as principals,

500 00

Liabilities of directors as sureties,

19,600 00

Liabilities of stockholders as principals,

4,100 00

Loan as verified by actual inspection,

179,449 11

Largest loan since January 1, 1862, August 8, 1862,

183,399 27

Loan made up of \$7,000 public securities and 239 notes and drafts.

Overdue paper,

41,896 55

Probable loss on overdue paper,

4,000 00

A bank note register dated Dec. 30, 1853, shows amount of bills in existence,

100,000 00

Amount of bills received since Dec. 30, 1853, as appears by engraver's bill exhibited,

150,000 00

Bills destroyed as appears by the records,

13,600 00

Unsigned bills on hand,

111,000 00

Bills in bank at time of examination, August 21st,

58,590 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$179,449 11
Circulation,	66,810 00	Real estate,	-
Deposits,	66,831 91	Bills of other banks and ch'ks,	6,681 00
Bank balances,	-	Bank balances,	50,516 14
Profits,	9,840 08	Specie,	6,835 74
	<u>243,481 99</u>		<u>243,481 99</u>
Immediate liabilities,	133,641 91	Immediate resources,	64,032 88

## CALAIS BANK AT CALAIS.

*Incorporated April 1, 1831.*GEORGE DOWNES, *President.*JOSEPH A. LEE, *Cashier.*

*Directors*—George Downes, Gilman D. King, William Deming, Levi L. Lowell, Edward A. Barnard, all of Calais.

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

Number of stockholders, 110.

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

Amount of stock owned out of the State, 1252 shares.

Discount day, Monday.

Annual settlement made with the cashier by a committee of directors and duly recorded.

Cashier's bond renewed and recorded.

Allow no interest on deposits

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

Do business in Boston at the Globe Bank.

Receive bills home from Boston weekly.

Have special plates for all bills excepting \$20's, 50's and 100's.

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

\$4,000 00

Declared,

Jan. 1862.

Amount of reserved profits after declaring same,

16,326 92

Liabilities of directors as principals,

400 00

Liabilities of directors as sureties,

12,000 00

Liabilities of stockholders as principals,

5,200 00

Loan as verified by actual inspection,

175,965 19

Largest loan since January 1, 1862, July 5, 1862,

179,266 94

Loan made up of 341 notes and drafts.

Overdue paper,

15,487 50

Probable loss on overdue paper,

3,000 00

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

440,173 00

Whole amount of bills destroyed as appears by the records,

279,173 00

Unsigned bills on hand,

37,000 00

Bills in bank at time of examination, July 12th,

46,365 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$175,965 19
Circulation,	77,635 00	Real estate,	2,750 00
Deposits,	16,218 23	Bills of other banks and ch'ks,	3,010 00
Bank balances,	—	Bank balances,	23,936 37
Profits,	20,074 09	Specie,	8,265 76
	<u>213,927 32</u>		<u>213,927 32</u>
Immediate liabilities,	93,853 23	Immediate resources,	85,212 13

## EASTERN BANK AT BANGOR.

Incorporated March 21, 1835.

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

*Directors*—Amos M. Roberts, Edward Kent, John A. Peters, William Arnold, of Bangor; Joseph Chase, of Dover.

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

Number of stockholders, 78.

Largest amount of stock held by any one person or corporation, 100 shares.

Amount of stock owned out of the State, 575 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Have allowed interest on one or two deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$4,500 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

796 37

Liabilities of directors as principals,

15,915 66

Liabilities of directors as sureties,

22,788 50

Liabilities of stockholders as principals,

5,150 76

Loan as verified by actual inspection,

241,710 40

Largest loan since January 1, 1862, Aug. 21, 1862,

249,685 42

Loan made up of \$7,000 public securities and 262 notes and drafts.

Overdue paper,

34,587 89

Probable loss on overdue paper,

-

Bills received as appears by the engraver's bill exhibited,

191,000 00

Bills received as appears by bank books,

37,661 00

Unsigned bills on hand,

32,000 00

Bills in bank at time of examination, Oct. 13th,

73,405 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$241,710 40
Circulation,	123,256 00	Real estate,	-
Deposits,	31,996 03	Bills of other banks and ch'ks,	7,466 13
Bank balances,	11,150 66	Bank balances,	49,627 36
Profits,	1,025 34	Specie,	18,624 14
	<hr/>		<hr/>
	317,428 03		317,428 03
Immediate liabilities,	166,302 69	Immediate liabilities,	75,717 63

## FREEMANS BANK AT AUGUSTA.

*Incorporated March 2, 1833.*WATSON F. HALLETT, *President.*DANIEL PIKE, *Cashier.*

*Directors*—Watson F. Hallett, Benjamin Davis, John Mulliken, William Hunt, Llewellyn W. Lithgow, Owen C. Whitehouse, Thomas Lambard, all of Augusta.

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

Number of stockholders, 98.

Largest amount of stock held by any one person or corporation, 75 shares.

Amount of stock owned out of the State, 132 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Do not allow interest on deposits to any extent; about \$1,000 now drawing interest.

Annual expense of the bank, exclusive of State tax, about \$1,300.

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

Declared, July, 1862, 2,760 62

Amount of reserved profits after declaring same, 2,760 62

Liabilities of directors as principals, 12,000 00

Liabilities of directors as sureties, 5,672 65

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 185,052 27

Largest loan since January 1, 1862, August, 1862, 188,403 85

Loan made up of \$26,550 public securities and 131 notes and drafts.

Overdue paper, 18,992 08

Probable loss on overdue paper, 8,000 00

Whole amount of bills received from engraver as appears by the engraver's bill exhibited, 403,810 00

Bills destroyed as appears by the records, 147,992 00

Unsigned bills on hand, 82,018 00

Bills in bank at time of examination, Aug, 19th, 65,208 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	185,052 27
Circulation,	108,592 00	Real estate,	2,595 03
Deposits,	70,980 07	Bills of other banks and ch'ks,	17,580 85
Bank balances,	916 69	Bank balances,	71,399 83
Profits,	3,146 72	Specie,	7,007 50
	<hr/>		<hr/>
	283,635 48		283,635 48
Immediate liabilities,	180,488 76	Immediate resources,	95,988 18

## FRONTIER BANK AT EASTPORT.

*Incorporated April 1, 1836.*O. S. LIVERMORE, *President.*E. J. NOYES, *Cashier.*

*Directors*—O. S. Livermore, A. Hayden, Geo. A. Peabody, S. B. Hume, Robert Moore, Jr., C. B. Paine, of Eastport ; Jeremiah Fowler, of Lubec.

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

Number of stockholders, 75.

Largest amount of stock held by any one person or corporation, 53 shares.

Amount of stock owned out of the State, 404 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business at the North Bank, Boston.

Receive bills home from Boston once in three weeks.

Have general plates.

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

\$3,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

10,600 00

Liabilities of directors as principals,

13,200 00

Liabilities of directors as sureties,

7,498 83

Liabilities of stockholders as principals.

2,808 56

Loan as verified by actual inspection,

95,127 83

Largest loan since January 1, 1862, Dec. 4, 1861,

105,662 63

Loan made up of \$7,000 public securities and 207 notes and drafts.

Overdue paper,

2,590 00

Probable loss on overdue paper,

1,845 50

Whole number of bills in existence as appears by the bank ledger,

Nov. 15, 1861,

51,650 00

Bills destroyed since as appears by the records,

2,048 00

Unsigned bills on hand,

—

Bills in bank at time of examination, July 11th,

21,243 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$95,127 83
Circulation,	28,359 00	Real estate,	7,958 25
Deposits,	35,575 84	Bills of other banks and ch'ks,	4,665 65
Bank balances,	14,625 02	Bank balances,	53,321 83
Profits,	12,566 70	Specie,	5,053 00
	<u>166,126 56</u>		<u>166,126 56</u>
Immediate liabilities,	78,559 86	Immediate resources,	63,040 48

## GRANITE BANK AT AUGUSTA.

*Incorporated April 1, 1886.*WM. A. BROOKS, *President.*WM. T. JOHNSON, *Cashier.*

*Directors*—Wm. A. Brooks, D. Alden, James W. North, A. G. Dole, William Caldwell, all of Augusta,

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

Number of stockholders, 85.

Largest amount of stock owned by any one person or corporation, 128 shares.

Amount of stock owned out of the State, 162 shares.

Discount day, Monday.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$1,250.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

Jan. 1862.

Amount of reserved profits after declaring same,

974 85

Liabilities of directors as principals,

6,575 00

Liabilities of directors as sureties,

3,500 00

Liabilities of stockholders as principals,

18,225 00

Loan as verified by actual inspection,

99,872 40

Largest loan since January 1, 1862, June 7, 1862,

107,062 32

Loan made up of \$13,500 public securities and 77 notes and drafts.

Overdue paper,

-

Whole amount of bills issued as appears by the bank note account upon the ledger,

160,000 00

Bills destroyed as appears by the records,

33,000 00

Unsigned bills on hand,

28,000 00

Bills in bank at time of examination, Aug. 19th,

63,408 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$99,872 40
Circulation,	63,592 00	Real estate,	2,200 00
Deposits,	34,769 79	Bills of other banks and ch'ks,	13,458 61
Bank balances,	-	Bank balances,	54,250 95
Profits,	2,754 91	Specie,	6,334 74
	<hr/>		<hr/>
	176,116 70		176,116 70
Immediate liabilities,	98,361 79	Immediate resources,	74,044 30

## GARDINER BANK AT GARDINER.

*Incorporated January 31, 1814.*JOSEPH BRADSTREET, *President.*JAMES F. PATTERSON, *Cashier.*

*Directors*—Joseph Bradstreet, Frederick Allen, R. Williamson, W. W. Bradstreet, Seth G. Moore, all of Gardiner.

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

Number of stockholders, 59.

Largest amount of stock held by any one person or corporation, 118 shares.

Amount of stock owned out of the State, 113 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, \$900.

Do business in Boston at Tremont Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

March, 1862.

Amount of reserved profits after declaring same,

318 43

Liabilities of directors as principals,

1,455 13

Liabilities of directors as sureties,

3,188 18

Liabilities of stockholders as principals,

4,150 90

Loan as verified by actual inspection,

76,123 04

Largest loan since January 1, 1862, July 14, 1862,

78,869 48

Loan made up of \$5,000 public securities and 134 notes and drafts.

Overdue paper,

21,826 24

Probable loss on overdue paper,

5,000 00

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

576,563 00

Whole amount of bills destroyed by the bank note register and the records,

500,971 00

Bills in bank at time of examination, August 22d,

43,595 00

Unsigned bills on hand,

67,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$76,123 04
Circulation,	31,997 00	Real estate,	2,000 00
Deposits,	32,539 41	Bills of other banks and ch'ks,	3,334 49
Bank balances,	1,416 72	Bank balances,	33,376 53
Profits,	1,869 06	Specie,	2,988 13
	<hr/>		<hr/>
	117,822 19		117,822 19
Immediate liabilities,	65,953 18	Immediate resources,	39,699 15



## GEORGES BANK AT THOMASTON.

*Incorporated February 14, 1852.*EDWARD O'BRIEN, *President.*J. C. LEVENSALER, *Cashier.*

*Directors*—Edward O'Brien, Joseph Gilchrist, Thomas O'Brien, Levi B. Gilchrist, William Stetson, of Thomaston ; Edwin Smith, Caleb Levensaler, of Warren.

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

Number of stockholders, \$115.

Largest amount of stock held by any one person or corporation, 115 shares.

Amount of stock owned out of the State, 28 shares.

Discount day, 1st and 3d Monday of each month.

Annual settlement made with the cashier.

Cashier's bond renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$850.

Do business in Boston at the Exchange Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

163 50

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

2,925 00

Liabilities of stockholders as principals,

400 00

Loan as verified by actual inspection,

43,319 11

Largest loan since January 1, 1862, January 25, 1862,

58,535 61

Loan made up of 54 notes and drafts.

Overdue paper,

16,769 92

Probable loss on overdue paper,

2,500 00

Whole amount of bills received. (The bill of the engraver was exhibited for)

61,400 00

Appeared on the ledger,

35,600 00

---

97,000 00

Bills destroyed as appears by the records,

29,900 00

Unsigned bills on hand,

10,000 00

Bills in bank at time of examination, Oct. 17th,

9,044 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$43,319 11
Circulation,	48,056 00	Real estate,	9,070 32
Deposits,	96,292 02	Bills of other banks and ch'ks,	77 00
Bank balances,	2,565 06	Bank balances,	134,263 66
Profits,	192 52	Specie,	10,375 51
	<hr/> 197,105 60		<hr/> 197,105 60
Immediate liabilities,	146,913 08	Immediate resources,	144,716 17

## INTERNATIONAL BANK AT PORTLAND.

*Incorporated March 22, 1859.*ST. JOHN SMITH, *President.*WM. E. GOULD, *Cashier.*

*Directors*—St. John Smith, Ezra Carter, Jr., H. J. Libby, Charles Holden, Phineas Barnes, all of Portland.

Capital \$625,000. Par value of shares, \$100.

Number of stockholders, 482.

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

Amount of stock owned out of the State, 821 shares.

Discount day, Wednesday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Shoe and Leather Dealers' Bank, and in New York at the Mechanics Bank.

Receive bills home from Boston twice a week.

Have special plates.

Rate and amount of last dividend, 3 per cent., Declared,	\$19,152 00
	April, 1862.

Amount of reserved profits after declaring same,	3,494 44
--	----------

Liabilities of directors as principals,	12,826 00
---	-----------

Liabilities of directors as sureties,	19,043 00
---------------------------------------	-----------

Liabilities of stockholders as principals,	18,435 00
--	-----------

Loan as verified by actual inspection,	857,043 62
--	------------

Largest loan since January 1, 1862, August 30, 1862,	857,043 62
--	------------

Loan made up of \$416,392.09 public securities and 651 notes and drafts.	
--	--

Overdue paper,	68,815 92
----------------	-----------

Probable loss on overdue paper,	10,000 00
---------------------------------	-----------

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	620,000 00
---	------------

Bills destroyed as appears by the records,	43,000 00
--	-----------

Unsigned bills on hand,	149,500 00
-------------------------	------------

Bills in bank at time of examination, September 1st,	136,766 00
--	------------

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$625,000 00	Loan,	\$857,043 62
Circulation,	290,734 00	Real estate,	10,097 84
Deposits,	157,713 22	Bills of other banks and ch'ks,	24,353 00
Bank balances,	22,656 70	Bank balances,	189,034 36
Profits,	20,136 33	Specie,	85,711 43
	1,116,240 25		1,116,240 25
Immediate liabilities,	471,103 92	Immediate resources,	249,098 79

## KENDUSKEAG BANK AT BANGOR.

Incorporated July 13, 1847.

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

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

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

Number of stockholders, 10.

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

Amount of stock owned out of the State, 13 shares.

Have no special discount day.

Cashier's bond was renewed.

Allow interest on deposits in a few instances.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$3,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

1,158 59

Liabilities of directors as principals,

9,200 00

Liabilities of directors as sureties,

13,712 65

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

158,379 37

Largest loan since January 1, 1862, September 13, 1862,

176,323 91

Loan made up of \$5,550 public securities and 206 notes and drafts.

Overdue paper,

3,153 42

Probable loss on overdue paper,

—

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

369,100 00

Whole amount of bills destroyed as appears by the records,

99,100 00

Bills in bank at time of examination, Oct. 11th,

185,200 00

No unsigned bills on hand.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$158,379 37
Circulation,	84,800 00	Real estate,	11,143 31
Deposits,	108,477 69	Bills of other banks and ch'ks,	53,746 06
Bank balances,	463 00	Bank balances,	36,278 58
Profits,	1,562 33	Specie,	10,755 70
	<hr/>		<hr/>
	270,303 02		270,303 02
Immediate liabilities,	193,740 69	Immediate resources,	100,780 34

## LINCOLN BANK AT BATH.

Incorporated June 16, 1813.

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

*Directors*—James F. Patten, Charles Davenport, L. W. Houghton, J. P. Morse, Thomas Harward, all of Bath.

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

Number of stockholders, 132.

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

Amount of stock owned out of the State, 131 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank.

Do business in New York at the Bank of America.

Receive bills home from Boston weekly.

Have special plates.

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

\$2,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

1,313 79

Liabilities of directors as principals,

2,000 00

Liabilities of directors as sureties,

550 00

Liabilities of stockholders as principals,

32,955 00

Loan as verified by actual inspection,

180,179 65

Largest loan since January 1, 1862,

200,595 62

Loan made up of \$18,000 public securities and 142 notes and drafts.

Overdue paper,

49,740 12

Probable loss on overdue paper,

12,000 00

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

297,500 00

Bills destroyed as appears by the records,

132,787 00

Unsigned bills on hand,

57,500 00

Bills in bank at time of examination, August 16th,

34,908 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$180,179 65
Circulation,	72,305 00	Real estate,	—
Deposits,	174,459 34	Bills of other banks and ch'ks,	11,286 59
Bank balances,	—	Bank balances,	243,408 57
Profits,	2,673 16	Specie,	14,562 69
	<hr/>		<hr/>
	449,437 50		449,437 50
Immediate liabilities,	246,764 34	Immediate resources,	269,257 85

## LEWISTON FALLS BANK AT LEWISTON.

*Incorporated May 30, 1851.*A. D. LOCKWOOD, *President.*ALBERT H. SMALL, *Cashier.*

*Directors*—A. D. Lockwood, S. W. Kilvert, J. G. Coburn, S. R. Bearce, Arch'd Wakefield, D. M. Ayer, of Lewiston ; Timothy Walker, of Rumford.

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

Number of stockholders, 171.

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

Amount of stock owned out of the State, 393 shares.

Discount days, Tuesdays and Fridays.

Annual settlement is made with the cashier.

Cashier's bond for 1862 is presented and approved, but not yet recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston semi-weekly.

Have special plates.

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

\$6,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

4,382 88

Liabilities of directors as principals,

1,962 48

Liabilities of directors as sureties,

1,946 42

Liabilities of stockholders as principals,

11,384 50

Loan as verified by actual inspection,

367,302 38

Largest loan since January 1, 1862, Oct. 23d,

367,302 38

Loan made up of \$45,485 public securities and 260 notes and drafts.

Overdue paper,

26,955 27

Probable loss on overdue paper,

-

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

635,582 00

Bills destroyed as appears by the records,

378,872 00

Unsigned bills on hand,

-

Bills in bank at time of examination, October 23d,

50,988 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$367,302 38
Circulation,	205,722 00	Real estate,	19,828 29
Deposits,	32,918 00	Bills of other banks and ch'ks,	4,535 70
Bank balances,	-	Bank balances,	39,719 59
Profits,	5,795 55	Specie,	13,049 59
	<hr/>		<hr/>
	444,435 55		444,435 55
Immediate liabilities,	238,640 00	Immediate resources,	57,304 88

## LIME ROCK BANK AT ROCKLAND.

*Incorporated April 1, 1836.*H. G. BERRY, *President.*C. C. CHANDLER, *Cashier.*

*Directors*—H. G. Berry, T. W. Hix, J. S. Coburn, John W. Hunt, of Rockland;  
B. Crabtree of Camdent.

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

Number of stockholders, 157.

Largest amount of stock owned by any one person or corporation, 35 shares.

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

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Exchange Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 2 9-10th per cent.,

\$2,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

181 57

Liabilities of directors as principals,

5,239 21

Liabilities of directors as sureties,

-

Liabilities of stockholders as principals,

6,185 12

Loan as verified by actual inspection,

111,675 54

Largest loan since January 1, 1862, January 7, 1862,

112,769 57

Loan made up of \$17,127 public securities and 84 notes and drafts.

Overdue paper,

44,050 38

Probable loss on overdue paper,

-

Bills in existence August, 1858, as by report of a committee,

57,605 00

Bills received since as appears by the books,

74,750 00

132,355 00

Bills destroyed as appears by the records,

56,108 00

Bills in bank at time of examination, Oct. 17th,

16,507 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$111,675 54
Circulation,	59,740 00	Real estate,	4,400 00
Deposits,	73,824 42	Bills of other banks and ch'ks,	11,300 55
Bank balances,	1,150 00	Bank balances,	67,600 03
Profits,	2,250 20	Specie,	11,988 50
	<hr/>		<hr/>
	206,964 62		206,964 62
Immediate liabilities,	134,714 42	Immediate resources,	90,889 08

## LONG REACH BANK AT BATH.

Incorporated April 13, 1857.

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

*Directors*—D. C. Magoun, Samuel J. Robinson, B. C. Sewall, M. F. Gannett, C. L. Owen, all of Bath.

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

Number of stockholders, 125.

Largest amount of stock held by any one person or corporation, 54 shares.

Amount of stock owned out of the State, 32 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at Exchange Bank.

Receive bills home from Boston weekly.

Have special plates for \$500's; all the others are general plates.

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

Declared, April, 1862. 359 96

Amount of reserved profits after declaring same, 19,425 26

Liabilities of directors as principals, 4,630 20

Liabilities of directors as sureties, 18,050 00

Liabilities of stockholders as principals, 121,817 02

Loan as verified by actual inspection, 125,219 32

Largest loan since January 1, 1862, May 21, 1862,

Loan made up of 119 notes and drafts.

Overdue paper, 10,648 22

Probable loss on overdue paper, 1,000 00

Whole amount of bills received as appears by the books, 79,000 00

Unsigned bills on hand, 7,000 00

Bills in bank at time of examination, August 14th, 40,293 00

<i>Liabilities.</i>		<i>Resources</i>	
Capital,	\$100,000 00	Loan,	\$121,817 02
Circulation,	31,707 00	Real estate,	450 00
Deposits,	42,283 69	Bills of other banks and ch'ks,	5,131 00
Bank balances,	970 57	Bank balances,	44,521 56
Profits,	2,941 76	Specie,	5,983 44
	<u>177,903 02</u>		<u>177,903 02</u>
Immediate liabilities,	74,961 26	Immediate resources,	55,636 00

## LUMBERMAN'S BANK AT OLDTOWN.

*Incorporated April 9, 1852.*WM. H. SMITH, *President.*E. B. PIERCE, *Cashier.*

*Directors*—Wm. H. Smith, Asa Smith, Jr., of Bangor ; J. W. Pollard, J. L. Smith, of Oldtown ; John Gardner, of Patten.

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

Number of stockholders, 23.

Largest amount of stock owned by any one person or corporation, 100 shares.

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

Have no special discount day.

Cashier's bond is renewed and recorded.

Allow interest at the rate of 3 per cent. on about \$4,500.

Annual expenses of the bank, exclusive of State tax, \$1,250.

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have special plates for \$1's, 2's, 3's and 5's ; general plates for other bills.

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

Declared, April, 1862, 273 95

Amount of reserved profits after declaring same, 10,078 48

Liabilities of directors as principals, 5,489 00

Liabilities of directors as sureties, 4,025 00

Liabilities of stockholders as principals, 70,261 67

Loan as verified by actual inspection, 70,738 02

Largest loan since January 1, 1862, July 5, 1862, 25,843 70

Loan made up of \$5,500 public securities and 157 notes and drafts, 1,000 00

Overdue paper, Probable loss on overdue paper, 210,050 00

Whole amount of bills received from engraver as appears by engraver's bill exhibited, 68,000 00

Bills destroyed as appears by the records, 38,550 00

Unsigned bills on hand, 74,612 00

Bills in bank at time of examination, Oct. 10th,

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$70,261 67
Circulation,	28,888 00	Real estate,	2,300 00
Deposits,	17,855 19	Bills of other banks and ch'ks,	4,628 72
Bank balances,	-	Bank balances,	17,545 20
Profits,	1,416 65	Specie,	3,424 25
	<hr/>		<hr/>
	98,159 84		98,159 84
Immediate liabilities,	46,743 19	Immediate resources,	25,598 17



## MARINE BANK AT DAMARISCOTTA.

*Incorporated April 17, 1852.*B. D. METCALF, *President.*EDWIN FLYE, *Cashier.*

*Directors*—B. D. Metcalf, Abner Stetson, Daniel Day, J. G. Huston, Alden Flye, Alvan Hussey, of Damariscotta; George Weeks, of Jefferson.

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

Number of stockholders, 73.

Largest amount of stock held by any one person or corporation, 47 shares.

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

Discount day, Monday.

Settlement with cashier was made March 4, 1862, as appears by record.

Cashier's bond is renewed and recorded for 1861; new bond not yet entered.

Allow no interest on deposits.

Annual expenses of bank, exclusive of State tax, \$850.

Do business in Boston at Bank of Commerce.

Receive bills home from Boston weekly.

Special plates for all notes except \$50's and 100's.

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

\$1,500 00

Declared,

June, 1862.

Amount of reserved profits after declaring same,

296 99

Liabilities of directors as principals,

3,767 27

Liabilities of directors as sureties,

5,879 00

Liabilities of stockholders as principals,

7,360 00

Loan as verified by actual inspection,

44,560 90

Largest loan since January 1, 1862, January 11, 1862,

66,511 78

Loan made up of \$500 public securities and 152 notes and drafts.

Overdue paper,

4,678 60

Probable loss on overdue paper,

800 00

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

108,500 00

Bills destroyed as appears by the records,

22,342 00

Unsigned bills,

14,707 00

Bills in bank at time of examination, Oct. 20th,

40,311 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$44,560 90
Circulation,	31,140 00	Real estate,	-
Deposits,	30,802 22	Bills of other banks and ch'ks,	3,275 21
Bank balances,	-	Bank balances,	64,682 61
Profits,	3,137 90	Specie,	2,561 40
	<hr/>		<hr/>
	115,080 12		115,080 12
Immediate liabilities,	61,942 22	Immediate resources,	70,519 22

## MEDOMAK BANK AT WALDOBOROUGH.

*Incorporated April 1, 1836.*JOHN H. KENNEDY, *President.*GEORGE ALLEN, *Cashier.*

*Directors*—John H. Kennedy, George D. Smouse, Samuel Morse, Henry Kennedy, Alfred Storer, all of Waldoborough.

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

Number of stockholders, 117.

Largest amount of stock held by any one person or corporation, 25 shares.

Amount of stock owned out of the State, 193 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have special plates.

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

\$1,500 00

Declared,

Sept. 1862.

Amount of reserved profits after declaring same,

592 19

Liabilities of directors as principals,

737 02

Liabilities of directors as sureties,

4,583 08

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

75,329 42

Largest loan since January 1, 1862, January 18, 1862,

87,238 86

Loan made up of 135 notes and drafts.

Overdue paper,

17,858 61

Probable loss on overdue paper,

1,000 00

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

74,350 00

Bills destroyed as appears by records,

6,000 00

Bills in bank at time of examination, Oct. 18th,

10,701 00

Unsigned bills on hand,

53,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$75,329 42
Circulation,	57,649 00	Real estate,	330 38
Deposits,	53,877 08	Bills of other banks and ch'ks,	12,275 56
Bank balances,	—	Bank balances,	71,161 72
Profits,	2,899 18	Specie,	5,328 18
	<hr/>		<hr/>
	164,425 26		164,425 26
Immediate liabilities,	111,526 08	Immediate resources,	88,765 46

## MARKET BANK AT BANGOR.

*Incorporated March 14, 1854.*SAMUEL F. HERSEY, *President.*JOHN WYMAN, *Cashier.*

*Directors*—Samuel F. Hersey, George Stetson, Elijah L. Hamlin, of Bangor ; Edwin Eddy, of Bradley.

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

Number of stockholders, 60.

Largest amount of stock owned by any one person or corporation, 152 shares.

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

Have no special discount day.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow interest at 3 per cent. on less than \$1,000 of the deposit.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

3,165 02

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

6,401 32

Liabilities of stockholders as principals,

6,295 00

Loan as verified by actual inspection,

168,524 78

Largest loan since January 1, 1862, May 31, 1862,

186,094 00

Loan made up of \$15,200 public securities and 352 notes and drafts.

Overdue paper,

15,442 64

Probable loss on overdue paper,

-

Whole amount of bills received, and for this the engraver's bill was exhibited for all but \$7,000,

213,472 00

Whole amount of bills destroyed as appears by the records,

71,137 00

Unsigned bills on hand,

14,532 00

Bills in bank at time of examination, Oct. 13th,

29,005 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$168,524 78
Circulation,	98,798 00	Real estate,	14,254 44
Deposits,	66,611 63	Bills of other banks and ch'ks,	10,881 68
Bank balances,	1,214 15	Bank balances,	64,531 77
Profits,	3,423 59	Specie,	11,854 70
	<hr/>		<hr/>
	270,047 37		270,047 37
Immediate liabilities,	166,623 78	Immediate resources,	87,268 15

## MERCANTILE BANK AT BANGOR.

*Incorporated February 4, 1859.*SAMUEL LARRABEE, *President.*JOHN S. RICKER, *Cashier.*

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

Capital, \$75,000. Par value of shares, \$50.

Number of stockholders, 64.

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

Amount of stock owned out of the State, 864 shares.

Have no special discount day.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Have several conditional deposits on which interest is paid.

Annual expenses of the bank, exclusive of State tax, \$1,700.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates for all but large denominations.

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

\$3,750 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

6,524 87

Liabilities of directors as principals,

3,773 22

Liabilities of directors as sureties,

18,477 73

Liabilities of stockholders as principals,

4,054 82

Loan as verified by actual inspection,

189,370 59

Largest loan since January 1, 1862, Sept. 20, 1862,

192,875 76

Overdue paper,

1,227 27

Probable loss on overdue paper,

800 00

Loan made up of 366 notes and drafts.

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

171,700 00

Bills destroyed as appears by the records,

3,300 00

Unsigned bills on hand,

23,500 00

Bills in bank at time of examination, Oct. 8th,

28,310 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$189,370 59
Circulation,	116,590 00	Real estate,	—
Deposits,	74,259 11	Bills of other banks and ch'ks,	21,252 55
Bank balances,	—	Bank balances,	52,414 77
Profits,	6,584 36	Specie,	9,395 56
	<hr/>		<hr/>
	272,433 47		272,433 47
Immediate liabilities,	190,849 11	Immediate resources,	83,062 88

## MERCHANTS' BANK AT BANGOR

Incorporated July 18, 1850.

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

*Directors*—Samuel H. Blake, Cyrus Goss, Wiggins Hill, James Bowler, of Bangor ;  
Asa Smith, of Mattawamkeag ; Francis Hill, of Exeter.

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

Number of stockholders, 66.

Largest amount of stock held by any one person or corporation, 75 shares.

Amount of stock owned out of the State, 490 shares.

No special discount day.

Cashier's bond is renewed and recorded.

Allow interest on two deposits, 3 per cent., amounting to \$3,500.

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

Do business in Boston at Bank of Commerce.

Receive bills home from Boston weekly.

Have special plates.

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

\$4,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

4,429 44

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

7,608 39

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

202,925 06

Largest loan since January 1, 1862, Sept. 27, 1862,

205,486 22

Loan made up of \$5,000 public securities and 373 notes and drafts.

Overdue paper,

8,544 04

Probable loss on overdue paper,

3,000 00

Whole amount of bills received from the engraver,

337,000 00

Engraver's bill was exhibited for all of this, with the exception of  
\$10,000.

Bills destroyed as appears by the records,

90,200 00

Unsigned bills on hand,

39,600 00

Bills in bank at time of examination, Oct. 14th,

103,113 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$202,925 04
Circulation,	104,087 00	Real estate,	174 60
Deposits,	81,711 52	Bills of other banks and ch'ks,	29,052 65
Bank balances,	—	Bank balances,	51,436 89
Profits,	10,324 08	Specie,	12,533 42
	<hr/>		<hr/>
	296,122 60.		296,122 60
Immediate liabilities,	185,798 52	Immediate resources,	93,022 96

## MERCHANTS' BANK AT PORTLAND.

Incorporated February 19, 1825.

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

*Directors*—Rensellær Cram, William Willis, Jacob McLellan, Rufus E. Wood, Charles Oxnard, N. W. Rice, all of Portland.

Capital, \$300,000. Par value of shares, \$75.

Number of stockholders, 218.

Largest amount of stock held by any one person or corporation, 292 shares.

Amount of stock owned out of the State, 535 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond renewed and recorded.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, \$3,875.

Do business in Boston at the State Bank, and in New York at the Metropolitan Bank.

Receive bills home from Boston weekly.

Have special plates for all bills excepting \$500's.

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

Declared,

Amount of reserved profits after declaring same,

Liabilities of directors as principals,

Liabilities of directors as sureties,

Liabilities of stockholders as principals,

Loan as verified by actual inspection,

Largest loan since January 1, 1862, Aug. 30, 1862,

Loan made up of \$97,872 public securities and 509 notes and drafts.

Overdue paper,

Probable loss on overdue paper,

Whole amount of bills received from engraver,

Bills destroyed as appears by the records,

Unsigned bills on hand,

Bills in bank at time of examination, Aug. 30th,

\$12,000 00

April, 1862.

30,964 58

4,603 71

33,077 89

29,173 21

567,723 48

567,723 48

16,863 38

2,500 00

1,417,075 00

736,875 00

331,500 00

148,744 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$300,000 00	Loan,	\$567,723 48
Circulation,	199,956 00	Real estate,	42,402 48
Deposits,	198,342 17	Bills of other banks and ch'ks,	19,856 29
Bank balances,	16,004 74	Bank balances,	110,498 10
Profits,	44,996 49	Specie,	18,819 05
	<hr/>		<hr/>
	759,299 40		759,299 40
Immediate liabilities,	414,302 91	Immediate resources,	149,173 44

## MECHANICS' BANK AT PORTLAND.

*Incorporated April 18, 1854.*ALLEN HAINES, *President.*WM. H. STEPHENSON, *Cashier.*

*Directors*—Allen Haines, Edward Hamblin, T. S. Abbott, of Portland; Henry Pennell, of Gray; Isaac Dyer, of Baldwin.

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

Number of stockholders, 125.

Largest amount of stock held by any one person or corporation, 47 shares.

Amount of stock owned out of the State, 130 shares.

Discount day, Tuesday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

430 20

Liabilities of directors as principals,

4,002 00

Liabilities of directors as sureties,

2,722 40

Liabilities of stockholders as principals,

400 00

Loan as verified by actual inspection,

162,410 62

Largest loan since January 1, 1862, July 28, 1862,

167,210 22

Loan made up of \$5,292 public securities and 465 notes and drafts.

Overdue paper,

27,867 24

Probable loss on overdue paper,

4,000 00

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

221,000 00

Bills destroyed as appears by the records,

31,000 00

Unsigned bills on hand,

50,000 00

Bills in bank at time of examination, Sept. 1st,

55,334 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$162,410 62
Circulation,	84,666 00	Real estate,	—
Deposits,	18,476 33	Bills of other banks and ch'ks,	10,276 44
Bank balances,	577 23	Bank balances,	24,563 33
Profits,	4,141 42	Specie,	10,610 59
	<hr/>		<hr/>
	207,860 98		207,860 98
Immediate liabilities,	103,719 56	Immediate resources,	45,450 36

## MANUFACTURERS AND TRADERS' BANK AT PORTLAND.

*Incorporated February 27, 1832.*RUFUS HORTON, *President.*EDWARD GOULD, *Cashier.*

*Directors*—Rufus Horton, Neal Dow, Eleazer McKenney, A. K. Shurtleff, Frederick G. Messer, all of Portland.

Capital, \$250,000. Par value of shares, \$50.

Number of stockholders, 267.

Largest amount of stock owned by any one person or corporation, 306 shares.

Amount of stock owned out of the State, 1,055 shares.

Discount day, Tuesday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Have allowed interest upon deposits in one case of \$2,000 at 4 per cent.

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

Do business in Boston at the Suffolk Bank, and in New York at the Phenix Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 4 per cent ,

\$10,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

6,864 96

Liabilities of directors as principals,

13,037 13

Liabilities of directors as sureties,

15,809 88

Liabilities of stockholders as principals,

3,350 00

Loan as verified by actual inspection,

493,176 92

Largest loan since January, 1, 1862, Aug. 29, 1862,

493,176 92

Loan made up of \$30,000 public securities and 728 notes and drafts.

Overdue paper,

7,865 42

Probable loss on overdue paper,

-

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

981,750 00

Bills destroyed as appears by the records,

528,750 00

Unsigned bills on hand,

146,000 00

Bills in bank at time of examination, Aug. 29th,

148,999 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$250,000 00	Loan,	\$493,176 92
Circulation,	158,001 00	Real estate,	500 00
Deposits,	130,354 64	Bills of other banks and ch'ks,	5,731 00
Bank balances,	2,824 37	Bank balances,	49,298 57
Profits,	17,087 39	Specie,	9,560 91
	<u>558,267 40</u>		<u>558,267 40</u>
Immediate liabilities,	291,180 01	Immediate resources,	64,590 48



## MAINE BANK AT BRUNSWICK.

*Incorporated April 14, 1857.*SAMUEL R. JACKSON, *President.*AT BROOKS, *Cashier.*

*Directors*—Samuel R. Jackson, John D. Lincoln, Nathaniel T. Palmer, Robert Bowker, Thomas Skolfield, George F. Mustard, of Brunswick ; Jesse D. Wilson, of Topsham.

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

Number of stockholders, 96.

Largest amount of stock owned by any one person or corporation, 24 shares.

Amount of stock owned out of the State, 10 shares.

Discount days, Monday and Thursday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

2,000 00

Liabilities of directors as principals,

1,546 27

Liabilities of directors as sureties,

10,600 45

Liabilities of stockholders as principals,

Loan as verified by actual inspection,

80,481 08

Largest loan since January 1, 1862, May 29, 1862,

92,591 01

Loan made up of \$9,000 public securities and 82 notes and drafts.

Overdue paper,

4,354 10

Probable loss on overdue paper,

-

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

100,500 00

Bills destroyed as appears by the records,

-

Unsigned bills on hand,

23,500 00

Bills in bank at time of examination, August 15th,

48,540 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$80,481 08
Circulation,	23,460 00	Real estate,	6,220 32
Deposits,	21,475 88	Bills of other banks and ch'ks,	1,630 77
Bank balances,	-	Bank balances,	11,213 46
Profits,	3,801 27	Specie,	4,191 52
	<u>103,737 15</u>		<u>103,737 15</u>
Immediate liabilities,	49,935 88	Immediate resources,	17,085 75

## MANUFACTURERS' BANK AT SACO.

*Incorporated February 23, 1825.*T. JORDAN, *President.*T. SCAMMAN, *Cashier.*

*Directors*—T. Jordan, N. M. Towle, David Fernald, Abraham Cutter, Philip Eastman, Daniel Smith, jr., John A. Berry, all of Saco.

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

Number of stockholders, 137.

Largest amount of stock held by any one person or corporation, 63 shares.

Amount of stock owned out of the State, 235 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow interest on deposits in some cases at 4 per cent.; have \$2,000 drawing interest.

Annual expenses of the bank, exclusive of State tax, \$1,450.

Do business in Boston at the Suffolk Bank

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

3,479 79

Liabilities of directors as principals,

125 00

Liabilities of directors as sureties,

3,485 00

Liabilities of stockholders as principals,

4,200 00

Loan as verified by actual inspection,

128,576 29

Largest loan since January 1, 1862, July 12, 1862,

152,576 06

Loan made up of 245 notes and drafts.

Overdue paper,

2,720 26

Probable loss on overdue paper,

500 00

Whole amount of bills in existence as appears by the account of bank

notes continued through seven successive ledgers, the ledgers show-

ing the emission and the destruction of bills,

114,400 00

Bills destroyed as appears by the records, Dec. 17, 1861,

8,700 00

Unsigned bills on hand,

2,800 00

Bills in bank at time of examination, Aug. 26th,

60,556 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$128,576 29
Circulation,	45,142 00	Real estate,	4,260 00
Deposits,	25,958 51	Bills of other banks and ch'ks,	3,222 00
Bank balances,	-	Bank balances,	31,881 15
Profits,	5,846 30	Specie,	9,007 37
	<hr/>		<hr/>
	176,946 81		176,946 81
Immediate resources,	71,100 51	Immediate resources,	44,110 52

## NORTHERN BANK AT HALLOWELL.

*Incorporated March 2, 1833.*JOHN GARDNER, *President.*JUSTIN E. SMITH, *Cashier.*

*Directors*—John Gardner, Andrew Masters, John P. Flagg, of Hallowell ; Jesse Aiken, of Augusta ; Alden Sampson, of Manchester.

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

Number of stockholders, 98.

Largest amount of stock owned by any one person or corporation, 100 shares.

Amount of stock owned out of the State, 204 shares.

Discount day, Monday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Do not generally allow interest on deposits, but have now \$18,933.50 on interest drawing 3 per cent.

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

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

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 1½ per cent., \$1,500 00

Declared, March, 1862, 196 16

Amount of reserved profits after declaring same, 725 00

Liabilities of directors as principals, 15,281 45

Liabilities of directors as sureties, 11,833 00

Liabilities of stockholders as principals, 113,023 00

Loan as verified by actual inspection, 113,023 00

Largest loan since January 1, 1862, Aug. 21, 113,023 00

Loan made up of \$36,000 public securities and 137 notes and drafts.

Overdue paper, 27,691 93

Probable loss on overdue paper, 12,000 00

Whole amount of bills received as appears by the books of the bank, 240,086 00

Bills destroyed as appears by the records, 130,086 00

Unsigned bills on hand, —

Bills in bank at time of examination, August 21st, 79,321 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$113,023 00
Circulation,	30,679 00	Real estate,	700 00
Deposits,	32,399 44	Bills of other banks and ch'ks,	4,676 00
Bank balances,	485 59	Bank balances,	43,182 56
Profits,	3,034 53	Specie,	5,017 00
	<hr/>		<hr/>
	166,598 56		166,598 56
Immediate liabilities,	63,564 03	Immediate resources,	52,875 56

## NORTH BANK AT ROCKLAND.

Incorporated March 20, 1854.

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

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

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

Number of stockholders, 129.

Largest amount of stock held by any one person or corporation, 41 shares.

Amount of stock owned out of the State, 30 shares.

Discount day, Tuesday.

Annual settlement is made with the cashier.

Cashier's bond renewed; not yet recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$925.

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

May, 1862.

Amount of reserved profits after declaring same,

845 22

Liabilities of directors as principals,

500 00

Liabilities of directors as sureties,

2,665 00

Liabilities of stockholders as principals,

8,507 00

Loan as verified by actual inspection,

65,151 76

Largest loan since January 1, 1862, Oct. 17, 1862,

65,151 76

Loan made up of \$2,750 public securities and 119 notes and drafts.

Overdue paper,

9,044 40

Probable loss on overdue paper,

3,000 00

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

111,500 00

Bills destroyed as appears by the records,

17,380 00

Unsigned bills on hand,

43,120 00

Bills in bank at time of examination, Oct. 17th,

4,488 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$65,151 76
Circulation,*	46,512 00	Real estate,	6,015 12
Deposits,	54,400 00	Bills of other banks and ch'ks,	3,596 45
Bank balances,	-	Bank balances,	72,649 41
Profits,	1,696 67	Specie,	5,195 93
	<hr/>		<hr/>
	152,608 67		152,608 67
Immediate liabilities,	100,912 00	Immediate resources,	81,441 79

\* Less ten days redemption.

## NEWCASTLE BANK AT NEWCASTLE.

*Incorporated April 1, 1854.*JOSEPH HAINES, *President.*D. W. CHAPMAN, *Cashier.*

*Directors*—Joseph Haines, of Nobleborough ; J. H. Convers, Austin Hall, Joseph Stetson, of Newcastle ; Wm. Hitchcock, Joel Huston, of Damariscotta ; Myrick L. Weeks, of Jefferson.

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

Number of stockholders, 117.

Largest amount of stock owned by any one person or corporation, 20 shares.

Amount of stock owned out of the State, 29 shares.

Discount day, Monday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$900.

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

May, 1862.

Amount of reserved profits after declaring the same,

292 28

Liabilities of directors as principals,

5,425 00

Liabilities of directors as sureties,

3,750 00

Liabilities of stockholders as principals,

7,165 00

Loan as verified by actual inspection,

62,983 36

Largest loan since January 1, 1862, June 14,

72,840 61

Loan made up of \$3,600 public securities and 196 notes and drafts.

Overdue paper,

4,411 06

Probable loss on overdue paper,

-

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

engraver's bill exhibited,

86,600 00

Bills destroyed as appears by the records,

30,109 00

Unsigned bills on hand,

8,326 00

Bills in bank at time of examination, Oct. 20th,

13,434 00

<i>Liabilities.</i>		<i>Resources</i>	
Capital,	\$50,000 00	Loan,	\$62,983 36
Circulation,	34,731 00	Real estate,	-
Deposits,	26,868 48	Bills of other banks and checks,	-
Bank balances,	-	Bank balances,	47,959 79
Profits,	1,992 40	Specie,	2,648 73
	<u>113,591 88</u>		<u>113,591 88</u>
Immediate liabilities,	61,599 48	Immediate resources,	50,608 52

## NORTH BERWICK BANK AT NORTH BERWICK.

Incorporated March 3, 1860.

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

*Directors*—William Hill, Isaac M. Hobbs, William Hobbs, George H. Snow, Chas. W. Greenleaf, Joseph G. Goodwin, C. E. Snow, all of North Berwick.

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

Number of stockholders, 63.

Largest amount of stock owned by any one person or corporation, 83 shares.

Amount of stock owned out of the State, 227 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow interest on deposits at 4 per cent. of over 3 months. Have at present \$7,000 on interest.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates for \$1's, 2's, 5's and 10's; have general plates for all others.

Rate and amount of last dividend, 3 per cent.,	\$1,500 00
Declared,	Aug. 1862.
Amount of reserved profits after declaring same,	174 73
Liabilities of directors as principals,	2,528 29
Liabilities of directors as sureties,	16,790 53
Liabilities of stockholders as principals,	3,000 00
Loan as verified by actual inspection,	71,544 17
Largest loan since January 1, 1862, January 29, 1862,	74,633 95
Loan made up of 70 notes and drafts.	
Overdue paper,	10,308 52
Probable loss on overdue paper,	10,000 00
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	205,018 00
Bills destroyed as appears by the records,	-
Unsigned bills on hand,	159,200 00
Bills in bank at time of examination, Aug. 27th,	22,121 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$71,544 17
Circulation,	23,697 00	Real estate,	3,000 00
Deposits,	14,306 85	Bills of other banks and ch'ks,	1,047 00
Bank balances,	-	Bank balances,	8,944 98
Profits,	231 86	Specie,	3,699 56
	<hr/>		<hr/>
	88,235 71		88,235 71
Immediate liabilities,	38,003 85	Immediate resources,	13,691 54

## OAKLAND BANK AT GARDINER.

*Incorporated March 3, 1855.*NOAH WOODS, *President.*S. BOWMAN, *Cashier.*

*Directors*—Noah Woods, R. Thompson, Joshua Gray, William Sargent, C. A. White, all of Gardiner.

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

Number of stockholders, 84.

Largest amount of stock owned by any one person or corporation, 50 shares.

Amount of stock owned out of the State, 96 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$900.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

July, 1862.

Amount of reserved profits after declaring same,

1,278 23

Liabilities of directors as principals,

4,270 00

Liabilities of directors as sureties,

7,422 72

Liabilities of stockholders as principals,

3,622 87

Loan as verified by actual inspection,

91,130 28

Largest loan since January 1, 1862, June 2, 1862,

96,067 25

Loan made up of \$5,000 public securities and 150 notes and drafts.

Overdue paper,

13,891 39

Probable loss on overdue paper,

200 00

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

129,508 00

Bills destroyed as appears by the records,

52,596 00

Unsigned bills on hand,

12,870 00

Bills in bank at time of examination, August 22d,

23,619 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$91,130 28
Circulation,	40,429 00	Real estate,	—
Deposits,	34,929 84	Bills of other banks and checks,	2,269 63
Bank balances,	1,122 05	Bank balances,	30,748 28
Profits,	2,054 16	Specie,	4,386 86
	<hr/>		<hr/>
	128,535 05		128,535 05
Immediate liabilities,	76,480 89	Immediate resources,	37,404 77

## OCEAN BANK AT KENNEBUNK.

*Incorporated March 24, 1854.*JOSEPH TITCOMB, *President.*CHRISTOPHER LITTLEFIELD, *Cashier.*

*Directors*—Joseph Titcomb, Joseph Dane, Noah Nason, Wm. L. Thompson, Andrew Walker, John Hill, all of Kennebunk.

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

Number of stockholders, 78.

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

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

Discount day, Monday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

Declared,

\$3,000 00  
April, 1862.

Amount of reserved profits after declaring same,

2,226 63

Liabilities of directors as principals,

20,600 00

Liabilities of directors as sureties,

7,600 00

Liabilities of stockholders as principals,

31,700 00

Loan as verified by actual inspection,

181,208 19

Largest loan since January 1, 1862, Aug. 16, 1862,

184,587 39

Loan made up of \$14,500 public securities and 272 notes and drafts.

Overdue paper,

5,653 85

Probable loss on overdue paper,

1,000 00

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

179,500 00

Bills destroyed as appears by the records,

27,900 00

Unsigned bills on hand,

56,600 00

Bills in bank at time of examination, August 28th,

21,211 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$181,208 19
Circulation,	73,789 00	Real estate,	243 91
Deposits,	37,245 09	Bills of other banks and ch'ks,	2,070 28
Bank balances,	-	Bank balances,	27,227 95
Profits,	6,254 35	Specie,	6,538 11
	<hr/>		<hr/>
	217,288 44		217,288 44
Immediate liabilities,	111,034 09	Immediate resources,	35,846 34



## ORONO BANK AT ORONO.

*Incorporated February 14, 1852.*B. P. GILMAN, *President.*E. P. BUTLER, *Cashier.*

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

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

Number of stockholders, 41.

Largest amount of stock held by any one person or corporation, 62 shares.

Amount of stock owned out of the State, 197 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates for \$50's and 100's; special plates for all others.

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

\$1,500 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

159 65

Liabilities of directors as principals,

2,888 71

Liabilities of directors as sureties,

19,403 76

Liabilities of stockholders as principals,

6,311 41

Loan as verified by actual inspection,

62,304 26

Largest loan since January 1, 1862, July 26, 1862,

74,840 89

Loan made up of 118 notes and drafts.

Overdue paper,

6,307 18

Probable loss on overdue paper,

1,000 00

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

173,400 00

Bills destroyed as appears by the records,

96,800 00

Unsigned bills on hand,

15,000 00

Bills in bank at time of examination, Oct. 10th,

34,772 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$62,304 26
Circulation,	26,828 00	Real estate,	1,396 57
Deposits,	13,658 99	Bills of other banks and ch'ks,	8,788 96
Bank balances,	37 00	Bank balances,	17,634 37
Profits,	2,155 62	Specie,	2,555 45
	92,679 61		92,679 61
Immediate liabilities,	40,523 99	Immediate resources,	28,978 78

## PEJEPSCOT BANK AT BRUNSWICK.

*Incorporated April 15, 1857.*JOSEPH BADGER, *President.*JOHN ROGERS, *Cashier.*

*Directors*—Joseph Badger, Robert McManus, T. S. McLellan, H. C. Martin, of Brunswick ; William Barron, of Topsham.

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

Number of stockholders, 53.

Largest amount of stock held by any one person or corporation, 100 shares.

Amount of stock owned out of the State, none.

Discount days, Tuesdays and Fridays.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

Declared,

\$2,000 00  
April, 1862.

Amount of reserved profits after declaring same,

3,278 04

Liabilities of directors as principals,

3,800 00

Liabilities of directors as sureties,

1,268 58

Liabilities of stockholders as principals,

775 00

Loan as verified by actual inspection,

74,260 56

Largest loan since January 1, 1862, January 3, 1862,

98,594 21

Loan made up of \$2,000 public securities and 99 notes and drafts.

Overdue paper,

1,248 40

Probable loss on overdue paper,

-

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

143,000 00

Unsigned bills on hand,

46,500 00

Bills in bank at time of examination, August 15th,

53,918 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$74,260 56
Circulation,	42,582 00	Real estate,	3,000 00
Deposits,	69,440 21	Bills of other banks and ch'ks,	1,106 00
Bank balances,	-	Bank balances,	80,520 33
Profits,	4,891 38	Specie,	8,026 70
	<hr/>		<hr/>
	166,913 59		166,913 59
Immediate liabilities,	112,022 21	Immediate resources,	89,653 03

## PEOPLES BANK AT WATERVILLE.

Incorporated March 14, 1855.

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

*Directors*—John Ware, Jones R. Elden, James P. Blunt, Luke Brown, 2d, John L. Seavey, George Wentworth, of Waterville; William Conner of Fairfield.

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

Number of stockholders, 139.

Largest amount of stock held by any one person or corporation, 29 shares.

Amount of stock owned out of the State, 26 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond for 1861 is recorded, new bond not yet recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,250.

Do business in Boston at Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

5,867 00

Liabilities of directors as principals,

6,200 00

Liabilities of directors as sureties,

20,479 00

Liabilities of stockholders as principals,

10,555 00

Loan as verified by actual inspection,

149,374 77

Largest loan since January 1, 1862, June 21, 1862,

153,770 42

Loan made up of 222 notes and drafts.

Overdue paper,

9,602 41

Probable loss on overdue paper,

800 00

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

294,500 00

Bills destroyed as appears by the records,

115,400 00

Unsigned bills on hand,

31,000 00

Bills in bank at time of examination, Oct. 22d,

54,100 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$149,374 77
Circulation,	94,000 00	Real estate,	1,600 00
Deposits,	19,933 57	Bills of other banks and ch'ks,	1,258 00
Bank balances,	—	Bank balances,	23,149 82
Profits,	5,429 15	Specie,	18,980 13
	<hr/>		<hr/>
	194,362 72		194,362 72
Immediate liabilities,	113,933 57	Immediate resources,	43,887 95

## RICHMOND BANK AT RICHMOND.

*Incorporated March 30, 1852.*J. C. BOYNTON, *President.*F. R. THEOBALD, *Cashier.*

*Directors*—J. C. Boynton, T. J. Southard, James Carney, Franklin Rondlette, George H. Hatch, all of Richmond.

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

Number of stockholders, 105.

Largest amount of stock held by any one person or corporation, 70 shares.

Amount of stock owned out of the State, 207 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$700.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

1,059 69

Liabilities of directors as principals,

1,000 00

Liabilities of directors as sureties,

2,200 00

Liabilities of stockholders as principals.

3,600 00

Loan as verified by actual inspection,

79,568 96

Largest loan since January 1, 1862, Aug. 2d,

93,331 87

Loan made up of 125 notes and drafts.

Overdue paper,

7,391 81

Probable loss on overdue paper,

300 00

Whole amount of bills received as appears by the books, (engraver's bill shown for \$50,000,)

156,000 00

Whole amount of bills destroyed as appears by the records,

29,685 00

Unsigned bills on hand,

53,000 00

Bills in bank at time of examination, Aug. 23d,

33,950 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$79,568 96
Circulation,	38,365 00	Real estate,	1,762 32
Deposits,	43,144 36	Bills of other banks and ch'ks,	11,286 00
Bank balances,	—	Bank balances,	61,155 41
Profits,	2,778 07	Specie,	5,514 74
	<hr/>		<hr/>
	159,287 43		159,287 43
Immediate liabilities,	81,509 86	Immediate resources,	77,956 15

## SAGADAHOC BANK AT BATH.

*Incorporated April 1, 1836.*WM. M. REED, *President.*HENRY EAMES, *Cashier.*

*Directors*—Wm. M. Reed, Lewis Blackmer, Wm. V. Moses, John Smith, of Bath; Moses Riggs, of Georgetown; Wm. Purrington, of Bowdoinham.

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

Number of stockholders, 87.

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

Amount of stock owned out of the State, 128 shares.

Discount day, Monday.

Annual settlement was not made with the cashier in October; but B. F. Baker, the former cashier, was settled with Nov. 9th, 1861, by a committee of the directors.

Cashier's bond is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank, and in New York at the Phenix Bank.

Receive bills home from Boston every two weeks.

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

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

Declared,

\$3,000 00

April, 1862.

Amount of reserved profits after declaring same,

10,084 72

Liabilities of directors as principals,

2,178 88

Liabilities of directors as sureties,

40,250 00

Liabilities of stockholders as principals,

109,072 91

Loan as verified by actual inspection,

111,313 72

Largest loan since January 1, 1862, July 26, 1862,

Loan made up of \$20,000 public securities and 72 notes and drafts.

Overdue paper,

3,251 78

Probable loss on overdue paper,

1,150 00

Amount of bills received as appears by the engraver's bill exhibited,

309,500 00

Received since, bill not shown,

7,000 00

316,500 00

Bills destroyed as appears by the records,

111,002 00

Unsigned bills on hand,

115,000 00

Bills in bank at time of examination, Aug. 16th,

68,906 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$109,072 91
Circulation,	21,592 00	Real estate,	5,000 00
Deposits,	98,606 38	Bills of other banks and ch'ks,	1,675 00
Bank balances,	1,425 95	Bank balances,	110,726 04
Profits,	11,121 97	Specie,	6,272 35
	<hr/>		<hr/>
	232,746 30		232,746 30
Immediate liabilities,	121,624 33	Immediate resources,	118,673 39

## SANDY RIVER BANK AT FARMINGTON.

Incorporated March 16, 1853.

F. G. BUTLER, *President.*T. F. BELCHER, *Cashier.*

*Directors*—F. G. Butler, James Stanley, J. W. Fairbanks, P. M. Garcelon, Hannibal Belcher, A. W. F. Belcher, of Farmington; Abner Toothaker, of Phillips.

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

Number of stockholders, 113.

Largest amount of stock owned by any one person or corporation, 44 shares.

Amount of stock owned out of the State, 64 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$900.

Do business in Boston at the Merchants' Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

3,887 09

Liabilities of directors as principals,

3,050 00

Liabilities of directors as sureties,

5,000 00

Liabilities of stockholders as principals,

25,000 00

Loan as verified by actual inspection,

144,298 53

Largest loan since January 1, 1862, Oct. 13, 1862,

147,154 73

Loan made up of \$18,800 public securities and 188 notes and drafts.

Overdue paper,

23,555 74

Probable loss on overdue paper,

-

Whole amount of bills received. (Engraver's bill produced for all but \$64,500.)

172,945 00

Whole amount of bills destroyed as appears by the records,

83,302 00

Unsigned bills on hand,

9,698 00

Bills in bank at time of examination, Oct. 20th,

8,081 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$144,298 53
Circulation,	71,869 00	Real estate,	2,920 95
Deposits,	33,858 28	Bills of other banks and ch'ks,	1,619 24
Bank balances,	-	Bank balances,	22,505 55
Profits,	596 70	Specie,	9,979 71
	<hr/>		<hr/>
	181,323 98		181,323 98
Immediate liabilities,	105,727 28	Immediate resources,	34,104 50

## SEARSPORT BANK AT SEARSPORT.

Incorporated March 15, 1853.

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

*Directors*—Isaac Carver, Amos H. Ellis, P. Pendleton, Jr., Benjamin Colcord, D. S. Goodell, of Searsport; N. G. Hichborn, S. J. Roberts, of Stockton.

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

Number of stockholders, 59.

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

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

Have no special discount day.

No annual settlement with the cashier, but there is a monthly examination entered upon the records and signed by the directors.

Cashier's bond renewed and recorded.

Allow interest on deposits at 3 per cent.; \$5,000 or 6,000 now bearing interest.

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

Do business in Boston at Freemans Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 4 per cent., \$2,000 00  
Declared, Oct. 1862.

Amount of reserved profits after declaring same, 1,227 52

Liabilities of directors as principals, 6,200 00

Liabilities of directors as sureties, 5,850 00

Liabilities of stockholders as principals, 12,560 00

Loan as verified by actual inspection, 93,013 72

Largest loan since January 1, 1862, August 15, 1862, 93,319 99

Loan made up of 176 notes and drafts.

Overdue paper, 947 39

Probable loss on overdue paper, —

Whole amount of bills received as appears by engraver's bill exhibited, 174,000 00

Whole amount of bills destroyed as appears by the records, 95,303 00

Unsigned bills on hand, 22,200 00

Bills in bank at time of examination, Oct. 15th, 1,172 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$93,013 72
Circulation,	55,325 00	Real estate,	—
Deposits,	26,732 16	Bills of other banks and ch'ks,	6,078 54
Bank balances,	—	Bank balances,	26,244 03
Profits,	1,243 28	Specie,	7,964 15
	<hr/>		<hr/>
	133,300 44		133,300 44
Immediate liabilities,	82,057 16	Immediate resources,	40,286 72

## SKOWHEGAN BANK AT SKOWHEGAN.

*Incorporated March 4, 1833.*ABNER COBURN, *President.*WILLIAM PHILBRICK, *Cashier.*

*Directors*—Abner Coburn, Ebenezer H. Neil, James B. Dascomb, Benjamin F. Dodge, Levi Emery, all of Skowhegan.

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

Number of stockholders, 113.

Largest amount of stock held by any one person or corporation, 60 shares.

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

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.\*

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$850.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

Declared,

\$3,000 00

Oct. 1862.

Amount of reserved profits after declaring same,

1,017 52

Liabilities of directors as principals,

240 00

Liabilities of directors as sureties,

44,998 18

Liabilities of stockholders as principals,

640 00

Loan as verified by actual inspection,

133,588 41

Largest loan since January 1, 1862, August 23, 1862,

150,508 38

Loan made up of \$9,900 public securities and 196 notes and drafts.

Overdue paper,

28,943 18

Probable loss on overdue paper,

1,500 00

Whole amount of bills in existence as appears by the several ledgers,

121,300 00

Whole amount of bills destroyed as appears by the records,

10,600 00

Bills in bank at time of examination, October 21st,

19,904 00

Unsigned bills \$14,700, and 3,000 new bills just received, as by engraver's bill,

17,700 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$133,588 41
Circulation,†	90,796 00	Real estate,	1,000 00
Deposits,	14,117 36	Bills of other banks and ch'ks,	8,414 45
Bank balances,	—	Bank balances,	32,202 90
Profits,	1,376 09	Specie,	6,083 69
	<hr/>		<hr/>
	181,289 45		181,289 45
Immediate liabilities,	104,913 36	Immediate resources,	46,701 04

\* No bond for 1862 yet given, the cashier being sick and confined to his room.

† Less one week's redemption.

☞ This examination was made with James Fellows, acting cashier.



## SOUTH BERWICK BANK AT SOUTH BERWICK.

*Incorporated January 31, 1823.*BENJAMIN NASON, *President.*EDWARD HAYMAN, *Cashier.*

*Directors*—Benj. Nason, Hiram H. Hobbs, John Plummer, Wm. D. Jewett, Elisha H. Jewett, John H. Burleigh, Isaac P. Yeaton, all of South Berwick.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 96.	
Largest amount of stock held by any one person or corporation, 120 shares.	
Amount of stock owned out of the State, 933 shares.*	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$750.	
Do business in Boston at the Suffolk Bank.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
Declared,	April, 1862.
Amount of reserved profits after declaring same,	5,146 73
Liabilities of directors as principals,	7,732 35
Liabilities of directors as sureties,	12,565 00
Liabilities of stockholders as principals,	3,300 00
Loan as verified by actual inspection,	121,009 27
Largest loan since January 1, 1862, January 6, 1862,	152,645 95
Loan made up of \$25,050 public securities and 90 notes and drafts.	
Overdue paper,	26,118 03
Probable loss on overdue paper,	1,000 00
Whole amount of bills of old emission now in existence as appears by the bank ledger,	1,458 00
Whole amount of bills of new emission as appears by the bank books,	171,575 00
	<hr/>
	172,973 00
Bills destroyed as appears by the records,	83,373 00
Unsigned bills on hand,	18,500 00
Bills in bank at time of examination, August 26th,	45,884 00

<i>Liabilities.</i>		<i>Resources</i>	
Capital,	\$100,000 00	Loan,	\$121,009 27
Circulation,	43,716 00	Real estate,	1,336 62
Deposits,	26,008 68	Bills of other banks and ch'ks,	16,884 10
Bank balances,	-	Bank balances,	32,387 21
Profits,	7,579 58	Specie,	5,687 06
	<hr/>		<hr/>
	177,304 26		177,304 26
Immediate liabilities,	69,724 68	Immediate resources,	54,958 37

\* It will be noticed that a large amount of stock of this Bank is owned out of the State. It will be recollected that this Bank is located just upon the borders of New Hampshire, where very many of the large stockholders reside, so that the stock is owned out of the State, and is yet owned in the immediate vicinity.

## STATE BANK AT AUGUSTA.

*Incorporated March 24, 1854.*GEORGE W. STANLEY, *President.*WM. R. SMITH, *Cashier.*

*Directors*—George W. Stanley, John McArthur, Cyrus Briggs, George D. Stanley, of Augusta; James A. Sanborn, of Readfield.

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

Number of stockholders, 90.

Largest amount of stock held by any one person or corporation, 94 shares.

Amount of stock owned out of the State, 215 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expense of the bank, exclusive of State tax, \$1,600.

Do business in Boston at the Suffolk Bank, and in New York at the Park Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$4,000 00

Declared,

July, 1862.

Amount of reserved profits after declaring same,

9,585 53

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

380 06

Liabilities of stockholders as principals,

1,561 00

Loan as verified by actual inspection,

199,209 68

Largest loan since January 1, 1862, July 21, 1862,

201,284 46

Loan made up of 205 notes and drafts.

Overdue paper,

12,605 78

Probable loss on overdue paper,

3,000 00

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

253,500 00

Bills destroyed as appears by the records,

20,000 00

Unsigned bills on hand,

30,718 00

Bills in bank at time of examination, Aug, 18th,

41,544 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	199,209 68
Circulation,	161,238 00	Real estate,	—
Deposits,	78,492 94	Bills of other banks and ch'ks,	60,567 39
Bank balances,	53 41	Bank balances,	74,554 25
Profits,	10,886 29	Specie,	16,339 32
	<u>350,670 64</u>		<u>350,670 64</u>
Immediate liabilities,	239,784 35	Immediate resources,	151,460 96

## TICONIC BANK AT WATERVILLE.

*Incorporated April 1, 1881.*JOSEPH EATON, *President.*A. A. PLAISTED, *Cashier.*

*Directors*—Joseph Eaton, of Winslow; J. Morrill, Samuel Appleton, Edwin Noyes, Samuel Doolittle, of Waterville.

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

Number of stockholders, 145.

Largest amount of stock held by any one person or corporation, 51 shares.

Amount of stock owned out of the State, 133 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's for 1861 is recorded; new bond not yet entered.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$1,018.

Do business in Boston at Hide and Leather Dealers' Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 2½ per cent.,

\$2,500 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

523 30

Liabilities of directors as principals,

3,100 00

Liabilities of directors as sureties,

21,200 00

Liabilities of stockholders as principals,

300 00

Loan as verified by actual inspection,

119,884 94

Largest loan since January 1, 1862, July 1, 1862,

125,021 12

Loan made up of \$31,407.38 public securities and 139 notes and drafts.

Overdue paper,

25,381 28

Probable loss on overdue paper,

2,000 00

Whole amount of bills received as appears by the engraver's bill exhibited,

371,589 00

Bills destroyed as appears by the records,

234,528 00

Unsigned bills on hand,

56,111 00

Bills in bank at time of examination, Oct. 22d,

19,001 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$119,884 94
Circulation,	61,949 00	Real estate,	3,349 77
Deposits,	29,141 31	Bills of other banks and ch'ks,	4,239 27
Bank balances,	1,778 00	Bank balances,	61,086 73
Profits,	721 93	Specie,	5,029 53
	<hr/>		<hr/>
	193,590 24		193,590 24
Immediate liabilities,	92,868 31	Immediate liabilities,	70,355 53

## THOMASTON BANK AT THOMASTON.

*Incorporated February 22, 1825.*WILLIAM SINGER, *President.*O. ROBINSON, *Cashier.*

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

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

Number of stockholders, 80.

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

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

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Exchange Bank.

Do business in New York at the American Exchange Bank.

Receive bills home from Boston weekly.

Have two special plates, the others general.

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

\$2,500 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

3,946 05

Liabilities of directors as principals,

650 00

Liabilities of directors as sureties,

3,000 00

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

60,766 77

Largest loan since January 1, 1862, January 4, 1862,

76,948 77

Loan made up of \$26,000 public securities and 36 notes and drafts.

Overdue paper,

3,887 92

Probable loss on overdue paper,

—

A bank note register, and also the bank ledger, shows whole amount of bills in existence Sept. 18, 1861, to be

91,000 00

Bills destroyed October 4, 1861,

12,000 00

Bills in bank at time of examination, October 18th,

26,391 00

Unsigned bills on hand,

42,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$60,766 77
Circulation,	52,609 00	Real estate,	3,075 00
Deposits,	219,568 40	Bills of other banks and ch'ks,	4,294 76
Bank balances,	20 56	Bank balances,	237,718 20
Profits,	4,061 77	Specie,	20,405 00
	<hr/>		<hr/>
	326,259 73		326,259 73
Immediate liabilities,	272,197 96	Immediate resources,	262,417 96

## TRADERS' BANK AT BANGOR.

*Incorporated March 16, 1853.*WALTER BROWN, *President.*E. TRASK, *Cashier.*

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

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

Number of stockholders, 52.

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

Amount of stock owned out of the State, 557 shares.

Have no special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at North Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$2,250 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

1,931 60

Liabilities of directors as principals,

2,949 00

Liabilities of directors as sureties,

8,328 11

Liabilities of stockholders as principals,

9,085 08

Loan as verified by actual inspection,

123,025 79

Largest loan since January 1, 1862, October 14, 1862,

123,025 79

Loan made up of \$4,000 public securities and 177 notes and drafts.

Overdue paper,

5,925 21

Probable loss on overdue paper,

-

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

235,500 00

Whole amount of bills destroyed as appears by the records,

78,000 00

Unsigned bills on hand,

30,000 00

Bills in bank at time of examination, Oct. 14th,

62,338 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$123,025 79
Circulation,	65,162 00	Real estate,	6,285 55
Deposits,	63,884 76	Bills of other banks and ch'ks,	14,160 43
Bank balances,	-	Bank balances,	53,327 08
Profits,	1,977 46	Specie,	9,225 37
	<hr/>		<hr/>
	206,024 22		206,024 22
Immediate liabilities,	129,046 76	Immediate resources,	76,712 88

## UNION BANK AT BRUNSWICK.

Incorporated July 27, 1850.

JOSEPH MCKEEN, *President.*BARTLETT ADAMS, *Cashier.*

*Directors*—Joseph McKeen, A. B. Thompson, George Skolfield, Adam Lemont, Charles S. Pennell, Amherst Whitmore, of Brunswick; Joshua Haskell, of Topsham

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

Number of stockholders, 111.

Largest amount of stock held by any one person or corporation, 54 shares.

Amount of stock owned out of the State, 27 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Market Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$2,000 00

Declared,

July, 1862.

Amount of reserved profits after declaring same,

450 06

Liabilities of directors as principals,

689 32

Liabilities of directors as sureties,

1,502 07

Liabilities of stockholders as principals,

1,479 32

Loan as verified by actual inspection,

81,712 92

Largest loan since January 1, 1862, January 8, 1862,

94,145 85

Loan made up of \$6,500 public securities and 135 notes and drafts.

Overdue paper,

6,884 73

Probable loss on overdue paper,

—

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

206,000 00

Whole amount of bills destroyed as appears by records,

96,372 00

Unsigned bills on hand,

27,000 00

Bills in bank at time of examination, August 13th,

35,411 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$81,712 92
Circulation,	47,217 00	Real estate,	5,393 00
Deposits,	47,009 57	Bills of other banks and ch'ks,	2,694 00
Bank balances,	—	Bank balances,	51,549 07
Profits,	799 55	Specie,	3,677 13
	<hr/>		<hr/>
	145,026 12		145,026 12
Immediate liabilities,	94,226 57	Immediate resources,	57,920 20

## VEAZIE BANK AT BANGOR.

*Incorporated July 14, 1848.*SAMUEL VEAZIE, *President.*WILLIAM J. LORD, *Cashier.*

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

Capital \$150,000. Par value of shares, \$50.

Number of stockholders, 11.

Largest amount of stock held by any one person or corporation, 600 shares.

Amount of stock owned out of the State, none.

No special discount day.

Examinations into the affairs of the bank are made at the semi-annual returns.

Cashier's bond is renewed.

Allow 3 per cent. on about \$10,000 of the deposits.

Annual expenses of the bank, exclusive of State tax, \$2,400.

Do business in Boston at the Exchange Bank.

Receive bills home from Boston weekly.

Have special plates for \$1's, 2's, 3's, 5's and 10's; general plates for others.

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

Declared, Oct. 1861. —

Amount of reserved profits after declaring same, 11,047 58

Liabilities of directors as principals, 19,817 44

Liabilities of directors as sureties, 2,000 00

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 304,708 67

Largest loan since January 1, 1862, July 30, 1862, 320,000 00

Loan made up of \$13,400 public securities and 603 notes and drafts.

Overdue paper, 18,280 48

Probable loss on overdue paper, 5,000 00

Whole amount of bills received as appears by engraver's bill exhibited, 588,800 00

Bills destroyed as appears by the records, 226,100 00

Unsigned bills on hand, 54,000 00

Bills in bank at time of examination, October 9th, 156,811 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$304,708 67
Circulation,*	151,889 00	Real estate,	10,000 00
Deposits,	99,650 97	Bills of other banks and ch'ks,	25,949 17
Bank balances,	18,498 62	Bank balances,	86,367 77
Profits,	24,827 14	Specie,	17,840 12
	<hr/>		<hr/>
	444,865 73		444,865 73
Immediate liabilities,	270,038 59	Immediate resources,	130,157 06

\* Less four days' redemption in Boston.

## VILLAGE BANK AT BOWDOINHAM.

Incorporated February 15, 1856.

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

*Directors*—Nathaniel Purinton, Henry Sampson, John Coombs, Joseph Mustard, Robert Purinton, R. P. Carr, John Fulton, all of Bowdoinham.

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

Number of stockholders, 47.

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

Amount of stock owned out of the State, 41 shares.

Discount day, Wednesday.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$700.

Do business in Boston at Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

Declared,

\$1,500 00

April, 1862.

Amount of reserved profits after declaring same,

2,029 16

Liabilities of directors as principals,

3,740 00

Liabilities of directors as sureties,

250 00

Liabilities of stockholders as principals,

2,113 00

Loan as verified by actual inspection,

55,058 51

Largest loan since January 1, 1862, January 7, 1862,

66,830 01

Loan made up of \$7,500 public securities and 108 notes and drafts.

Overdue paper,

6,346 84

Probable loss on overdue paper,

2,000 00

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

74,000 00

Bills destroyed as appears by the records,

-

Unsigned bills on hand,

24,000 00

Bills in bank at time of examination, August 15th,

28,602 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$55,058 51
Circulation,	21,398 00	Real estate,	-
Deposits,	65,458 60	Bills of other banks and ch'ks,	3,018 37
Bank balances,	-	Bank balances,	79,017 85
Profits,	3,340 73	Specie,	3,102 60
	<hr/>		<hr/>
	140,197 33		140,197 33
Immediate liabilities,	86,856 60	Immediate resources,	85,138 82



## WATERVILLE BANK AT WATERVILLE.

*Incorporated July 21, 1850.*DENNIS L. MILLIKEN, *President.*A. PERKINS, *Cashier.*

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

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

Number of stockholders, 120.

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

Amount of stock owned out of the State, 65 shares.

Discount day, Monday.

Annual settlement was made by a committee of the stockholders as per their report: Cashier's bond for the present year was shown but is not yet recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

Declared, July, 1862, 1,961 01

Amount of reserved profits after declaring same, 1,961 01

Liabilities of directors as principals, —

Liabilities of directors as sureties, 14,513 00

Liabilities of stockholders as principals, 2,150 00

Loan as verified by actual inspection, 153,297 81

Largest loan since January 1, 1862, Oct. 22, 1862, 153,297 81

Loan made up of \$26,590 public securities and 159 notes and drafts.

Overdue paper, 38,188 61

Probable loss on overdue paper, 2,000 00

Whole amount of bills received as appears by engraver's bill exhibited, 211,000 00

Whole amount of bills destroyed as appears by the records, 94,700 00

Unsigned bills on hand, 22,950 00

Bills in bank at time of examination, Oct. 22d, 8,795 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$153,297 81
Circulation,	84,555 00	Real estate,	1,500 00
Deposits,	11,653 64	Bills of other banks and ch'ks,	9,260 75
Bank balances,	—	Bank balances,	31,579 78
Profits,	4,483 90	Specie,	5,054 20
	<u>200,692 54</u>		<u>200,692 54</u>
Immediate liabilities,	76,208 64	Immediate resources,	45,894 73

## YORK BANK AT SACO.

*Incorporated April 1, 1831.*DANIEL CLEAVES, *President.*JOHN C. BRADBURY, *Cashier.*

*Directors*—Daniel Cleaves, John W. Fairfield,\* William Perkins, T. M. Hayes, James M. Dearing, all of Saco.

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

Number of stockholders, 95.

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

Amount of stock owned out of the State, 194 shares.

Discount day, Wednesday.

Annual settlement is made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$4,000 00

Declared,

April, 1862.

Amount of reserved profits after declaring same,

8,621 75

Liabilities of directors as principals,

5,458 75

Liabilities of directors as sureties,

2,803 00

Liabilities of stockholders as principals,

3,300 00

Loan as verified by actual inspection,

144,626 49

Largest loan since January 1, 1862, January 25, 1862,

173,703 35

Loan made up of \$12,415 public securities and 503 notes and drafts.

Overdue paper,

3,075 00

Probable loss on overdue paper,

425 00

Whole amount of bills in existence as appears by the ledger August,

1861, which shows the emissions and the burnings,

133,550 00

Added since,

2,100 00

---

135,650 00

Bills destroyed October 5th,

8,000 00

Bills in bank at time of examination, August 26th,

36,593 00

Unsigned bills on hand,

7,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$144,626 49
Circulation,	91,057 00	Real estate,	3,560 00
Deposits,	40,189 30	Bills of other banks and ch'ks,	7,963 71
Bank balances,	—	Bank balances,	77,119 08
Profits,	11,924 06	Specie,	9,901 08
	<hr/> 243,170 36		<hr/> 243,170 36
Immediate liabilities,	131,246 30	Immediate resources,	94,983 87

\* Deceased.

## AMERICAN BANK AT HALLOWELL.

*Incorporated January 21, 1854.*C. SPAULDING, *President.*A. H. HOWARD, *Cashier.*

*Directors*—C. Spaulding, F. J. Day, M. Means, H. Cooper, Jr., J. R. Marston, E. Horn, Wm. R. Prescott, all of Hallowell.

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

Number of stockholders, 144.

Largest amount of stock held by any one person or corporation, 29 shares.

Amount of stock owned out of the State, 64 shares.

Discount day, Tuesday.

Cashier's bond is recorded.

Allow interest on deposits at 5 per cent.

Annual expenses of the bank, exclusive of State tax, \$1100.

Do business in Boston at Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 3 per cent., \$2250 00

Declared July 18, 1862.

Amount of reserved profits after declaring same, 1298 00

Liabilities of directors as principals, 450 00

Liabilities of directors as sureties, 47,100 00

Liabilities of stockholders as principals, 80,437 69

Loan as verified by actual inspection, 146,553 84

Largest loan since January 1, 1862, Oct. 24, 1862, 166,553 84

Loan made up of 147 notes and drafts.

Overdue paper, 22,732 08

Probable loss on overdue paper, 4,000 00

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

Bills destroyed as appears by records, 63,900 00

Unsigned bills on hand, 42,000 00

Bills in bank at time of examination, Oct. 24th, 14,187 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$146,553 84
Circulation,	91,013 00	Real estate,	5,230 05
Deposits,	19,571 37	Bills of other banks and ch'ks,	6,050 72
Bank balances,	708 92	Bank balances,	24,513 82
Profits,	2,874 66	Specie,	6819 52
	<hr/>		<hr/>
	189,167 95		189,167 95
Immediate liabilities,	111,293 29	Immediate resources,	37,384 06

## BELFAST BANK AT BELFAST.

Incorporated April 1, 1836.

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

*Directors*—Thos. Marshall, Jas. P. White, P. R. Hazeltine, Daniel Haraden, Joseph Williamson, all of Belfast.

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

Number of stockholders, 125.

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

Amount of stock owned out of the State, 199 shares.

Discount day, Thursday.

Annual settlement made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$700.

Do business in Boston at Tremont Bank

Receive bills home from Boston weekly.

Have general plates.

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

\$4,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

4,344 26

Liabilities of directors as principals,

4,900 00

Liabilities of directors as sureties,

17,200 00

Liabilities of stockholders as principals,

4,100 00

Loan as verified by actual inspection,

159,074 54

Largest loan since January 1862, Aug. 31, 1862,

162,339 12

Loan made up of \$25,000 public securities and 150 notes and drafts.

Overdue paper,

29,935 99

Probable loss on overdue paper,

1,000 00

Ledger shows whole amount of bills in existence to be

120,467 00

Bills in bank at time of examination, Oct. 16th,

6,492 00

Whole amount of bills destroyed as appears by the records,

128,733 00

Unsigned bills on hand,

22,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$159,074 54
Circulation,	113,975 00	Real estate,	280 00
Deposits,	63,572 89	Bills of other banks and ch'ks,	5,537 33
Bank balances,	239 57	Bank balances,	105,091 29
Profits,	4456 77	Specie,	12,261 07
	<hr/>		<hr/>
	282,244 23		282,244 23
Immediate liabilities,	177,787 46	Immediate resources,	122,889 69

## FARMER'S BANK AT BANGOR.

Incorporated March 23, 1853.

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

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

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

Number of stockholders, 82.

Largest amount of stock owned by any one person or corporation, 131 shares.

Amount of stock owned out of the State, 96 shares.

Discount day, Monday.

Cashier's bond was renewed.

Allow interest in two instances upon deposits, both small amounts.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates for small bills, general plates for large bills.

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

\$3,000 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

650 17

Liabilities of directors as principals,

11,858 98

Liabilities of directors as sureties,

8,193 23

Liabilities of stockholders as principals,

4,894 73

Loan as verified by actual inspection,

131,373 38

Largest loan since January 1, 1862, July 19, 1862,

177,183 33

Loan made up of 264 notes and drafts.

Overdue paper,

14,066 58

Probable loss on overdue paper,

520 00

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

433,600 00

Bills destroyed as appears by the records,

285,800 00

Unsigned bills on hand,

31,200 00

Bills in bank at time of examination, Oct. 13th,

30,104 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$131,373 38
Circulation,	86,496 00	Real estate,	5,000 00
Deposits,	48,446 71	Bills of other banks and ch'ks,	28,316 07
Bank balances,	-	Bank balances,	65,402 11
Profits,	754 38	Specie,	5,605 53
	<hr/>		<hr/>
	235,697 09		235,697 09
Immediate liabilities,	134,942 71	Immediate resources,	99,323 71

## ROCKLAND BANK AT ROCKLAND.

*Incorporated May 31, 1851.*ALFRED H. KIMBALL, *President.*WM. H. TITCOMB, *Cashier.*

*Directors*—Alfred H. Kimball, N. A. Farwell, Francis Cobb, Jona. White, Timothy Williams, Thomas Colson, Maynard Sumner, all of Rockland.

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

Number of stockholders, 169.

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

Amount of stock owned out of the State, 13 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond for 1861 was renewed and new bond not yet recorded.

Allow no interest on deposits.

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

Do business in Boston at Exchange Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$4,500 00

Declared,

Oct. 1862.

Amount of reserved profits after declaring same,

1,066 88

Liabilities of directors as principals,

18,645 00

Liabilities of directors as sureties,

21,975 00

Liabilities of stockholders as principals,

23,450 00

Loan as verified by actual inspection,

175,499 93

Largest loan since January 4, 1862,

205,202 26

Loan made up of 130 notes and drafts.

Overdue paper,

24,943 37

Probable loss on overdue paper,

—

Whole amount of bills received,

317,200 00

Bills destroyed as appears by the records,

174,549 00

Unsigned bills,

9,800 00

Bills in bank at time of examination, Oct. 17th,

32,943 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$175,499 93
Circulation,	99,908 00	Real estate,	4,900 00
Deposits,	118,127 15	Bills of other banks and ch'ks,	2,364 00
Bank balances,	817 77	Bank balances,	171,852 10
Profits,	6,136 19	Specie,	29,373 08
	<hr/>		<hr/>
	374,989 11		374,989 11
Immediate liabilities,	218,852 92	Immediate resources,	194,589 18

NOTE.—The examination of this bank was not made with the same accuracy as others, on account of the illness of the Cashier, who was, at the time of our visit, confined to his house.

## WALDOBOROUGH BANK AT WALDOBOROUGH.

*Incorporated March 7, 1853.*ISAAC REED, *President.*B. B. HASKELL, *Cashier.*

*Directors*—Isaac Reed, Augustus Welt, John Sides, L. L. Kennedy, George Far-  
ington, all of Waldoborough.

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

Number of stockholders, 145.

Largest amount of stock held by any one person or corporation, 15 shares.

Amount of stock owned out of the State, 88 shares.

Have no special discount day.

Annual settlement made with the cashier.

Cashier's bond for 1861 is recorded, the new bond not yet recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$850.

Do business in Boston at Bank of Mutual Redemption.

Receive bills home from Boston as opportunities offer by the bank officers.

Have special plates.

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

\$1,500 00

Declared,

July 1862.

Amount of reserved profits after declaring same,

1,685 94

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

5,000 00

Liabilities of stockholders as principals,

9,500 00

Loan as verified by actual inspection,

77,503 81

Largest loan since January 1, 1862, July 12, 1862,

95,579 42

Loan made up of \$4,200 public securities and 125 notes and drafts.

8,294 15

Overdue paper,

—

Probable loss on overdue paper,

—

Whole amount of bills received as appears by engraver's bill exhibited, 231,011 00

Whole amount of bills destroyed as appears by the records,

82,391 00

Unsigned bills on hand,

67,320 00

Bills in bank at time of examination, Oct. 18th,

26,592 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$77,503 81
Circulation,	54,708 00	Real estate,	1,487 49
Deposits,	34,758 84	Bills of other banks and ch'ks,	2,901 60
Bank balances,	—	Bank balances,	54,129 44
Profits,	3,394 88	Specie,	6,839 38
	<hr/>		<hr/>
	142,861 72		142,861 72
Immediate liabilities,	89,466 84	Immediate resources,	63,870 42

## BANK COMMISSIONERS' REPORT.

## AGGREGATE OF SIXTY-NINE BANKS.

Capital,	7,983,000 00	Loans,	12,829,517 50
Circulation,	5,965,943 00	Real estate,	255,644 62
Deposits,	4,662,931 88	Bank balances,	4,780,532 31
Bank Balances,	127,304 69	Bills of other banks, &c.,	874,254 63
Profits,	683,661 16	Specie,	682,891 67
	<u>\$19,422,840 73</u>		<u>\$19,422,840 73</u>

## COMPARISON WITH THE AGGREGATES OF 1861.

	Capital.	Circulation.	Deposits.	Bank Balances.	Profits.	Immediate liabilities.
1861,	7,968,850	4,075,433	3,104,074	159,339	639,046	7,338,846
1862,	7,983,000	5,965,943	4,662,931	127,304	683,661	10,756,179
Increase,	\$14,150	\$1,890,510	\$1,558,857		44,615	\$3,417,333
Decrease,				32,035		

	Loans.	Real estate.	Bills other b'ks & ck's.	Bank balances.	Specie.	Immediate resources.
1861,	12,540,377	259,313	493,231	1,929,793	724,026	3,147,051
1862,	12,829,517	255,644	874,254	4,780,532	682,891	6,337,678
Increase,	\$289,140		\$381,023	2,850,739		3,190,627
Decrease,		\$3,669			\$41,135	

Overdue paper, 1862,	1,109,860 69	Estimated loss on same,	135,235
“ “ 1861,	776,115 37	“ “ “	124,339
Increase,	<u>\$333,745 24</u>		<u>\$10,896</u>

ERRATUM.—In the Alfred Bank, page 17th, Bills in bank at time of examination, August 27th, should be, instead of “\$82,298.00,” \$91,182.00.



# SAVINGS INSTITUTIONS.

## THE AUGUSTA SAVINGS BANK.

*Incorporated 1848.*

*President, WILLIAM A. BROOKS, Esq.*

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

*WILLIAM R. SMITH, Treasurer and Secretary.*

Number of depositors, 934, August 1st.

Increase of depositors for past year, 178.

Increase of deposits for past year, \$30,535.65.

Make dividends of 2 per cent. semi-annually.

Make extra dividends every 5th year.

Annual expenses of the Bank, \$500.

Lowest sum received on deposit, \$1.00.

Lowest sum on which interest is paid, \$5.00.

The affairs of the Institution are examined monthly by the Trustees ; more accurately by a Committee semi-annually, as appears by the records.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	164,461 98	City of Bangor,	16,000 00
Reserved Fund,	2,500 00	County of Aroostook,	1,500 00
Dividend No. 28,	2,600 00	Town of Machias,	5,000 00
Profits,	6,385 10	Washington County bonds,	8,000 00
		Bangor City bonds,	9,500 00
		Augusta Bank stock,	4,160 00
		State Bank stock,	3,300 00
		N. Yarmouth R. R. S.,	11,000 00
		Ken. & Port. R. R. bonds,	500 00
		Augusta City,	15,000 00
		State of Maine,	18,000 00
		Town Brunswick scrip,	500 00
		Town Hallowell scrip,	6,300 00
		Notes,	44,027 25
		Cash,	33,159 83
	<hr/>		<hr/>
	\$175,947 08		\$175,947 08

August 1st, 1862.

BANK COMMISSIONERS' REPORT.

BANGOR SAVINGS BANK, AT BANGOR.

*Incorporated 1852.*

*President, ELIJAH L. HAMLIN.*

*Vice President, CHARLES STETSON, J. S. WHEELWRIGHT, S. H. DALE.*

*Trustees, Geo. W. Pickering, A. W. Paine, A. M. Roberts, Solomon Parsons, Samuel F. Hersey, Isaiah Stetson, T. W. Baldwin, Arad Thompson, Thomas A. Taylor, James B. Fiske, Joseph W. Low, Joseph Bryant, A. D. Manson, Henry A. Wood, Franklin Muzzy, Albert Holton, J. C. White, John Bright, Lemuel Bradford, Charles Hayward.*

*ALBERT HOLTON, Secretary and Treasurer.*

Number of depositors, 779.

Increase of depositors past year, 316.

Increase of deposits past year, \$33,511.62.

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

Make an extra dividend once in five years.

Annual expenses of the Bank, \$500.

Lowest sum received on deposit, \$1.00.

Lowest sum on which interest is paid, \$5.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	120,076 26	City of Bangor,	45,950 00
Profits,	3,594 80	State of Maine bonds,	6,500 00
		United States,	4,647 50
		Town of Brewer,	1,000 00
		Maine Charity School,	2,000 00
		Notes with mortgages,	18,975 65
		Notes with collaterals,	19,108 65
		Bank stocks,	6,000 00
		Cash on hand,	19,489 26
	<hr/>		<hr/>
	\$123,671 06		\$123,671 06

October 11th, 1862.

## BATH SAVINGS INSTITUTION AT BATH.

*Incorporated 1852.**President, CHAS. DAVENPORT.*

*Trustees.* Wm. D. Sewall, Wm. E. Payne, L. W. Houghton, Wm. M. Reed, Wm. V. Moses, John Patten.

*JOHN H. KIMBALL, Treasurer.*

Number of depositors, August 1st, 407.

Increase of depositors past year, 48.

Increase of deposits past year, \$22,222.08.

Make semi-annual dividends of 2½ per cent.

Make no extra dividends

Annual expenses of the bank, \$524.98.

Lowest sum received on deposit, \$1.00.

Lowest sum on which interest is paid, \$5.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$88,760 24	Ken. & Port. R. R. bonds,	1,275 00
Profit and Loss,	1,321 80	Maine Telegraph Co. stock,	1,600 00
		Notes with mortgages,	13,329 92
		Bank stocks,	19,568 00
		Bangor city bonds,	1,000 00
		Augusta city bonds,	2,936 33
		Gardiner city bonds,	3,910 00
		Bath city bonds,	12,300 00
		Brunswick bonds,	2,284 00
		U. S. 6 per cent.'s,	15,993 00
		U. S. 7 3-10,	13,950 00
		Cash on hand,	1,935 00
	<hr/>		<hr/>
	\$90,082 04		\$90,082 04

August 14th, 1862.

## BIDDEFORD BANK SAVINGS INSTITUTION.

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

Number of depositors, 649.

Increase of deposits past year, \$9,332.00.

Make semi-annual dividends, paying 4 per cent. for the first two years, and 5 per cent. for deposits after two years.

Make no extra dividends.

Annual expenses of the Bank, \$300.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

There is an annual examination by a Committee of Directors.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	118,308 19	Bank stocks,	16,600 00
Profit and Loss,	12,674 78	Manufacturing stocks,	{ 15,613 32
			{ 15,000 00
		Railroad stocks,	11,100 00
		City scrip,	1,000 00
		Notes,	61,849 87
		Cash on hand,	9,819 78
	<hr/>		<hr/>
	\$130,982 97		\$130,982 97

August 25th, 1862.

## BRUNSWICK SAVINGS INSTITUTION.

*Incorporated March 20, 1858.*

*Trustees.* Robert Bowker, Charles Boutelle, Robert P. Carr, Thomas Skolfield, Benjamin Furbush, Daniel Elliot, Benjamin Greene, N. T. Palmer, William Harmon, John D. Lincoln, Joshua Haskell, Samuel R. Jackson, John W. Perry, Benjamin Dunning, George F. Mustard, Amherst Whitmore, Samuel Webb.

JOHN W. PERRY, *President.*AI BROOKS, *Sec'y and Treasurer.*

Number of depositors, 179.

Increase of depositors past year, 44.

Increase of deposits past year, \$5,799.09.

Make quarterly dividends of 1 per cent.

Make extra dividends once in five years.

Annual expenses of the bank, \$100.

Lowest sum received on deposit, \$1.00.

Lowest sum on which interest is paid, \$5.00.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	23,609 87	United States scrip,	1,500 00
Profit and Loss,	750 68	City and town scrip,	11,481 84
		Notes and mortgages,	10,689 90
		Cash on hand,	688 81
	<hr/>		<hr/>
	\$24,360 55		\$24,360 55

August 15th, 1862.

## CALAIS SAVINGS BANK.

*Incorporated March, 1861.**President, GEORGE DOWNES.*

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

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

JOSEPH A. LEE, *Treasurer and Secretary.*

Number of depositors, 25.  
 Smallest sum received on deposit, \$1.00.  
 Smallest sum drawing interest, \$5.00.  
 Make dividend annually, 4 per cent.  
 Make extra dividend every five years.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	961 42	Bank stock,	306 00
		U. S. scrip,	539 17
		Cash on hand,	116 25
	<hr/>		<hr/>
	\$961 42		\$961 42

November 3d, 1862.

## THE GARDINER SAVINGS INSTITUTION.

*Opened July 1834.**President, ROBERT H. GARDINER.*

*Trustees.* R. H. Gardiner, H. B. Hoskins, Daniel Nutting, William Palmer, C. Danforth, I. S. Mitchell, Robert Williamson, Noah Woods, Robert Thompson, G. S. Palmer, Joseph Bradstreet, Sifamia Bowman.

*JOSEPH ADAMS, Treasurer.**DANIEL NUTTING, Secretary.*

Number of depositors, July 15th, 1862, 1292.

Increase of depositors over last year, 63.

Increase of deposits from July 1861 to August 1862, \$1,294.07.

Make dividends of 2 per cent, semi-annually.

Make extra dividends every five years.

Annual expenses of the bank, \$450.

Lowest sum received on deposit, \$1.00.

Lowest sum bearing interest, \$1.00.

Affairs of the bank examined semi-annually by a committee of the trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	230,315 27	Notes,	55,176 18
Profits,	19,873 83	Bank stocks,	22,150 00
		Railroad stock,	22,335 00
		Railroad bonds,	36,973 00
		City and town scrip,	92,000 00
		United States scrip,	13,000 00
		Cash,	8,554 92
	<hr/>		<hr/>
	\$250,189 10		\$250,189 10

August 22d, 1862.

## HALLOWELL SAVINGS INSTITUTION.

*Opened July 1854.**President, JOHN HUBBARD.*

*Trustees.* John Hubbard, Andrew Masters, Wm. R. Prescott, James H. Leigh, Simon Page, Justin E. Smith, Eliphalet Rowell, William Stickney, M. C. Richardson, Calvin Spaulding, John P. Flagg, T. W. Newman.

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

Number of depositors, 292.  
 Increase of depositors past year, 42.  
 Increase of deposits past year, \$7,173.41.  
 Make semi-annual dividends of 2 per cent.  
 Make extra dividends once in five years.  
 Annual expenses of the bank, \$100.  
 Lowest sum received on deposit, five cents.  
 Lowest sum on which interest is paid, \$1.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	27,096 50	City scrip,	6,375 00
Profits,	957 16	Hallowell Bridge stock,	1,600 00
		State of Maine scrip,	500 00
		United States scrip,	7,069 15
		Notes secured by mortgages and collaterals	10,458 96
		Cash on hand,	2,050 55
	<hr/>		<hr/>
	\$28,053 66		\$28,053 66

August 21st, 1862.



## LEWISTON INSTITUTION FOR SAVINGS.

*Incorporated 1856.**President, J. G. COBURN.*

*Vice Presidents.* Rev. U. Balkam, A. D. Lockwood, Benjamin I. Leeds, N. W. Farewell.

*Trustees.* Marshall French, D. M. Ayer, R. A. Budlong, Charles Bradley, John M. Frye, S. H. Garcelon, Hervey Kent, H. H. Dickey, George H. Pilsbury, H. C. Goodenow, J. W. Danilson, W. J. Burnham.

ALBERT H. SMALL, *Treasurer.*

Number of depositors, 464.

Increase of depositors past year, 203.

Increase of deposits, \$35,163.18.

Make dividends of 2½ per cent. semi-annually.

Make extra dividends once in five years.

Annual expenses of the Bank, \$200.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Affairs of the Bank examined semi-annually by a Committee of the Trustees,

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	69,418 32	U. States 7 3-10,	6,500 00
Interest,	2,353 89	Androscoggin County,	200 00
		Town securities,	5,225 00
		School Dist. No. 2, Lewiston,	7,000 00
		Notes with mortgages or col-	
		lateral,	45,602 50
		Cash on hand,	6,825 81
		Expense,	418 90
	\$71,772 21		\$71,772 21

October 23d, 1862.

## PORTLAND SAVINGS BANK.

*Incorporated 1852.**President, PHINEAS BARNES.*

*Trustees and Managers.* Phineas Barnes, John B. Brown, Oliver Gerrish, Allen Haines, Henry B. Hart, Jedediah Jewett, Jonas H. Perley.

*JOSEPH C. NOYES, Treasurer.*

Number of depositors, 2,332.

Increase of depositors past year, 332.

Increase of deposits past year, \$61,924 41.

Make dividends semi-annually of 3 per cent.

Make no extra dividends.

Annual expenses of the Bank, \$1500.

Lowest sum received on deposit \$1.00.

Lowest sum on which interest is paid, \$5.00.

Affairs of the bank examined monthly by a committee of two of the managers.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	452,088 05	Notes with collaterals,	15,818 09
Interest,	7,261 92	Notes and mortgages,	259,601 06
Profit and Loss,	1,455 99	Railroad bonds,	7,000 00
		Portland Gas Co.,	5,000 00
		Bank stocks,	21,200 00
		Cities,	53,044 00
		Counties,	23,400 00
		State of Maine,	500 00
		United States 7 3-10,	50,833 50
		Cash on hand,	24,409 31
	<hr/>		<hr/>
	\$460,805 96		\$460,805 96

September 4th, 1862.

## PORTLAND FIVE CENT SAVINGS INSTITUTION.

Commenced June 4, 1859.

*President*, BENJAMIN KINGSBURY, JR.*Vice President*, AUGUSTUS E. STEVENS.

*Trustees.* Nathaniel F. Deering, Martin Gore, Charles Davis, William Willis, Oliver P. Tuckerman, Charles Staples, Harris C. Barnes, Eben Steele, Charles Holden, Byron Greenough, Samuel Rolfe, Joseph Libbey.

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

Number of depositors Sept. 1st, 1862, 1,657.

Increase of depositors past year, 207.

Increase of deposits past year, \$5,445.14.

Make dividends of 3 per cent. semi-annually.

Make no extra dividends.

Annual expenses of the bank, \$700.

Lowest sum received on deposit, five cents.

Lowest sum on which interest is paid, \$1.00.

Affairs of the institution are examined quarterly by the Finance committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	87,083 50	Cumberland County,	99 02
Interest,	3,592 25	A. & K. Railroad bond,	1,000 00
		At. & St. L. Railroad, bonds,	2,600 00
		Portland Gas Co.	850 00
		Bank stocks,	18,200 00
		U. S. scrip,	13,660 33
		Mechanic's Association,	1,600 00
		Notes,	49,276 50
		Cash on hand,	3,389 90
	<hr/>		<hr/>
	\$90,675 75		\$90,675 75

September 3d, 1862.

---

 RANDALL SAVINGS AND BENEVOLENT ASSOCIATION AT LEWISTON.

*Incorporated 1854.*

*President, A. W. JONES.*

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

Number of depositors, 101.

Decrease of depositors past year, 9.

Decrease of deposits past year, \$300.74.

Make dividends semi-annually at 2 per cent.

Make no extra dividends.

Annual expenses of the bank, \$50.

Lowest sum received on deposit, five cents.

Lowest sum drawing interest, \$2.00.

Semi-annual examinations are made by a Committee of the Trustees chosen for that purpose.

---

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	4,228 83	Bank stock,	3,352 00
Due Lewiston Falls Bank,	300 00	Notes and mortgages,	1,075 04
Profits,	391 02	Temporary loan,	387 81
		Safe,	105 00
	\$4,919 85		\$4,919 85

---

This institution is closing up its affairs as fast as practicable, in accordance with a vote of the Trustees, passed in 1860.

## SACO AND BIDDEFORD SAVINGS INSTITUTION AT SACO.

*Incorporated February 1827.**President, DANIEL SMITH, JR. Vice President, STEPHEN L. GOODALE.**Trustees. David Fernald, Alpheus A. Hanscom, Gideon Tucker, Nathaniel M. Towle, William Noyes, Jeremiah Mason, Abraham Cutter.**Secretary and Treasurer, EDWARD P. BURNHAM.*

Number of depositors, July 15th, 1862, 1,858.

Increase of depositors past year, 65.

Increase of deposits past year, \$39,067.28.

Make semi-annual dividends of 2 per cent.

Make an extra dividend once in five years.

Annual expenses of the bank, \$1500.

Lowest sum received on deposit, five cents.

Lowest sum for which interest is paid, \$5.00,

Affairs of the bank examined monthly by the President and Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	373,705 18	Railroad stock,	54,743 50
Profits,	9,449 48	Bank stock,	70,334 88
		Real estate,	41,680 00
		Railroad bonds,	41,954 46
		Cities' scrip,	62,368 33
		State's scrip,	30,479 26
		County scrip,	11,355 00
		United States scrip,	852 13
		Notes,	54,582 23
		Cash on hand,	14,804 87
	<hr/>		<hr/>
	\$383,154 66		\$383,154 66

August 26th, 1862.

## SOUTH BERWICK BANK SAVINGS INSTITUTION.

This Institution is connected with the South Berwick Bank, and under the care and management of the Directors of that Bank.

Number of depositors, 273.

Decrease of depositors past year, 14.

The deposits have decreased the past year, \$6,093.18.

Make semi-annual dividends.

Make no extra dividends.

Annual expense of the Bank, \$200.

Lowest sum received on deposit, \$5.00.

Lowest sum drawing interest \$5.00.

An annual examination of the Institution is made by a Committee of the Directors of the Bank.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	86,551 42	City Scrip,	2,000 00
Profits,	3,845 42	U. S. Scrip,	22,840 00
		Bank stocks,	11,362 00
		State of Maine scrip,	10,000 00
		Notes,	35,500 19
		Cash on hand,	8,694 75
	<u>\$90,396 94</u>		<u>\$90,396 94</u>

August 26th, 1862.

## YORK COUNTY FIVE CENTS SAVINGS INSTITUTION.

*Organized March 27, 1860.**President, JOHN M. GOODWIN.**Vice President, LEONARD ANDREWS.**Trustees. William H. Thompson, Thomas H. Cole, Horace Ford, David Fales, E. H. Banks, Abel H. Jellison, William Berry, Marshall Pierce.**Investing Committee. John M. Goodwin, Leonard Andrews, William Berry.**Secretary and Treasurer, SHADRACH A. BOOTHBY.*

Number of depositors, 591.

Increase of depositors over last year, 163.

Increase of deposits over last year, \$9,854.54.

Make dividends semi-annually at whatever rate is earned.

Make no extra dividends.

Annual expenses of the bank, \$80.

Lowest sum received on deposit, five cents.

Lowest sum bearing interest, \$1.00.

Examined semi-annually by a Committee of Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	29,500 05	City scrip,	1,200 00
Profits,	584 23	United States 7 3-10,	1,100 00
		Notes,	26,189 92
		Cash on hand,	1,594 36
	<hr/>		<hr/>
	\$30,084 28		\$30,084 28

August 25th, 1862.

## AGGREGATE OF FIFTEEN SAVINGS BANKS.

Amount of deposits in Augusta Savings Bank,		\$164,461 98
“ “ Bangor Savings Bank,		120,076 26
“ “ Bath Savings Institution,		88,760 24
“ “ Biddeford Bank Savings Institution,		118,808 19
“ “ Brunswick Savings Institution,		23,609 87
“ “ *Calais Savings Bank,		961 42
“ “ Gardiner Savings Institution,		230,315 27
“ “ Hallowell Savings Institution,		27,096 50
“ “ Lewiston Institution for Savings,		69,418 32
“ “ Portland Five Cent Savings Institution,		87,088 50
“ “ Portland Savings Bank,		452,088 05
“ “ Randall Savings & Benevolent Association,		4,228 83
“ “ Saco & Biddeford Savings Institution,		373,705 18
“ “ South Berwick Bank Savings Institution,		86,551 52
“ “ York County Five Cent Savings Institution,		29,500 05
		<hr/>
The aggregate of deposits in fourteen Savings Banks for 1861, was,		1,876,165 18
		1,620,270 26
		<hr/>
Increase,		\$255,894 92
		<hr/>
The increase of deposits, \$255,894.92, over the deposits of 1861, has been made as follows :		
Augusta Savings Bank,		30,535 65
Bangor Savings Bank,		33,511 62
Bath Savings Institution,		22,222 03
Biddeford Bank Savings Institution,		9,332 00
Brunswick Savings Institution,		5,799 09
Calais Savings Institution,		961 42
Gardiner Savings Institution,		1,294 07
Hallowell Savings Institution,		7,173 41
Lewiston Savings Institution,		35,163 18
Portland Five Cent Savings Institution,		5,445 14
Portland Savings Bank,		61,924 41
Saco & Biddeford Savings Institution,		39,067 28
York County Five Cent Savings Institution,		9,859 54
		<hr/>
		262,288 84
Decrease of deposits in Randall Savings Association,	\$300 74	
“ “ So. Berwick Bk. Savings Inst.,	6,093 18	
		<hr/>
		6,393 92
		<hr/>
		\$255,894 92

\* The Calais Savings Bank (incorporated in March, 1861) is now added to the list, having just gone into operation.



# INDEX.

---

	PAGE.
American Bank at Hallowell, - - - -	81
Alfred Bank at Alfred, - - - -	17
Auburn Bank at Auburn, - - - -	18
Augusta Bank at Augusta, - - - -	19
Belfast Bank at Belfast, - - - -	82
Biddeford Bank at Biddeford, - - - -	20
Bank of the State of Maine at Bangor, - - - -	21
Bucksport Bank at Bucksport, - - - -	22
Bank of Commerce at Belfast, - - - -	23
Bank of Somerset at Skowhegan, - - - -	24
Bank of Winthrop at Winthrop, - - - -	25
Bath Bank at Bath, - - - -	26
Bank of Cumberland at Portland, - - - -	27
Casco Bank at Portland, - - - -	28
Canal Bank at Portland, - - - -	29
City Bank at Biddeford, - - - -	30
City Bank at Bath, - - - -	31
Cobbossee Contee Bank at Gardiner, - - - -	32
Calais Bank at Calais, - - - -	33
Eastern Bank at Bangor, - - - -	34
Farmers' Bank at Bangor, - - - -	83
Freemans Bank at Augusta, - - - -	35
Frontier Bank at Eastport, - - - -	36
Granite Bank at Augusta, - - - -	37
Gardiner Bank at Gardiner, - - - -	38
Georges Bank at Thomaston, - - - -	39
International Bank at Portland, - - - -	40
Kenduskeag Bank at Bangor, - - - -	41
Lincoln Bank at Bath, - - - -	42
Lewiston Falls Bank at Lewiston, - - - -	43
Lime Rock Bank at Rockland, - - - -	44
Long Reach Bank at Bath, - - - -	45
Lumberman's Bank at Oldtown, - - - -	46
Marine Bank at Damariscotta, - - - -	47
Medomak Bank at Waldoborough, - - - -	48
Market Bank at Bangor, - - - -	49
Mercantile Bank at Bangor, - - - -	50
Merchant's Bank at Bangor, - - - -	51
Merchants' Bank at Portland, - - - -	52
Mechanics' Bank at Portland, - - - -	53
Manufacturers and Traders' Bank at Portland, - - - -	54
Maine Bank at Brunswick, - - - -	55
Manufacturers' Bank at Saco, - - - -	56
Northern Bank at Hallowell, - - - -	57
North Bank at Rockland, - - - -	58
Newcastle Bank at Newcastle, - - - -	59
North Berwick Bank at North Berwick, - - - -	60
Oakland Bank at Gardiner, - - - -	61
Ocean Bank at Kennebunk, - - - -	62
Orono Bank at Orono, - - - -	63

	PAGE.
Pejepscot Bank at Brunswick, - - - -	64
People's Bank at Waterville, - - - -	65
Rockland Bank at Rockland, - - - -	84
Richmond Bank at Richmond, - - - -	66
Sagadahoc Bank at Bath, - - - -	67
Sandy River Bank at Farmington, - - - -	68
Searsport Bank at Searsport, - - - -	69
Skowhegan Bank at Skowhegan, - - - -	70
South Berwick Bank at South Berwick, - - - -	71
State Bank at Augusta, - - - -	72
Ticonic Bank at Waterville, - - - -	73
Thomaston Bank at Thomaston, - - - -	74
Traders' Bank at Bangor, - - - -	75
Union Bank at Brunswick, - - - -	76
Veazie Bank at Bangor, - - - -	77
Village Bank at Bowdoinham, - - - -	78
Waldoborough Bank at Waldoborough, - - - -	85
Waterville Bank at Waterville, - - - -	79
York Bank at Saco, - - - -	80
Aggregate of sixty-nine Banks, - - - -	86
Comparison with the aggregates of 1861, - - - -	86

## SAVINGS INSTITUTIONS.

Augusta Savings Bank, - - - -	87
Bangor Savings Bank, - - - -	88
Bath Savings Institution, - - - -	89
Biddeford Bank Savings Institution, - - - -	90
Brunswick Savings Institution, - - - -	91
Calais Savings Bank, - - - -	92
Gardiner Savings Institution, - - - -	93
Hallowing Savings Institution, - - - -	94
Lewiston Institution for Savings, - - - -	95
Portland Savings Bank, - - - -	96
Portland Five Cent Savings Institution, - - - -	97
Randall Savings and Benevolent Association, - - - -	98
Saco and Biddeford Savings Institution, - - - -	99
South Berwick Bank Savings Institution, - - - -	100
York County Five Cent Savings Institution, - - - -	101
Aggregate of fifteen Savings Banks, - - - -	102