

MAINE STATE LEGISLATURE

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DOCUMENTS

PUBLISHED BY ORDER OF

THE LEGISLATURE

OF THE

STATE OF MAINE.

1865.

AUGUSTA:

STEVENS & SAYWARD, PRINTERS TO THE STATE.

1865.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE.

1864.

Published agreeably to a Resolve approved March 16, 1855.

AUGUSTA:

STEVENS & SAYWARD, PRINTERS TO THE STATE.

1864.

PUBLISHER'S NOTE.

In publishing the Report of 1864, we present it in the same order as last year, viz: Tabular Statements of the Savings Banks appearing first, followed by the Tabular Statements of the Banks of Discount, and closing with the Report.

SAVINGS INSTITUTIONS

AND

BANKS OF DISCOUNT.

AUGUSTA SAVINGS BANK.

Incorporated 1848.

President, WILLIAM A. BROOKS, Esq.

Trustees—William A. Brooks, John McArthur, Jonathan Hedge, Eben Fuller, Samuel Titcomb, Artemas Libbey, Dean Pray, Thomas Lambard, Edward Fenno, Sylvanus Caldwell, Benj. A. G. Fuller, Wm. S. Badger.

Wm. R. SMITH, Treasurer and Secretary.

Number of depositors, 1,406.

Increase of depositors past year, 314.

Increase of deposits past year, \$94,782.04.

Make semi-annual dividends at 2 per cent.

Make an extra dividend every fifth year.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid government the past year upon profits, \$523.72.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$314,183 84	U. S. securities,	\$55,000 00
Profit and Loss,	5,402 44	State securities,	66,000 00
Reserved Fund,	2,500 00	City, town and co. securities,	100,500 00
		Bank stock,	7,460 00
		Railroad stocks and bonds,	11,500 00
		Notes and mortgages,	27,115 50
		Notes with collateral,	23,833 00
		Cash,	30,677 78
	322,086 28		322,086 28

August 1, 1864.

INSTITUTION FOR SAVINGS IN THE CITY OF BANGOR.

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

Trustees—A. M. Roberts, Solomon Parsons, Samuel F. Hersey, Isaiah Stetson, T. W. Baldwin, Arad Thompson, James B. Fiske, Hollis Bowman, James Littlefield, F. M. Sabine, A. G. Wakefield, A. D. Manson, Henry A. Wood, Franklin Muzzy, Albert Holton, J. C. White, John Bright, Lemuel Bradford, Charles Hayward, Daniel Sargent, 2d.

ALBERT HOLTON, Secretary and Treasurer.

Number of depositors, 1,564.

Increase of depositors past year, 573.

Increase of deposits past year, \$142, 760.02.

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

Make an extra dividend every fifth year.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

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

Amount of tax paid government the past year upon profits, \$352.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	359,539 45	U. S. securities,	116,075 00
Profits,	5,972 24	State securities,	50,280 00
		City and town securities,	56,450 00
		Notes and mortgages,	96,893 57
		Notes with collaterals,	28,288 03
		Bank stocks,	10,000 00
		Cash,	7,525 09
	<hr/>		<hr/>
	365,511 69		365,511 69

October 1, 1864.

BATH SAVINGS INSTITUTION.

Incorporated, 1852.

Trustees—William D. Sewall, John Patten, William V. Moses, William E. Payne,
William M. Reed, Levi M. Houghton.

CHARLES DAVENPORT, *President.*

JOHN H. KIMBALL, *Treasurer.*

Number of depositors, 997.

Increase of depositors past year, 370.

Increase of deposits past year, \$161,831.13.

Make semi-annual dividends, 3 per cent. February, 4 per cent. August.

Make no extra dividends.

Annual expenses, exclusive of government tax, \$737.45.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government the past year on profits, \$309.57.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$343,192 56	Railroad bonds,	1,275 00
Profits,	4,866 76	Telegraph stock,	1,600 00
		City and town bonds,	23,840 33
		Bank stocks,	19,568 00
		Notes,	14,992 42
		U. S. securities,	275,500 00
		Cash on hand,	11,283 57
	<hr/>		<hr/>
	348,059 32		348,059 32

August 1, 1864.

BIDDEFORD BANK SAVINGS INSTITUTION.

This institution is connected with the Biddeford Bank, and under the care of the officers of that bank.

Number of depositors, 830.

Increase of depositors past year, 107.

Increase of deposits past year, \$19,755.01.

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

Make no extra dividends.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits, \$189.45.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$177,778 54	Bank stock,	16,800 00
Profits,	11,171 70	Manufacturing stocks,	25,813 32
Guarantee account,	10,110 00	Railroad securities,	25,000 00
		City and town securities,	8,000 00
		U. S. securities,	23,400 00
		Notes,	98,727 55
		Cash,	1,319 37
	<hr/>		<hr/>
	199,060 24		199,060 24

June 24, 1864.

BRUNSWICK SAVINGS INSTITUTION.

*Incorporated March 20, 1858.*JOHN L. SWIFT, *President.*

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

Committee of Investment—Robert Bowker, John L. Swift, Samuel R. Jackson, Thomas Skolfield, and the Treasurer.

At Brooks, Jr., *Secretary and Treasurer.*

Number of depositors, 307.

Increase of depositors past year, 49.

Increase of deposits past year, \$10,348.77.

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

Annual expenses of the institution, exclusive of the government tax, \$240.

Make an extra dividend every fifth year.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Affairs of the institution examined annually by Trustees.

Amount of government tax paid the past year upon profits, \$33.48.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$50,089 90	U. S. securities,	28,000 00
Profits,	1,992 86	Town securities,	11,500 00
		Loans on personal securities,	5,675 00
		Loans on mortgages,	3,450 00
		Bank stocks,	2,000 00
		Real estate,	854 32
		Cash,	603 44
	<hr/> 50,082 76		<hr/> 52,082 76

October 20, 1864.

CALAIS SAVINGS BANK.

*Incorporated March, 1861.**President, GEORGE DOWNES.*

Trustees—George Downes, E. A. Barnard, T. J. Copeland, Daniel Hill, William Duren, Jos. 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, Jos. A. Lee.

Jos. A. LEE, Treasurer and Secretary.

Number of depositors, 106.

Increase of depositors past year, 52.

Increase of deposits past year, \$7,717.11.

Make dividends annually at 4 per cent.

Make an extra dividend every fifth year.

Annual expense of the bank, exclusive of the government tax, \$50.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

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

Amount of government tax paid the past year upon profits, \$9.55.

	<i>Liabilities.</i>		<i>Resources.</i>
Deposits,	\$13,367 15	U. S. securities,	12,950 00
Profits,	733 52	Bank stock,	300 00
		Cash,	850 67
	14,100 67		14,100 67

October 15, 1864.

GARDINER SAVINGS INSTITUTION.

Opened July, 1834.

President, H. B. Hoskins.

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

JOSEPH ADAMS, *Treasurer.*

DANIEL NUTTING, *Secretary.*

Number of depositors, 1,489.

Increase of depositors past year, 132.

Increase of deposits past year, \$44,920.87.

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

Make an extra dividend every fifth year.

Annual expenses of the institution, exclusive of government tax, \$680.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits, \$551.00.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$265,471 74	Notes,	49,542 92
Profits,	20,200 48	Town securities,	6,515 00
		Bank stocks,	22,150 00
		Railroad securities,	36,500 00
		City securities,	96,500 00
		U. S. securities,	66,100 00
		Interest on securities,	3,029 83
		Cash,	5,334 47
	<hr/>		<hr/>
	285,672 22		285,672 22

July 19, 1864.

HALLOWELL SAVINGS INSTITUTION.

Opened July, 1854.

President, JOHN HUBBARD.

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

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

Number of depositors, 484.

Increase of depositors the past year, 118.

Increase of deposits the past year, \$39,125.18.

Make semi-annual dividends at 2 per cent.

Make an extra dividend every fifth year.

Annual expenses of the institution, exclusive of government tax, \$220.00.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits, \$225.24.

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

The second extra dividend was declared August 1, 1864, and was equal to 2 per cent. per annum on each deposit for the whole time it had been deposited.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$87,925 04	U. S. securities,	32,871 65
Profits,	941 00	City and town securities	18,575 00
		Railroad securities,	600 00
		State of Maine securities,	17,500 00
		Bank stock,	4,226 00
		Telegraph stock,	500 00
		Notes and mortgages,	12,217 59
		Notes with collaterals,	925 00
		Interest,	1,273 12
		Cash,	177 68
	<hr/>		<hr/>
	88,866 04		88,866 04

August 1, 1864.

LEWISTON INSTITUTION FOR SAVINGS.

Commenced July, 1860.

J. G. COBURN, *President*.

Vice-Presidents—A. D. LOCKWOOD, N. W. FARWELL, MARSHALL FRENCH, CHARLES BRADLEY.

Trustees—D. M. Ayer, Jno. M. Frye, H. H. Dickey, R. A. Budlong, George H. Pillsbury, H. C. Goodenow, S. W. Kilvert, I. W. Danielson, W. J. Burnham, Jesse T. Stevens, E. S. Davis, A. Callahan.

ALBERT H. SMALL, *Treasurer*.

Number of depositors, 1,590.

Increase of depositors past year, 617.

Increase of deposits past year, \$68,952.88.

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

Make an extra dividend once in five years.

Annual expenses of the institution, exclusive of the government tax, \$325.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the Government the past year on profits, \$329.66.

There is a semi-annual examination of the institution by a Committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$221,157 40	Notes and mortgages,	41,180 34
Profits,	3,940 61	Notes with collaterals,	59,739 53
		Bank stocks,	35,750 00
		U. S. securities,	49,500 00
		County securities,	2,000 00
		Town and city securities,	7,710 00
		“ “ “	8,821 00
		Cash,	20,397 14
	<hr/>		<hr/>
	225,098 01		225,098 01

July 1, 1864.

PORTLAND SAVINGS BANK.

Chartered in 1852.

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

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

Number of depositors, 3,824.

Increase of depositors past year, 824.

Increase of deposits past year, \$269,747.76.

Make semi-annual dividends of 3 per cent.

Make no extra dividends.

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

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

Amount of tax paid government the past year upon profits, \$1,411.51.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$967,185 71	U. S. securities,	\$276,457 74
Interest and premium,	33,181 89	State securities,	50,000 00
Balance of previous profits,	11,955 90	County securities,	12,000 00
		City and town securities,	140,760 00
		Loans with collaterals,	61,640 22
		Loans on mortgages,	385,398 90
		Railroad securities,	5,000 00
		Bank stocks,	28,500 00
		Gas light stock,	5,000 00
		Expense account,	1,604 40
		Cash,	45,962 24
	<u>1,012,323 50</u>		<u>1,012,323 50</u>

November 2, 1864.

PORTLAND FIVE CENTS SAVINGS BANK.

Chartered, 1859.

BENJAMIN KINGSBURY, JR., *President.*A. E. STEVENS, *Vice-President.*CHARLES BAKER, *Treasurer.*JAMES H. BAKER, *Secretary.*

Trustees—Nathaniel F. Deering, Martin Gore, Nathaniel Elsworth, William Willis, Oliver P. Tuckerman, Charles Staples, Harris C. Barnes, Ebenezer Steele, Charles Holden, Byron Greenough, Samuel Rolfe, Joseph Libby.

Investigating Committee—Benjamin Kingsbury, Jr., Martin Gore, Nathaniel F. Deering.

Number of depositors, 2,575.

Increase of depositors past year, 550.

Increase of deposits past year, \$86,698.65.

Make semi-annual dividends at 3 per cent.

Make no extra dividends.

Annual expenses of the bank, exclusive of the government tax, \$730.00.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid government the past year upon profits, \$206.35.

Affairs of the bank examined monthly by the Finance Committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	\$255,582 42	U. S. securities,	92,030 00
Interest,	7,069 94	State securities,	12,500 00
Profit and loss,	6,718 88	Bank stocks,	25,455 00
		Railroad bonds,	9,600 00
		Loans on mortgages,	93,185 47
		“ on collaterals,	33,883 83
		Gas Light stock,	850 00
		Expense account,	544 01
		Cash,	1,322 93
	<hr/>		<hr/>
	269,371 24		269,371 24

September 28, 1864.

 RANDALL SAVINGS AND BENEVOLENT ASSOCIATION.

Incorporated 1854.

President, A. M. JONES.

Secretary and Treasurer, W. L. BADGER.

In accordance with a vote of the Trustees passed in 1860, this institution has been closing its affairs as fast as practicable.

There is at the present time \$600 due depositors, and that amount is in the hands of the Treasurer to meet that liability. Depositors have been notified to withdraw their deposits, and no interest will be paid upon them.

July 25, 1864.

 SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Incorporated February, 1827.

DANIEL SMITH, *President.*

STEPHEN L. GOODALE, *Vice-President.*

EDWARD P. BURNHAM, *Secretary and Treasurer.*

Trustees—David Fernald, Alpheus A. Hanscom, Jeremiah Mason, Nath'l M. Towle, Wm. Noyes, Abraham Cutter, Benjamin Patterson.

Number of depositors, 2,290.

Increase of depositors past year, 192.

Increase of deposits past year, \$66,369.61.

Make semi-annual dividends 2 per cent. each.

Make extra dividend every fifth year.

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

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$5.00.

Amount of tax paid the government the past year on profits, \$493.21.

Affairs of the institution are examined monthly by the President and one of the Trustees, and their doings are sanctioned by the Trustees at their monthly meeting.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$498,937 04	Bank stocks,	69,034 88
Profits,	5,282 13	Railroad stocks,	53,018 50
		Railroad bonds,	41,450 69
		City bonds,	68,488 33
		County bonds,	6,972 50
		State bonds,	36,633 87
		U. S. securities,	101,452 13
		Real estate,	34,055 20
		Notes,	77,849 71
		Cash,	15,263 36
	<hr/>		<hr/>
	504,219 17		504,219 17

June 25, 1864.

SOUTH BERWICK BANK SAVINGS INSTITUTION.

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

Number of depositors, 154.

Decrease of depositors the past year, 52.

Decrease of deposits, \$15,319.13.

Make semi-annual dividends.

Make no extra dividends.

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

Smallest sum received on deposit, \$5.00.

Smallest sum drawing interest, \$5.00.

Amount of tax paid the government the past year on profits, \$125.62.

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

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$21,803 65	U. S. securities,	5,300 00
Due South Berwick Bank,	87 50	City and town securities,	2,000 00
Profits,	1,220 87	Bank stocks,	11,362 00
		Notes,	2,734 14
		Cash,	1,715 88
	<hr/>		<hr/>
	23,112 02		23,112 02

June 22, 1864.

YORK COUNTY FIVE CENTS SAVINGS INSTITUTION—BIDDEFORD.

Organized March 27, 1860.

JOHN M. GOODWIN, *President.*

LEONARD ANDREWS, *Vice-President.*

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

S. A. BOOTHBY, *Treasurer.*

Number of depositors, 890.

Increase of depositors past year, 299.

Increase of deposits past year, \$34,947.54.

Make semi-annual dividends in April and October.

Make no extra dividends but divide whatever is earned.

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

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Amount of tax paid the government the past year on profits, \$125.06.

Examined semi-annually by a Committee of the Trustees.

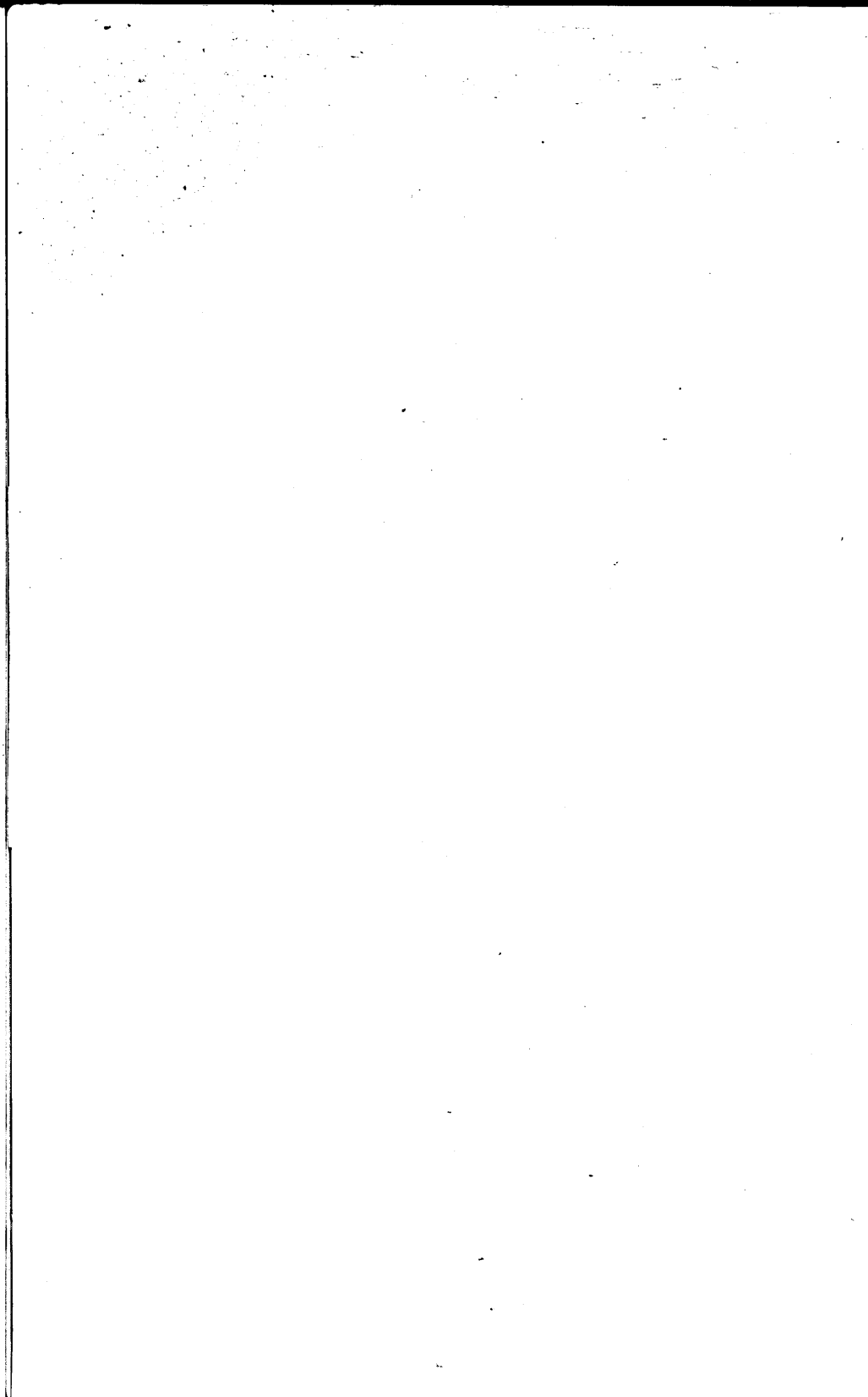
<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$96,161 41	Notes,	37,762 16
Profits,	1,696 75	Mortgages,	34,029 00
		Town and city securities,	11,200 00
		U. S. securities,	4,100 00
		Bank deposit,	4,961 91
		Cash,	5,825 09
	<hr/>		<hr/>
	97,858 16		97,858 16

June 24, 1864.

AGGREGATE OF FIFTEEN SAVINGS BANKS.

Amount of deposits in Augusta Savings Bank,		\$314,183 84
“ “ Bangor Savings Bank,		359,539 45
“ “ Bath Savings Institution,		343,192 56
“ “ Biddeford Bank Savings Institution,		177,778 54
“ “ Brunswick Savings Institution,		50,089 90
“ “ Calais Savings Bank,		13,367 15
“ “ Gardiner Savings Institution,		265,471 74
“ “ Hallowell Savings Institution,		87,925 04
“ “ Lewiston Institution for Savings,		221,157 40
“ “ Portland Savings Bank,		967,185 71
“ “ Portland Five Cents Savings Bank,		255,582 42
“ “ Randall Savings and Benevolent Association,		600 00
“ “ Saco and Biddeford Savings Institution,		498,937 04
“ “ South Berwick Savings Institution,		21,803 65
“ “ York County Five Cents Savings Institution,		96,161 41
		3,672,975 85
Aggregate of deposits in fifteen Savings Banks for 1863,		2,641,476 41
Increase,		1,031,499 44
—		
Increase of deposits \$1,031,499.44 over the deposits of 1863, has been made as follows:		
Augusta Savings Bank,		94,782 04
Bangor Savings Bank,		142,760 02
Bath Savings Institution,		161,831 13
Biddeford Bank Savings Institution,		19,755 01
Brunswick Savings Institution,		10,348 77
Calais Savings Bank,		7,717 11
Hallowell Savings Institution,		39,125 18
Gardiner Savings Bank,		44,920 87
Lewiston Savings Institution,		68,952 88
Portland Savings Bank,		269,747 76
Portland Five Cents Savings Bank,		86,698 65
Saco and Biddeford Savings Institution,		66,369 61
York County Five Cents Savings Institution,		34,947 54
		1,047,956 57
Decrease of deposits in Randall Savings Association,	\$1,138 00	
“ “ So. Berwick Bank Savings Institution,	15,319 13	
		16,457 13
		1,031,499 44

NOTE. In the following statements of the condition of the banks, the amount of the loan which is made up of "notes and drafts" is not expressed, but may be ascertained by subtracting the government and public securities from the whole amount of the loan. The intention was to state in figures, in separate lines, the amount of U. S. Government securities; and other public securities; leaving the notes and drafts in a line, with the amount blank.



ALFRED BANK AT ALFRED.

Incorporated March 5, 1855.

JAMES O. MCINTIRE, *President.*WM. H. CONANT, *Cashier.*

Directors—James O. McIntire, Ira T. Drew, Silas Derby, Forest Eaton of Alfred; Samuel C. Adams of Newfield; Benjamin Leavitt of Waterborough; Wentworth L. Young of Parsonsfield.

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

Number of stockholders, 90.

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

Amount of stock owned out of the State, 88 shares.

Have no special discount day.

Annual settlement. The former cashier left in Sept., 1863, and the present incumbent then came in and the present cashier receipted for the property and assets of the Bank. Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

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

\$1,500.00

Declared,

Oct. 2, 1863.

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

527 58

Liabilities of directors as principals,

6,941 92

Liabilities of directors as sureties,

6,556 55

Liabilities of stockholders as principals,

8,758 47

Loan as verified by actual inspection,

72,705 16

Loan largest, March 12, 1864,

78,562 38

Loan made up of 116 notes and drafts and public securities,

3,000 00

Overdue paper,

17,903 39

Probable loss on overdue paper,

4,000 00

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

-

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

325 63

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

45 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 records,

36,865 00

Unsigned bills on hand,

54,000 00

Bills in bank at date of examination, June 23, 1864,

76,814 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$72,705 16
Circulation,	31,321 00	Fixtures,	2,008 32
Deposits,	4,370 22	Bills of other banks and checks,	6,460 45
Bank balances,	-	Bank balances,	4,778 50
Profits,	697 29	Specie,	3,436 08
	89,388 51		89,388 51
Immediate liabilities,	38,691 22	Immediate resources,	14,675 03

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$84,836 79
Circulation,	43,013 00	Fixtures,	1,064 32
Deposits,	1,320 17	Legal tender notes,	-
Bank balances,	-	Bills and checks,	4,370 72
Profits,	258 97	Bank balances,	879 31
		Specie,	3,441 00
	94,592 14		94,592 14

AMERICAN BANK AT HALLOWELL.

Incorporated January 21, 1854.

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

Directors—Ebenezer Horn, F. J. Day, H. Cooper, Jr., E. F. Rollins, Reuel Williams of Hallowell; Samuel G. Fogg of Readfield; James R. Marston of Mt. Vernon.

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

Number of stockholders, 153.

Largest amount of stock held by any one person or corporation, 30 shares.

Amount of stock owned out of the State.

Discount day, Tuesday.

Cashier's bond was renewed and is recorded.

Have \$2,000 on deposit at 5 per cent. interest.

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

Do business in Boston at the Suffolk Bank.

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

\$2,250 00

Declared,

July, 1864.

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

-

Liabilities of directors as principals,

14,980 00

Liabilities of directors as sureties,

52,500 00

Liabilities of stockholders as principals,

10,300 00

Loan as verified by actual inspection,

143,810 50

Loan largest, July 18, 1864,

148,852 32

Loan made up of 127 notes and drafts and U. S. Government securities,

10,100 00

Overdue paper,

39,880 79

Probable loss on overdue paper,

13,000 00

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

-

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

674 05

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

135 00

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

211,100 00

Bills destroyed as appears by records,

67,732 00

Unsigned bills on hand,

31,000 00

Bills in bank at time of examination, July 21, 1864,

9,738 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$143,810 50
Circulation,	97,030 00	Real estate,	5,293 05
Deposits,	11,799 98	Bills of other banks and checks,	15,758 57
Bank balances,	2,814 44	Bank balances,	18,806 31
Profits,	3,040 74	Specie,	6,016 73
	<hr/>		<hr/>
	189,685 16		189,685 16
Immediate liabilities,	111,644 42	Immediate resources,	40,581 61

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$149,097 71
Circulation,	86,808 00	Real estate,	5,293 05
Deposits,	5,222 95	Legal tender notes and other	
Bank balances,	642 18	government securities,	13,500 00
Profits,	11,042 65	Bills of other banks and checks,	3,895 95
	<hr/>	Bank balances,	6,929 07
		Specie,	-
	<hr/>		<hr/>
	178,715 78		178,715 78

BANK OF CUMBERLAND AT PORTLAND.

Incorporated March 19, 1835.

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

Directors—Wm. Moulton, Ashur Ware, Jonathan Tewksbury, M. H. Smith, Edward H. Davis, Weston F. Milliken, all of Portland.

Capital, \$200,000. Par value of shares, \$40.	
Number of stockholders, 228.	
Largest amount of stock held by any one person or corporation, 290 shares.	
Amount of stock owned out of the State, 553 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$3,500.	
Do business in Boston at Merchants' Bank.	
Rate and amount of last dividend, 4 per cent.,	\$8,000 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	58,443 29
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	24,772 32
Liabilities of stockholders as principals,	4,431 42
Loan as verified by actual inspection,	453,500 52
Loan largest, September 19, 1864,	469,679 14
Loan made up of 223 notes and drafts and U. S. securities,	50,000 00
Other public securities,	4,000 00
Overdue paper,	299 00
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	552 12
Amount of government tax paid the past year on circulation and deposits,	1,675 37
Amount of government tax paid the past year on dividends and reserved profits,	1,266 08
Whole amount of bills issued as appears by a bank note register,	750,300 00
Bills destroyed as appears by records,	508,300 00
Unsigned bills on hand,	7,000 00
Bills in bank at time of examination, September 29, 1864,	48,487 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$453,500 52
Circulation,	193,513 00	Real estate,	10,000 00
Deposits,	80,067 93	Bills of other banks and checks,	25,556 60
Bank balances,	913 25	Bank balances,	39,948 34
Profits,	79,645 73	Specie,	25,134 45
	554,139 91		554,139 91
Immediate liabilities,	274,494 18	Immediate resources,	90,639 39

Exhibit November 5, 1864.

Capital,	\$200,000 00	Loan,	\$448,531 19
Circulation,	197,046 00	Real estate,	200 00
Deposits,	82,958 75	Legal tender notes, about	1,000 00
Bank balances,	304 61	Bills of other banks and checks,	17,623 94
Profits,	50,902 51	Bank balances,	38,734 52
		Specie,	25,122 22
	531,211 87		\$531,211 87

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, 118.

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

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

Have no special discount day.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Howard Bank.

Rate and amount of last dividend, 3½ per cent.,

\$2,625 00

Declared,

April 1, 1864.

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

411 35

Liabilities of directors as principals,

4,500 00

Liabilities of directors as sureties,

697 00

Liabilities of stockholders as principals,

12,701 40

Loan as verified by actual inspection,

146,197 38

Loan largest, August 24, 1864,

146,197 38

Loan made up of 73 notes and drafts and U. S. Government securities,

10,000 00

Other public securities,

5,000 00

Overdue paper,

14,647 00

Probable loss on overdue paper,

—

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

91 23

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

633 13

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

157 50

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

106,750 00

Bills destroyed as appears by records,

35,100 00

Unsigned bills on hand,

1,050 00

Bills in bank at time of examination, August 24, 1864,

13,961 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$146,197 38
Circulation,	56,639 00	Real estate,	—
Deposits,	31,187 34	Bills of other banks and checks,	914 24
Bank balances,	—	Bank balances,	12,631 28
Profits,	3,132 68	Specie,	6,216 12
	165,959 02		165,959 02
Immediate liabilities,	87,826 34	Immediate resources,	19,761 64

Exhibit November 5, 1864.

Capital,	75,000 00	Loan,	\$135,874 86
Circulation,	57,066 00	Real estate,	—
Deposits,	31,174 28	Legal tender notes,	—
Bank balances,	—	Bills of other banks and checks,	1,521 28
Profits,	1,318 72	Bank balances,	20,946 70
	164,559 00	Specie,	6,216 16
			164,559 00

BELFAST BANK AT BELFAST.

*Incorporated April 1, 1836.*THOMAS MARSHALL, *President.*A. H. BRADBURY, *Cashier.**Directors*—Thomas Marshall, James P. White, P. R. Hazeltine, Daniel Haraden, and Joseph Williamson of Belfast.

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

Number of stockholders, 123.

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

Amount of stock owned out of the State, 210 shares.

Discount day, Thursday.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Tremont Bank.

Rate and amount of last dividend, $4\frac{1}{2}$ per cent.,

\$4,500 00

Declared,

April 4, 1864.

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

Government tax,

\$1,945 55

Liabilities of directors as principals,

4,000 00

Liabilities of directors as sureties,

5,300 00

Liabilities of stockholders as principals,

1,048 00

Loan as verified by actual inspection,

186,488 40

Loan largest, July 2, 1864,

196,059 66

Loan made up of 83 notes and drafts and U. S. Government securities,

50,000 00

Overdue paper,

21,620 58

Probable loss on overdue paper,

1,000 00

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

1863,

210 00

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

925 25

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

profits,

296 50

Whole amount of bills as by ledger account,

125,767 00

Bills destroyed as appears by records,

3,671 00

Unsigned bills on hand,

11,700 00

Bills in bank at time of examination, August 25, 1864,

33,455 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$186,488 40
Circulation,	88,641 00	Real estate,	—
Deposits,	106,861 38	Bills of other banks and checks,	22,199 38
Bank balances,	197 28	Bank balances,	86,652 31
Profits,	11,499 86	Specie,	11,859 43
	<u>307,199 52</u>		<u>307,199 52</u>
Immediate liabilities,	195,699 66	Immediate resources,	120,711 12

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$190,027 73
Circulation,	85,481 00	Real estate,	—
Deposits,	92,333 38	Legal tender notes,	3,800 00
Bank balances,	—	Bills of other banks and checks,	19,092 28
Profits,	10,549 02	Bank balances,	63,583 97
	<u>288,363 40</u>	Specie,	11,859 42
			<u>288,363 40</u>

BIDDEFORD BANK AT BIDDEFORD.

Incorporated July 26, 1847.

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

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

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

Number of stockholders, 210.

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

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

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Do business in Boston at Suffolk Bank.

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

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

Declared, April, 1864. 1,300 00

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

Liabilities of directors as principals, —

Liabilities of directors as sureties, 26,325 00

Liabilities of stockholders as principals, 1,100 00

Loan as verified by actual inspection, 243,882 18

Loan largest, February 27, 1864, 292,845 40

Loan made up of 188 notes and drafts and U. S. securities, 25,150 00

Other public securities, 35,370 00

Overdue paper, 6,292 03

Probable loss on overdue paper, 1,300 00

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 502 86

Amount of government tax paid the past year on circulation and deposits, 1,001 91

Amount of government tax paid the past year on dividends and reserved profits, 399 35

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

Bills destroyed as appears by records, 371,500 00

Unsigned bills on hand, 27,000 00

Bills in bank at time of examination, June 24, 1864, 47,037 00

	<i>Liabilities.</i>		<i>Resources.</i>
Capital,	\$150,000 00	Loan,	\$243,882 18
Circulation,	88,463 00	Real e tate,	—
Deposits,	17,746 94	Bills of other banks and checks,	6,241 69
Bank Balances,	—	Bank balances,	11,286 20
Profits,	16,004 57	Specie,	10,804 44
	<u>272,214 51</u>		<u>272,214 51</u>
Immediate liabilities,	106,209 94	Immediate resources,	28,332 33

Exhibit November 5, 1864.

Capital,	\$150,000 00	Loan,	\$286,600 34
Circulation,	113,271 00	Real estate,	—
Deposits,	36,474 94	Legal tender notes,	2,310 00
Bank balances,	—	Bills of other banks and checks,	273 00
Profits,	14,487 72	Bank balances,	14,244 53
	<u>314,233 66</u>	Specie,	10,805 79
			<u>314,233 66</u>

BUCKSPORT BANK AT BUCKSPORT.

*Incorporated April 10, 1854.*HENRY DARLING, *President.*EDWARD SWASEY, *Cashier.*

Directors—Henry 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, 92.	
Largest amount of stock held by any one person or corporation, 64 shares.	
Amount of stock owned out of the State, 32 shares.	
Have no stated discount day.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$1,300 00
Do business in Boston at the Bank of Commerce.	
Rate and amount of last dividend, 4 per cent.,	3,000 00
Declared,	April 1, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	10,062 91
Liabilities of directors as principals,	500 00
Liabilities of directors as sureties,	3,960 93
Liabilities of stockholders as principals,	3,596 50
Loan as verified by actual inspection,	147,151 15
Loan largest, July 9, 1864,	150,459 41
Loan made up of 98 notes and drafts and U. S. Government securities,	70,785 24
Other public securities,	3,181 50
Overdue paper,	640 22
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents under the act of March 23, 1864,	63 17
Amount of Government tax paid the past year on circulation and deposits,	698 33
Amount of Government tax paid the past year on dividends and reserved profits,	249 21
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	154,550 00
Bill destroyed as appears by records,	13,775 00
Unsigned bills on hand,	21,575 00
Bills in bank at time of examination, August 23, 1864,	60,467 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$147,151 15
Circulation,	58,733 00	Real estate,	—
Deposits,	60,799 52	Bills of other banks and checks,	9,586 52
Bank balances,	—	Bank balances,	40,879 83
Profits,	15,922 10	Specie,	12,837 12
	210,454 62		210,454 62
Immediate liabilities,	119,532 52	Immediate resources,	63,303 47

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$136,248 05
Circulation,	62,280 00	Real estate,	—
Deposits,	58,299 64	Legal tender notes,	10,051 00
Bank balances,	—	Bills of other banks and checks,	17,990 42
Profits,	17,251 85	Bank balances,	35,706 35
	212,831 49	Specie,	12,835 67
			212,831 49

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, 104.	
Largest amount of stock held by any one person or corporation, 316 shares.	
Amount of stock owned out of the State, 1,097 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,800.	
Do business in Boston at the Globe Bank.	
Rate and amount of last dividend, 6 per cent.,	\$6,000 00
Declared,	July, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	14,915 55
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	9,864 00
Liabilities of stockholders as principals,	3,400 00
Loans verified by actual inspection,	260,417 47
Loan largest, October 15, 1864,	260,417 47
Loan made up of 220 notes and drafts and U. S. Government securities,	45,000 00
Other public securities,	20,000 00
Overdue paper,	5,006 60
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	1,299 50
Amount of government tax paid the past year on circulation and deposits,	464 00
Amount of government tax paid the past year on dividends and reserved profits,	760 00
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	440,173 00
Bills destroyed as appears by records,	320,173 00
Unsigned bills,	—
Bills in bank at time of examination, October 15, 1864,	47,781 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$260,417 47
Circulation,	72,219 00	Real estate,	—
Deposits,	86,224 95	Bills of other banks and checks,	17,216 00
Bank balances,	16,324 61	Bank balances,	6,393 50
Profits,	16,590 99	Specie,	7,332 58
	291,359 55		291,359 55
Immediate liabilities,	174,768 56	Immediate resources,	30,942 08

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$218,675 46
Circulation,	48,945 00	Real estate,	—
Deposits,	61,341 56	Legal tender notes,	8,680 00
Bank balances,	17,945 08	Bills of other banks and checks,	6,445 00
Profits,	16,221 94	Bank balances,	2,714 28
		Specie,	7,938 84
	244,453 58		244,453 58

CANAL BANK AT PORTLAND.

Incorporated February 19, 1825.

WM. W. THOMAS, *President.*BENJ. C. SOMERBY, *Cashier.*

Directors—William W. Thomas, Thomas Hammond, Charles E. Barrett, William Kimball, George F. Shepley, Byron Greenough, John C. Brooks.

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

Number of stockholders, 411.

Largest amount of stock owned by any one person or corporation, 279 shares.

Amount of stock owned out of the State, 1,045 shares.

Discount day—Thursday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Rate and amount of last dividend, 5 per cent., \$30,000 00

Declared, April, 1864. 7,000 00

Amount of reserved profits after declaring same and paying the State and Government tax, 113,426 99

Liabilities of directors as principals, 20,500 00

Liabilities of directors as sureties, 6,365 00

Liabilities of stockholders as principals, 14,200 00

Loan as verified by actual inspection, 1,555,212 60

Loan largest, at time of examination, —

Loan made up of 816 notes and drafts and U. S. Government securities, 532,500 00

Other public securities, 13,200 00

Overdue paper, 11,050 03

Probable loss on overdue paper, —

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 4,220 53

Amount of government tax paid the past year on circulation and deposits, 5,238 35

Amount of government tax paid the past year on dividends and reserved profits, 3,849 22

Bank note account shows bills signed, 712,700 00

Bills destroyed as appears by records, 99,300 00

Unsigned bills on hand, 132,800 00

Bills in bank at time of examination, Sept. 28, 1864, 68,789 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,555,212 60
Circulation,	544,611 00	Real Estate,	1,906 04
Deposits,	318,801 82	Bills of other banks and checks,	32,634 18
Bank balances,	21,228 57	Bank balances,	14,113 09
Profits,	151,888 82	Specie,	32,664 39
	1,636,530 21		1,636,530 21
Immediate liabilities,	884,641 39	Immediate resources,	79,411 57

Exhibit November 5, 1864.

Capital,	\$600,000 00	Loan,	\$1,433,668 63
Circulation,	498,668 00	Real estate,	1,706 04
Deposits,	388,904 24	Legal tender notes,	19,700 00
Bank balances,	17,583 39	Bills of other banks and checks,	53,130 57
Profits,	129,495 21	Bank balances,	88,171 10
		Specie,	31,200 00
		Stocks,	7,074 50
	1,634 650 84		1,634,650 84

CASCO BANK AT PORTLAND.

*Incorporated February 18, 1824.*SAMUEL E. SPRING, *President.*EDWARD P. GERRISH, *Cashier.*

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

Capital, \$600,000. Par value of shares, \$100.	
Number of stockholders, 458.	
Largest amount of stock held by any one person or corporation, 132 shares.	
Amount of stock owned out of the State, 1032 shares.	
Discount day, Friday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$8,000.	
Do business in Boston at the Suffolk Bank.	
Rate and amount of the last dividend, 5 per cent.,	\$30,000 00
Declared,	April, 1864.
Amount of reserved profits after deducting same and paying the State and Government tax,	125,821 04
Liabilities of directors as principals,	37,713 00
Liabilities of directors as sureties,	67,019 00
Liabilities of stockholders as principals,	6,377 00
Loan as verified by actual inspection,	1,624,519 62
Loan largest, September 9,	1,712,647 70
Loan made up of 895 notes and drafts and U. S. Government securities,	336,850 00
Other public securities,	39,750 00
Overdue paper,	361 73
Probable loss on overdue paper,	260 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	4,379 72
Amount of government tax paid on circulation and deposits the past year,	6,432 58
Amount of government tax paid on dividends and reserved profits the past year,	2,212 64
Whole amount of bills received from the engraver (engraver's bill exhibited for this amount, less \$7,640,)	1,841,078 00
Bills destroyed as appears by records,	1,225,078 00
Unsigned bills on hand,	60,000 00
Bills in bank at time of examination, Sept. 30, 1864,	106,559 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,624,519 62
Circulation,	449,441 00	Real estate,	15,000 00
Deposits,	689,272 56	Bills of other banks and checks,	174,086 55
Bank balances,	74,818 36	Bank balances,	145,198 58
Profits,	177,877 96	Specie,	32,605 13
	1,991,409 88		1,991,409 88
Immediate liabilities,	1,213,531 92	Immediate resources,	351,890 26

Exhibit November 5, 1864.

Capital,	\$600,000 00	Loan,	\$1,543,646 51
Circulation,	460,419 00	Real estate,	10,000 00
Deposits,	650,283 24	Legal tender notes,	42,500 00
Bank balances,	42,660 06	Bills of other banks and checks,	116,107 00
Profits,	153,633 56	Bank balances,	162,177 25
		Specie,	32,565 10
	1,906,995 86		1,906,995 86

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 Andrews, E. H. Banks, all of Biddeford.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 133.	
Largest amount of stock held by any one person or corporation, 100 shares.	
Amount of stock owned out of the State, 190 shares.	
Discount day, Monday.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State and Government tax,	\$1,000 00
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 3 per cent.,	2250 00
Declared,	March 31, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	69 52
Liabilities of directors as principals,	5,113 98
Liabilities of directors as sureties,	13,283 54
Liabilities of stockholders as principals,	11,500 38
Loan as verified by actual inspection,	115,247 39
Loan largest, April 25, 1864,	133,746 18
Loan made up of 296 notes and drafts,	—
Overdue paper,	12,358 47
Probable loss on overdue paper,	500 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	264 25
Amount of government tax paid the year on circulation and deposits,	395 51
Amount of government tax paid the past year on dividends and reserved profits,	139 04
Whole amount of bills received from the engraver as appears by the engraver's bills exhibited,	144,000 00
Bills destroyed as appears by the records,	64,547 00
Unsigned bills on hand,	17,050 00
Bills in bank at time of examination, June 24, 1864,	22,184 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$115,247 39
Circulation,	40,219 00	Real estate,	1,000 00
Deposits,	37 613 34	Bills of other banks and checks,	10,617 05
Bank balances,	439 60	Bank balances,	24,365 49
Profits,	784 76	Specie,	2,826 77
	154,056 70		154,056 70
Immediate liabilities,	78,271 94	Immediate resources,	37,809 31

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$124,125 60
Circulation,	44,776 00	Real estate and bank charges,	2,069 34
Deposits,	20,408 00	Legal tender notes,	382 00
Bank balances,	189,60	Bills of other banks and checks,	7,626 04
Profits,	612 76	Bank balances,	3,998 10
	140,986 36	Specie,	2,785 28
			140,986 36

* Deceased.

CITY BANK AT BATH.

Incorporated March 4, 1853.

E. K. HARDING, *President.*W. B. TAYLOR, *Cashier.*WM. B. HILL, *Assistant Cashier.*

Directors—E. K. Harding, David Patten, Silas A. Houghton, Isaac H. Randall, Chas. H. McLellan, Frank O. Moses, all of Bath.

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

Number of stockholders, 76.

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

Amount of stock owned out of the State, 63 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Annual expenses of the bank exclusive of the State and Government tax, \$2,000 00

Do business in Boston at the Globe Bank.

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

Declared, April, 1864, 10,355 89

Amount of reserved profit after declaring same and paying the State and Government tax, —

Liabilities of directors as principals, 5,500 00

Liabilities of directors as sureties, 75 00

Liabilities of stockholders as principals, 7,795 00

Loan as verified by actual inspection, 237,319 35

Loan largest, March 1, 1864, 275,297 73

Loan made up of 88 notes and drafts and U. S. Government securities, 139,000 00

Other public securities, 4,000 00

Overdue paper, 10,355 89

Probable loss on overdue paper, 2,000 00

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 95 00

Amount of government tax paid the past year on circulation and deposits, 730 58

Amount of government tax paid the past year on dividends and reserved profits, 320 57

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

Bills destroyed as appears by records, 51,000 00

Unsigned bills on hand, —

Bills in bank at time of examination, July 27, 1864, 87,499 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$237,319 35
Circulation,	67,501 00	Real estate,	—
Deposits,	113,316 44	Bills of other banks and checks,	30,994 38
Bank balances,	—	Bank balances,	60,071 97
Profits,	4,605 26	Specie,	7,037 00
	335,422 70		335,422 70
Immediate liabilities,	180,817 44	Immediate resources,	98,103 35

Exhibit November 5, 1864.

Capital,	\$150,000 00	Loan,	\$268,088 73
Circulation,	60,798 00	Real estate,	1,586 07
Deposits,	182,836 48	Legal tender notes,	19,938 00
Bank balances,	3 61	Bills of other banks and checks,	4,209 00
Profits,	—	Bank balances,	88,931 91
		Specie,	7,037 92
		Profits,	3,846 46
	393,638 09		393,638 09

COBBOSSEE CONTEE BANK AT GARDINER.

Incorporated March 23, 1852.

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

Directors—William Bradstreet, John S. Mitchell, Charles Danforth, F. G. Richards, Stephen Young.

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

Number of stockholders, 79.

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 was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

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

\$3,000 00

Declared,

July 5, 1864.

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

\$15,148 40

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

17,063 35

Liabilities of stockholders as principals,

10,500 00

Loan as verified by actual inspection,

238,478 48

Loan largest, July 22, 1864,

238,478 48

Loan made up of 125 notes and drafts and U. S. Government securities,

60,000 00

Other public securities,

—

Overdue paper,

33,334 50

Probable loss on overdue paper,

3,000 00

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

653 20

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

668 22

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

359 13

A bank note register shows bills in existence December 30, 1853,

100,000 00

Bills received since, as by engraver's bill exhibited,

150,000 00

Bills destroyed as appears by records,

17,000 00

Unsigned bills on hand,

111,000 00

Bills in bank at time of examination, July 22, 1864,

17,675 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$238,478 48
Circulation,	103,725 00	Real estate,	—
Deposits,	39,960 13	Bills of other banks and checks,	26,584 49
Bank balances,	—	Bank balances,	8,056 10
Profits,	15,785 04	Specie,	6,351 10
	279,470 17		279,470 17
Immediate liabilities,	163,685 13	Immediate resources,	40,991 69

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$237,238 70
Circulation,	108,701 00	Real estate,	—
Deposits,	51,319 00	Legal tender notes,	18,855 00
Bank balances,	471 22	Bills of other banks and checks,	2,998 00
Profits,	8,261 05	Bank balances,	3,318 53
	268,752 87	Specie,	6,342 64
			268,752 87

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, Charles W. Roberts of Bangor; Joseph Chase of Dover.

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

Number of stockholders, 71.

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

Amount of stock owned out of the State, 95 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$2,200.

Do business in Boston at the Suffolk Bank.

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

\$4,500 00

Declared,

April, 1864.

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

\$2,200 00

Liabilities of directors as principals,

15,500 00

Liabilities of directors as sureties,

51,844 63

Liabilities of stockholders as principals,

-

Loan as verified by actual inspection,

369,474 43

Loan largest, August 1, 1864,

369,474 43

Loan made up of 241 notes and drafts and U. S. Government securities,

5,000 00

Other public securities,

18,500 00

Overdue paper,

4,200 00

Probable loss on overdue paper,

-

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

154 29

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

1,831 80

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

274 17

Whole amount of bills received as appears by bank books and engraver's bill exhibited for a part,

1,437,392 00

Bills destroyed as appears by records,

1,001,206 00

Unsigned bills on hand,

71,000 00

Bills in bank at time of examination, August 1, 1864,

133,749 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$369,474 43
Circulation,	231,437 00	Real estate,	-
Deposits,	39,347 94	Bills of other banks and checks,	37,327 19
Bank balances,	13,859 00	Bank balances,	18,979 39
Profits,	7,757 66	Specie,	16,620 61
	442,401 62		442,401 62
Immediate liabilities,	284,643 96	Immediate resources,	72,927 19

Exhibit November 5, 1864.

Capital,	\$150,000 00	Loan,	\$359,891 76
Circulation,	201,785 00	Real estate,	-
Deposits,	49,315 11	Legal tender notes,	3,310 00
Bank balances,	6,102 17	Bills of other banks and checks,	3,100 78
Profits,	4,992 62	Bank balances,	17,171 46
	412,194 90	Specie,	28,720 90
			412,194 90

FARMERS' BANK AT BANGOR.

*Incorporated March 23, 1853.*JAMES DUNNING, *President.*WM. H. PARSONS, *Cashier.**Directors*—James Dunning, Solomon Parsons, James B. Fiske, Winthrop Chapman, Lemuel Bradford, all of Bangor.

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

Number of stockholders, 90.

Largest amount of stock held by any one person or corporation, 125 shares.

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

Discount day—Monday.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

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

\$4,000 00

Declared,

April, 1864.

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

Government tax,

—

Liabilities of directors as principals,

1,400 00

Liabilities of directors as sureties,

3,467 43

Liabilities of stockholders as principals,

1,790 40

Loan as verified by actual inspection,

253,859 54

Loan largest, July 9, 1864,

268,872 97

Loan made up of 171 notes and drafts and U. S. Government securities,

119,000 00

Overdue paper,

625 00

Probable loss on overdue paper,

—

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

—

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

970 00

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

213 71

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

541,600 00

Bills destroyed as appears by records,

300,800 00

Unsigned bills on hand,

24,000 00

Bills in bank at time of examination, July 30, 1864,

54,999 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$259,859 54
Circulation,	161,801 00	Real estate,	—
Deposits,	70,854 24	Bills of other banks and checks,	62,033 44
Bank balances,	—	Bank balances,	20,088 71
Profits,	9,895 59	Specie,	569 14
	<u>342,550 83</u>		<u>342,550 83</u>
Immediate liabilities,	232,655 24	Immediate resources,	82,691 29

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$220,466 10
Circulation,	119,111 00	Real estate,	—
Deposits,	89,387 42	Legal tender notes,	24,165 00
Bank balances,	11,488 76	Bills of other banks and checks,	208 89
Profits,	—	Bank balances,	73,116 71
	<u>319,987 18</u>	Specie,	2,030 48
			<u>319,987 18</u>

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 Mowe, 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, 40 shares.		
Amount of stock owned out of the State, 433 shares.		
Discount day, Wednesday.		
Annual settlement was made with the cashier.		
Cashier's bond was renewed and is recorded.		
Allow no interest on deposits.		
Annual expenses of the bank exclusive of the State tax, about \$1,600.		
Do business in Boston at the North Bank.		
Rate and amount of last dividend, 3½ per cent.,		
Declared,		\$2,625 00
		April 1, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,		10,630 98
Liabilities of directors as principals,		11,234 19
Liabilities of directors as sureties,		9,301 63
Liabilities of stockholders as principals,		2,187 56
Loan as verified by actual inspection,		138,540 48
Loan largest, July 6, 1864,		140,218 95
Loan made up of 120 notes and drafts and U. S. Government securities,		33,000 00
Other public securities,		24,800 00
Overdue paper,		369 00
Probable loss on overdue paper,		-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,		372 08
Amount of government tax paid the past year on circulation and deposits,		647 59
Amount of government tax paid the past year on dividends and reserved profits,		164 17
Whole amount of bills as by the engraver's certificate shown,		140,010 00
Bills destroyed as appears by records,		48,612 00
Unsigned bills,		-
Bills in bank at time of examination, July 15, 1864,		20,316 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$138,540 48
Circulation,	71,082 00	Real estate,	7,522 70
Deposits,	59,744 73	Bills of other banks and checks,	10,027 61
Bank balances,	12,224 72	Bank balances,	71,522 71
Profits,	13,865 05	Specie,	4,303 00
	<hr/>		<hr/>
	231,916 50		231,916 50
Immediate liabilities,	143,051 45	Immediate resources,	85,853 32

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$154,486 61
Circulation,	74,779 00	Real estate,	7,522 70
Deposits,	75,457 43	Legal tender notes,	3,000 00
Bank balances,	12,401 01	Bills of other banks and checks,	1,521 57
Profits,	14,105 79	Bank balances,	80,986 95
		Specie,	4,200 00
		Expense,	25 40
	<hr/>		<hr/>
	251,743 23		251,743 23

GARDINER BANK AT GARDINER.

*Incorporated January 31, 1814.*JOSEPH BRADSTREET, *President.*GEORGE F. ADAMS, *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, 61.

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

Amount of stock owned out of the State, 160 shares.

Discount day, Monday.

A settlement was made with the former cashier on his leaving the bank and the present incumbent was elected in February, 1864.

Cashier's bond filed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Tremont Bank.

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

Declared, March, 1864.

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

ernment tax, 2,334 89

Liabilities of directors as principals, 5,598 20

Liabilities of directors as sureties, 836 56

Liabilities of stockholders as principals, 5,598 20

Loan as verified by actual inspection, 114,363 20

Loan largest, July 11, 1864, 117,000 07

Loan made up of 114 notes and drafts and U. S. Government securities, 8,000 00

Overdue paper, 10,372 00

Probable loss on overdue paper, 5,000 00

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

1863, 127 61

Amount of government tax paid on circulation and deposits the past year, 331 97

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

year, 88 69

Whole amount of bills issued as appears by a bank note register, 578,663 00

Bills destroyed as appears by records and the register, 500,971 00

Unsigned bills on hand, 71,900 00

Bills in bank at date of examination, July 22, 1864, 29,080 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$114,363 20
Circulation,	48,612 00	Real estate,	2,000 00
Deposits,	36,561 18	Bills of other banks and checks,	17,804 65
Bank balances,	—	Bank balances,	3,010 72
Profits,	4,913 89	Specie,	2,908 50
	140,087 07		140,087 07
Immediate liabilities,	85,173 18	Immediate resources,	22,723 87

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$129,106 62
Circulation,	59,267 00	Real estate,	2,000 00
Deposits,	50,475 77	Legal tender notes,	12,970 00
Bank balances,	427 22	Bills of other banks and checks,	5,988 00
Profits,	4,580 88	Bank balances,	11,785 57
		Specie,	2,900 68
	164,750 87		164,750 87

GEORGES BANK AT THOMASTON.

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

Directors—Edward O'Brien, Joseph Gilchrist, Thomas O'Brien, Levi B. Gilchrist, William Stetson, Caleb Levensaler of Thomaston; Edwin Smith 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, 100 shares.	
Amount of stock owned out of the State, 32 shares.	
Discount day, first and third Monday of each month.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, about \$300.	
Do business in Boston at the Exchange Bank.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
Declared,	April 4, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	150 00
Liabilities of directors as principals,	10,000 00
Liabilities of directors as sureties,	13,648 55
Liabilities of stockholders as principals,	200 00
Loans verified by actual inspection,	64,916 67
Loan largest, April 23, 1864,	80,907 76
Loan made up of 34 notes and drafts and public securities,	5,000 00
Overdue paper,	11,824 00
Probable loss on overdue paper,	1,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	—
Amount of government tax paid the past year on circulation and deposits,	623 55
Amount of government tax paid the past year on dividends and reserved profits,	91 35
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	97,000 00
Bills destroyed as appears by records,	42,000 00
Unsigned bills on hand,	5,000 00
Bills in bank at time of examination, August 17, 1864,	35,230 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$64,916 67
Circulation,	14,770 00	Real estate,	9,070 32
Deposits,	92,731 68	Bills of other banks and checks,	3,322 02
Bank balances,	—	Bank balances,	71,505 70
Profits,	1,997 35	Specie,	10,684 32
	159,499 03		159,499 03
Immediate liabilities,	107,501 68	Immediate resources,	85,512 04

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$80,234 05
Circulation,	14,295 00	Real estate,	9,070 32
Deposits,	68,525 66	Legal tender notes,	309 62
Bank balances,	—	Bills of other banks and checks,	5,011 00
Profits,	613 25	Bank balances,	28,399 58
		Specie,	10,409 34
	133,433 91		133,433 91

LIME ROCK BANK AT ROCKLAND.

Incorporated April 1, 1863.

JOHN T. BERRY, *President.*C. C. CHANDLER, *Cashier.*

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

Capital, \$70,000. Par value of shares, \$70.	
Number of stockholders, 151.	
Largest amount of stock held by any one person or corporation, 41 shares.	
Amount of stock owned out of the State, 33 shares.	
Have no special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, about \$1,000.	
Do business in Boston at the Suffolk and Exchange Banks.	
Rate and amount of last dividend, 4 2-7 per cent.,	\$3,000 00
Declared,	April 9, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	1,617 40
Liabilities of directors as principals,	-
Liabilities of directors as sureties,	900 00
Liabilities of stockholders as principals,	2,837 46
Loan as verified by actual inspection,	125,337 13
Loan largest, May 2, 1864,	140,320 67
Loan made up of 57 notes and drafts and U. S. Government securities,	60,000 00
Overdue paper,	25,901 94
Probable loss on overdue paper,	2,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	39 81
Amount of government tax paid the past year on circulation and deposits,	433 78
Amount of government tax paid the past year on dividends and reserved profits,	201 30
Whole amount of bills received from the engraver as appears by the books,	141,855 00
Bills destroyed as appears by records,	59,047 00
Unsigned bills on hand,	9,500 00
Bills in bank at time of examination, August 18, 1864,	35,485 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$125,337 13
Circulation,	37,823 00	Real estate,	4,400 00
Deposits,	51,320 26	Bills of other banks and checks,	14,764 20
Bank balances,	-	Bank balances,	7,802 97
Profits,	5,022 53	Specie,	11,861 49
	164,165 79		164,165 79
Immediate liabilities,	89,143 26	Immediate resources,	34,438 66

Exhibit November 5, 1864.

Capital,	\$70,000 00	Loan,	\$120,022 30
Circulation,	41,352 00	Real estate,	4,400 00
Deposits,	65,152 22	Legal tender notes, about	5,616 00
Bank balances,	725 00	Bills of other banks and checks,	5,789 98
Profits,	4,167 91	Bank balances,	33,662 37
		Specie,	11,906 48
	181,397 13		181,397 13

LINCOLN BANK AT BATH.

Incorporated June 16, 1813.

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

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

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

Number of stockholders, 148.

Largest amount of stock held by any one person or corporation, 175 shares.

Amount of stock owned out of the State, 23 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$1,550.

Do business in Boston at the Globe Bank.

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

\$6,000 00

Declared,

March 29, 1864.

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

-

Liabilities of directors as principals,

150 00

Liabilities of directors as sureties,

4,100 00

Liabilities of stockholders as principals,

300,626 65

Loan as verified by actual inspection,

320,123 70

Loan largest, April 25, 1864,

211,000 00

Loan made up of 59 notes and drafts and U. S. Government securities,

15,640 16

Overdue paper,

5,000 00

Probable loss on overdue paper,

19 20

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

894 33

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

337 27

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

297,500 00

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

151,536 00

Bills destroyed as appears by the records,

45,000 00

Unsigned bills on hand,

68,094 00

Bills in bank at time of examination, July 28, 1864,

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$300,626 65
Circulation,	32,870 00	Real estate,	-
Deposits,	255,047 03	Bills of other banks and checks,	16,533 48
Bank balances,	928 60	Bank balances,	168,115 85
Profits,	8,932 27	Specie,	12,501 92
	497,777 90		497,777 90
Immediate liabilities,	288,845 63	Immediate resources,	197,151 25

Exhibit November 5, 1864.

Capital,	200,000 00	Loan,	\$353,434 87
Circulation,	18,256 00	Real estate,	-
Deposits,	227,715 75	Legal tender notes,	7,125 00
Bank balances,	3,707 00	Bills of other banks and checks,	21,308 00
Profits,	9,875 15	Bank balances,	61,016 41
		Specie,	12,503 50
		Suspense account,	496 19
	455,883 97		455,883 97

LUMBERMAN'S BANK AT OLDTOWN.

Incorporated April 9, 1852.

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

Directors—William H. Smith, Asa Smith, Jr., of Bangor; J. L. Smith, I. W. Pollard of Oldtown, and John Gardner of Patten.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 24.	
Largest amount of stock held by any one person or corporation, 100 shares.	
Amount of stock owned out of the State, 200 shares.	
No special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow interest at 3 per cent. on deposits.	
Have \$1,600 now on deposit drawing interest.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$1,400 00
Do business in Boston at the Bank of Mutual Redemption.	
Rate and amount of last dividend, 3 per cent.,	1,500 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	274 68
Liabilities of directors as principals,	4,362 52
Liabilities of directors as sureties,	7,624 62
Liabilities of stockholders as principals,	2,325 25
Loan as verified by actual inspection,	96,832 18
Loan largest, July 2, 1864,	106,435 92
Loan made up of 129 notes and drafts and U. S. Government securities,	22,000 00
Other public securities,	700 00
Overdue paper,	12,569 10
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	-
Amount of Government tax paid the past year on circulation and deposits,	436 58
Amount of Government tax paid the past year on dividends and reserved profits,	90 00
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	210,050 00
Bills destroyed as appears by records,	98,200 00
Unsigned bills on hand,	16,550 00
Bills in bank at time of examination, August 3, 1864,	46,733 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$96,832 18
Circulation,	48,567 00	Fixtures,	1,500 00
Deposits,	34,759 23	Bills of other banks and checks,	15,164 36
Bank balances,	-	Bank balances,	19,609 68
Profits,	2,577 03	Specie,	2,797 04
	135,903 26		135,903 26
Immediate liabilities,	83,326 23	Immediate resources,	37,571 08

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$89,501 94
Circulation,	40,406 00	Real estate,	1,500 00
Deposits,	36,709 24	Legal tender notes,	6,720 00
Bank balances,	-	Bills of other banks and checks,	6,374 04
Profits,	1,775 32	Bank balances,	21,598 83
		Specie,	3,195 75
	128,890 56		128,890 56

MANUFACTURERS' AND TRADERS' BANK AT PORTLAND.

Incorporated February 27, 1832.

RUFUS HORTON, *President*.EDWARD GOULD, *Cashier*.*Directors*—Rufus Horton, E. McKenney, Neal Dow, A. K. Shurtleff, F. G. Messer.

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

Number of stockholders, 280.

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

Amount of stock owned out of the State, 880 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$4,270.

Do business in Boston at the Suffolk Bank.

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

\$10,000 00

Declared,

April, 1864.

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

Government tax,

11,072 32

Liabilities of directors as principals,

5,000 00

Liabilities of directors as sureties,

4,994 93

Liabilities of stockholders as principals,

800 00

Loan as verified by actual inspection,

693,000 18

Loan largest, September 28, 1864,

693,000 18

Loan made up of 467 notes and drafts and U. S. Government securities,

173,000 00

Other public securities,

2,000 00

Overdue paper,

5,326 30

Probable loss on overdue paper,

-

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

933 50

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

2,408 73

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

746 59

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

981,750 00

Bills destroyed as appears by records,

585,750 00

Unsigned bills on hand,

112,000 00

Bills in bank at time of examination, September 28, 1864,

25,300 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$250,000 00	Loan,	\$693,000 18
Circulation,	258,700 00	Real estate,	-
Deposits,	215,124 50	Bills of other banks and checks,	37,486 96
Bank balances,	1,189 52	Bank balances,	11,772 74
Profits,	31,783 11	Specie,	14,537 25
	756,797 13		756,797 13
Immediate liabilities,	475,014 02	Immediate resources,	63,796 95

Exhibit November 5, 1864.

Capital,	\$250,000 00	Loan,	\$640,629 95
Circulation,	247,851 00	Real estate,	-
Deposits,	223,093 61	Legal tender notes,	20,200 00
Bank balances,	3,634 08	Bills of other banks and checks,	24,130 00
Profits,	21,104 68	Bank balances,	46,279 32
		Specie,	14,444 10
	745,683 37		745,683 37

MANUFACTURERS' BANK AT SACO.

Incorporated February 23, 1825.

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

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

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 138.	
Largest amount of stock owned by any one person or corporation, 58 shares.	
Amount of stock owned out of the State, 241 shares.	
Discount day, Tuesday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, about \$1,600.	
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 3½ per cent.,	\$3,500 00
Declared,	April 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	\$2,927 74
Liabilities of directors as principals,	1,356 95
Liabilities of directors as sureties,	5,556 28
Liabilities of stockholders as principals,	3,000 00
Loan as verified by actual inspection,	171,636 11
Loan largest, February 27, 1864,	183,288 44
Loan made up of 204 notes and drafts and public securities,	25,700 00
Overdue paper,	8,874 03
Probable loss on overdue paper,	2,100 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	300 47
Amount of government tax paid the past year on circulation and deposits,	618 75
Amount of government tax paid the past year on dividends and reserved profits,	216 50
Whole amount of bills in existence as appears by a bank note account,	117,200 00
Bills destroyed as appears by records,	13,000 00
Unsigned bills on hand,	—
Bills in bank at time of examination, June 25, 1864,	39,200 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$171,636 11
Circulation,	65,000 00	Real estate,	3,835 00
Deposits,	24,607 85	Bills of other banks and checks,	1,736 00
Bank balances,	3,064 38	Bank balances,	11,340 95
Profits,	4,780 11	Specie,	8,904 28
	197,452 34		197,452 34
Immediate liabilities,	92,672 23	Immediate resources,	21,981 23

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$157,763 87
Circulation,	60,223 00	Real estate,	3,835 00
Deposits,	19,106 86	Legal tender notes,	1,300 00
Bank balances,	1,332 05	Bills of other banks and checks,	1,387 50
Profits,	4,219 24	Bank balances,	11,350 94
	184,881 15	Specie,	9,243 84
			184,881 15

MEDOMAK BANK AT WALDOBOROUGH.

*Incorporated April 1, 1836.*GEORGE D. SMOUSE, *President.*GEORGE ALLEN, *Cashier.*

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

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

Number of stockholders, 119.

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

Amount of stock owned out of the State, 141 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

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

Declared, March, 1864.

Amount of reserved profits after declaring same and paying State and Government tax, 59 09

Liabilities of directors as principals, 100 00

Liabilities of directors as sureties, 977 87

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 80,174 19

Loan largest, October 3, 1863, 99,490 65

Loan made up of 92 notes and drafts and other public securities, 14,163 28

Overdue paper, 2,215 15

Probable loss on overdue paper, 1,000 00

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

Amount of government tax paid on circulation and deposits the past year, 434 63

Amount of government tax paid on dividends and reserved profits the past year, 120 00

Whole amount of bills received from the engraver as appears by the Bank Note Register, 74,350 00

Bills destroyed as appears by the records, 8,750 00

Unsigned bills on hand, 53,000 00

Bills in bank at time of examination, August 16, 1864, 43,654 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$80,174 19
Circulation,	21,946 00	Real estate,	720 71
Deposits,	54,175 61	Bills of other banks and checks,	12,171 84
Bank balances,	—	Bank balances,	32,440 56
Profits,	4,720 62	Specie,	5,334 93
	<u>130,842 23</u>		<u>130,842 23</u>
Immediate liabilities,	76,121 61	Immediate resources,	42,947 33

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$82,157 05
Circulation,	25,825 00	Real estate,	720 71
Deposits,	49,727 79	Legal tender notes,	3,800 00
Bank balances,	—	Bills of other banks and checks,	3,166 73
Profits,	3,759 66	Bank balances,	34,039 03
	<u>129,312 45</u>	Specie,	5,438 93
			<u>129,312 45</u>

MECHANICS' BANK AT PORTLAND.

Incorporated April 18, 1854.

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

Directors—Allen Haines, Edward Hamblin, Daniel Hood, Wm. L. Southard of Portland; Henry Pennell of Gray.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 129.	
Largest amount of stock held by any one person or corporation, 65 shares.	
Amount of stock owned out of the State, 178 shares.	
Discount day, Tuesday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,600.	
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 4 per cent.,	\$4,000 00
Declared,	Sept. 27, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	525 28
Liabilities of directors as principals,	2,000 00
Liabilities of directors as sureties,	6,339 81
Liabilities of stockholders as principals,	2,567 00
Loan as verified by actual inspection,	211,184 28
Loan largest, July 5, 1864,	214,239 16
Loan made up of 304 notes and drafts and U. S. Government securities,	40,000 00
Other public securities,	6,000 00
Overdue paper,	7,386 15
Probable loss on overdue paper,	1,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	228 88
Amount of government tax paid the past year on circulation and deposits,	792 02
Amount of government tax paid the past year on dividends and reserved profits,	308 46
Whole amount of bills received from engraver as by engraver's bill exhibited,	221,000 00
Bills destroyed as appears by records,	49,000 00
Unsigned bills on hand,	50,000 00
Bills in bank at time of examination, September 29, 1864,	21,490 00

	<i>Liabilities.</i>		<i>Resources.</i>
Capital,	\$100,000 00	Loan,	\$211,184 28
Circulation,	100,510 00	Real estate,	—
Deposits,	27,868 31	Bills of other banks and checks,	2,889 21
Bank balances,	122 65	Bank balances,	9,593 64
Profits,	4,266 17	Specie,	9,100 00
	232,767 13		232,767 13
Immediate liabilities,	128,500 96	Immediate resources,	21,582 85

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$195,868 05
Circulation,	88,365 00	Real estate,	—
Deposits,	26,265 15	Legal tender notes,	1,450 00
Bank balances,	670 91	Bills of other banks and checks,	7,450 40
Profits,	742 80	Bank balances,	2,175 00
		Specie,	9,100 41
	216,043 86		216,043 86

MERCHANTS' BANK AT PORTLAND.

Incorporated February 19, 1825.

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

Directors—Rensellaer Cram, William Willis, Jacob McLellan, Rufus E. Wood, Charles Oxnard, N. W. Rice, and John Lynch.

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

Number of stockholders, 231.

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

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

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State and Government tax, \$5,000.

Do business in Boston at the State Bank.

Rate and amount of last dividend, 4 67-100 per cent.,

\$14,000 00

Declared,

April, 1864.

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

\$32,823 12

Liabilities of directors as principals,

9,405 05

Liabilities of directors as sureties,

32,640 62

Liabilities of stockholders as principals,

21,224 05

Loan as verified by actual inspection,

700,317 00

Loan largest, June 27, 1864,

700,917 00

Loan made up of 415 notes and drafts and U. S. Government securities,

148,954 00

Other public securities,

14,000 00

Overdue paper,

2,933 06

Probable loss on overdue paper,

-

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

762 62

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

1,563 94

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

894 00

Whole amount of bills received from the engraver,

1,426,075 00

Bills destroyed as appears by records,

830,075 00

Unsigned bills on hand,

308,000 00

Bills in bank at time of examination, June 27, 1864,

67,069 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$300,000 00	Loan,	\$700,917 00
Circulation,	220,931 00	Real estate,	30,051 90
Deposits,	215,780 69	Bills of other banks and checks,	37,933 61
Bank balances,	7,950 18	Bank balances,	4,879 45
Profits,	46,866 16	Specie,	17,746 07
	791,528 03		791,528 03
Immediate liabilities,	444,661 87	Immediate resources,	60,559 13

Exhibit November 7, 1864.

Capital,	\$300,000 00	Loan,	\$690,042 44
Circulation,	246,376 00	Real estate,	28,051 90
Deposits,	228,742 85	Legal tender notes, bills of other	
Bank balances,	10,818 25	banks and checks,	42,934 66
Profits,	44,968 19	Bank balances,	51,725 79
		Specie and currency,	18,150 50
	830,905 29		830,905 29

MERCHANTS' BANK AT BANGOR.

Incorporated July 18, 1850.

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

Directors—Samuel H. Blake, N. C. Ayer, Wiggins Hill, James H. Bowler of Bangor; Asa Smith of Mattawamkeag; Francis Hill of Exeter.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 52.	
Largest amount of stock held by any one person or corporation, 75 shares.	
Amount of stock owned out of the State, 18 shares.	
No special discount day.	
Cashier's bond was renewed and is recorded.	
Allow interest on deposits at 3 per cent.	
Have deposits now drawing interest, \$16,500.	
Annual expenses of the bank exclusive of the State tax, about \$1,400.	
Do business in Boston at the Bank of Commerce.	
Rate and amount of last dividend, 4 per cent.,	\$4,000 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	\$9,940 86
Liabilities of directors as principals,	7,000 00
Liabilities of directors as sureties,	6,929 29
Liabilities of stockholders as principals,	7,000 00
Loan as verified by actual inspection,	276,131 69
Loan largest, July 30, 1864,	276,131 69
Loan made up of 211 notes and drafts and U. S. Government securities,	49,771 00
Other public securities,	2,000 00
Overdue paper,	775 00
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	120 00
Amount of government tax paid the past year on circulation and deposits,	1,386 00
Amount of government tax paid the past year on dividends and reserved profits,	291 77
Whole amount of bills received from engraver, for which a bill was shown for all but \$10,000,	337,000 00
Bills destroyed as appears by records,	90,200 00
Unsigned bills,	14,900 00
Bills in bank at time of examination, July 30, 1864,	105,746 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$276,131 69
Circulation,	126,154 00	Real estate,	8,201 59
Deposits,	95,586 15	Bills of other banks and checks,	26,450 51
Bank balances,	735 74	Bank balances,	15,172 65
Profits,	15,044 23	Specie,	11,563 68
	337,520 12		337,520 12
Immediate liabilities,	222,475 89	Immediate resources,	53,186 84

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$258,647 94
Circulation,	103,114 00	Real estate,	7,761 59
Deposits,	74,608 38	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	7,471 91
Profits,	14,748 41	Bank balances,	10,623 75
		Specie,	12,022 85

MERCANTILE BANK AT BANGOR.

Incorporated February 4, 1859.

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

Directors—Samuel Larrabee, Caleb Billings, David Bugbee, Jonathan Eddy of Bangor; Arthur B. Sutton of Upper Stillwater.

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

Number of stockholders, 64.

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

Amount of stock owned out of the State, 174 shares.

No special discount day.

Cashier's bond was renewed and is recorded.

Allow interest on deposits in some few cases.

Annual expenses of the bank exclusive of the State and Government tax, \$2,200.

Do business in Boston at the Suffolk Bank.

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

\$4,000 00

Declared,

April, 1864.

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

10,256 78

Liabilities of directors as principals,

5,600 00

Liabilities of directors as sureties,

20,305 38

Liabilities of stockholders as principals,

5,371 00

Loan as verified by actual inspection,

279,453 58

Loan largest, June 18, 1864,

287,368 05

Loan made up of 323 notes and drafts,

-

Overdue paper,

2,025 00

Probable loss on overdue paper,

-

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

-

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

1,126 37

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

136 21

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

226,700 00

Bills destroyed as appears by the records,

14,500 00

Unsigned bills on hand,

-

Bills in bank at time of examination, July 29, 1864,

60,996 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$279,453 58
Circulation,	151,234 00	Real estate,	-
Deposits,	112,405 29	Bills of other banks and checks,	54,106 35
Bank balances,	-	Bank balances,	36,513 29
Profits,	15,295 37	Specie,	8,861 44
	<hr/>		<hr/>
	378,934 66		378,934 66
Immediate liabilities,	263,639 29	Immediate resources,	99,481 08

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$263,280 57
Circulation,	113,201 00	Real estate,	-
Deposits,	108,943 89	Legal tender notes,	12,800 00
Bank balances,	-	Bills of other banks and checks,	5,806 62
Profits,	13,852 27	Bank balances,	45,207 45
	<hr/>	Specie,	8,902 52
	335,997 16		<hr/>
			335,997 16

NEW CASTLE BANK AT NEW CASTLE.

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

Directors—Joseph Haines of Nobleborough; John H. Converse, Austin Hall, Joseph Stetson of New Castle; Joel Huston, Thaddeus Weeks, Wm. Hitchcock of Damariscotta.

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

Number of stockholders, 120.

Largest amount of stock held by any one person or corporation, 28 shares.

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

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

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

\$2,000 00

Declared,

May, 1864.

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

\$2,000 00

Liabilities of directors as principals,

3,750 00

Liabilities of directors as sureties,

2,565 00

Liabilities of stockholders as principals,

2,150 00

Loan as verified by actual inspection,

91,608 90

Loan largest, July 23, 1864,

93,632 30

Loan made up of 111 notes and drafts and U. S. Government securities,

36,220 00

Overdue paper,

1,219 30

Probable loss on overdue paper,

-

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

-

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

429 89

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

147 07

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

95,100 00

Bills destroyed as appears by records,

30,109 00

Unsigned bills on hand,

76 00

Bills in bank at time of examination, August 15, 1864,

13,537 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$91,608 90
Circulation,	51,378 00	Real estate,	2,861 54
Deposits,	27,364 39	Bills of other banks and checks,	2,708 53
Bank balances,	-	Bank balances,	32,599 68
Profits,	3,936 12	Specie,	2,899 86
	132,678 51		132,678 51
Immediate liabilities,	78,742 39	Immediate resources,	38,208 07

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$98,472 73
Circulation,	42,775 00	Real estate,	2,861 54
Deposits,	28,716 46	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	-
Profits,	6,900 36	Bank balances,	23,827 80
	127,791 82	Specie,	2,629 75
			127,791 82

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, 131.

Largest amount of stock held by any one person or corporation, 39 shares.

Amount of stock owned out of the State, 34 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

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

\$1,500 00

Declared,

April, 1864.

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

Government tax,

900 00

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

750 00

Liabilities of stockholders as principals,

9,400 00

Loan as verified by actual inspection,

100,151 32

Loan largest, August 18, 1864,

100,151 32

Loan made up of 65 notes and drafts and U. S. Government securities,

62,900 00

Other public securities,

3,180 00

Overdue paper,

—

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

22 00

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

390 82

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

73 75

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

111,500 00

Bills destroyed as appears by the records,

21,380 00

Unsigned bills on hand,

40,120 00

Bills in bank at time of examination, August 18th, 1864,

10,570 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$100,151 32
Circulation,	39,430 00	Real Estate,	5,500 00
Deposits,	87,659 52	Bills of other banks and checks,	41,550 92
Bank balances,	—	Bank balances,	29,151 05
Profits,	4,397 58	Specie,	5,133 81
	<u>181,487 10</u>		<u>181,487 10</u>
Immediate liabilities,	127,089 52	Immediate resources,	75,835 78

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$103,946 01
Circulation,	32,548 00	Real estate,	5,000 00
Deposits,	76,913 47	Legal tender notes,	—
Bank balances,	—	Bills of other banks and checks,	49,704 69
Profits,	4,739 21	Bank balances,	—
	<u>164,200 68</u>	Specie,	5,549 98
			<u>164,200 68</u>

NORTH BERWICK BANK AT NORTH BERWICK.

*Incorporated March 3, 1860.*WILLIAM HILL, *President.*P. HUSSEY, *Cashier.*

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

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 57.	
Largest amount of stock held by any one person or corporation, 200 shares.	
Amount of stock owned out of the State, 139 shares.	
Discount day, Thursday.	
Allow interest on deposits at the rate of 4 per cent., if on deposit over three months.	
Have at present \$2,521.39 drawing interest.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Annual expenses of the bank exclusive of the State and Government tax, about \$510 00	
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 3 per cent.,	1,500 00
Declared,	February, 1864.
Amount of reserved profit after declaring same and paying the State and Government tax,	212 89
Liabilities of directors as principals,	5,900 00
Liabilities of directors as sureties,	8,294 74
Liabilities of stockholders as principals,	6,225 00
Loan as verified by actual inspection,	86,863 75
Loan largest, April 12, 1864,	96,846 99
Loan made up of 43 notes and drafts and public securities,	11,475 00
Overdue paper,	12,749 74
Probable loss on overdue paper,	10,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	—
Amount of government tax paid the past year on circulation and deposits,	372 27
Amount of government tax paid the past year on dividends and reserved profits,	92 00
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	205,018 00
Bills destroyed as appears by records,	—
Unsigned bills on hand,	150,200 00
Bills in bank at time of examination, June 23, 1864,	17,094 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$86,863 75
Circulation,	37,724 00	Real estate,	2,000 00
Deposits,	12,275 24	Bills of other banks and checks,	492 00
Bank balances,	—	Bank balances,	8,129 89
Profits,	1,243 16	Specie,	3,756 76
	101,242 40		101,242 40
Immediate liabilities,	49,999 24	Immediate resources,	12,378 65

Exhibit November 1, 1864.

Capital,	\$50,000 00	Loan,	\$94,474 63
Circulation,	41,136 00	Real estate,	2,000 00
Deposits,	10,875 53	Legal tender notes,	—
Bank balances,	—	Bills of other banks and checks,	929 00
Profits,	1,096 35	Bank balances,	2,007 08
	103,107 88	Specie,	3,697 17
			103,107 88

OCEAN BANK AT KENNEBUNK.

Incorporated March 24, 1854.

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

Directors—Joseph Titcomb, Joseph Dane, Wm. L. Thompson, Andrew Walker, John Hill, Edward M. Morton, Tobias Lord, all of Kennebunk.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 83.	
Largest amount of stock held by any one person or corporation, 90 shares.	
Amount of stock owned out of the State, 12 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,200.	
Do business in Boston at the Bank of Mutual Redemption.	
Rate and amount of the last dividend, 3½ per cent.,	\$3,500 00
Declared,	March 28, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	2,933 26
Liabilities of directors as principals,	19,300 00
Liabilities of directors as sureties,	8,800 00
Liabilities of stockholders as principals,	38,200 00
Loan as verified by actual inspection,	215,375 55
Loan largest, June 24, 1864,	215,375 55
Loan made up of 182 notes and drafts and U. S. Government securities,	21,000 00
Other public securities,	13,500 00
Overdue paper,	6,343 17
Probable loss on overdue paper,	2,500 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	10 38
Amount of government tax paid on circulation and deposits the past year,	690 50
Amount of government tax paid on dividends and reserved profits the past year,	220 10
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	189,502 00
Bills destroyed as appears by records,	27,900 00
Unsigned bills on hand,	40,502 00
Bills in bank at time of examination, June 24, 1864,	18,132 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$215,375 55
Circulation,	102,968 00	Real estate,	-
Deposits,	44,287 67	Bills of other banks and checks,	8,904 89
Bank balances,	-	Bank balances,	23,973 31
Profits,	7,448 22	Specie,	6,450 14
	254,703 89		254,703 89
Immediate liabilities,	147,255 67	Immediate resources,	39,328 34

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$220,072 14
Circulation,	68,029 00	Real estate,	-
Deposits,	60,133 79	Legal tender notes,	1,000 00
Bank balances,	-	Bills of other banks and checks,	800 30
Profits,	5,673 89	Bank balances,	5,517 21
		Specie,	6,447 03
	233,836 68		233,836 68

OAKLAND BANK AT GARDINER.

*Incorporated March 3, 1855.*NOAH WOODS, *President.*S. BOWMAN, *Cashier.**Directors*—Noah Woods, R. Thompson, Joshua Gray, Myrick Hopkins, C. A. White.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 83.	
Largest amount of stock held by any one person or corporation, 45 shares.	
Amount of stock owned out of the State, 68 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,400.	
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
Declared,	July, 1864..
Amount of reserved profits after declaring same and paying the State and Government tax,	3,046 13
Liabilities of directors as principals,	200 00
Liabilities of directors as sureties,	5,998 22
Liabilities of stockholders as principals,	5,105 58
Loan as verified by actual inspection,	113,815 11
Loan largest, July 22, 1864,	113,815 11
Loan made up of 112 notes and drafts and U. S. Government securities,	10,000 00
Other public securities,	—
Overdue paper,	11,848 28
Probable loss on overdue paper,	250 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	142 80
Amount of government tax paid the past year on circulation and deposits,	410 04
Amount of government tax paid the past year on dividends and reserved profits,	134 98
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	144,508 00
Bills destroyed as appears by records,	52,590 00
Unsigned bills,	—
Bills in bank at time of examination, July 22, 1864,	9,361 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$113,815 11
Circulation,	82,557 00	Real estate,	400 00
Deposits,	44,573 23	Bills of other banks and checks,	63,739 73
Bank balances,	3,815 70	Bank balances,	738 22
Profits,	3,469 32	Specie,	5,722 19
	184,415 25		184,415 25
Immediate liabilities,	130,945 93	Immediate resources,	70,200 14

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$129,028 04
Circulation,	86,580 00	Real estate,	400 00
Deposits,	45,993 28	Legal tender notes,	42,240 00
Bank balances,	2,858 43	Bills of other banks and checks,	2,405 00
Profits,	4,336 89	Bank balances,	12,980 21
		Specie,	2,715 35
	189,768 60		189,768 60

PEJEPSCOT BANK AT BRUNSWICK.

*Incorporated April 15, 1857.*WILLIAM BARRON, *President.*JOHN ROGERS, *Cashier.*

Directors—William Barron, Wm. S. Skolfield of Topsham; Henry C. Martin, T. S. McLellan, Alfred Skolfield, Brunswick.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 60.	
Largest amount of stock held by any one person or corporation, 42 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 was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,000.	
Do business in Boston at the Bank of Mutual Redemption.	
Rate and amount of the last dividend, 4 per cent.,	\$2,000 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	2,948 07
Liabilities of directors as principals,	2,100 00
Liabilities of directors as sureties,	917 71
Liabilities of stockholders as principals,	3,000 00
Loan as verified by actual inspection,	95,691 37
Loan largest, April 5, 1864,	99,998 31
Loan made up of 42 notes and drafts and U. S. Government securities,	30,740 00
Other public securities,	21,833 00
Overdue paper,	3,017 71
Probable loss on overdue paper,	100 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	—
Amount of government tax paid on circulation and deposits the past year,	478 30
Amount of government tax paid on dividends and reserved profits the past year,	125 78
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	143,000 00
Bills destroyed as appears by records,	22,500 00
Unsigned bills on hand,	35,000 00
Bills in bank at time of examination, July 26, 1864,	52,600 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$95,691 37
Circulation,	32,900 00	Real estate,	3,000 00
Deposits,	27,072 86	Bills of other banks and checks,	1,286 00
Bank balances,	—	Bank balances,	10,455 77
Profits,	5,976 56	Specie,	5,516 28
	<hr/>		<hr/>
	115,949 42		115,949 42
Immediate liabilities,	59,972 86	Immediate resources,	17,258 05

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$87,248 31
Circulation,	31,388 00	Real estate,	3,000 00
Deposits,	20,887 65	Legal tender notes,	10 00
Bank balances,	—	Bills of other banks and checks,	864 00
Profits,	5,959 39	Bank balances,	11,049 31
		Specie,	6,063 42
	<hr/>		<hr/>
	108,235 04		108,235 04

PEOPLE'S BANK AT WATERVILLE.

*Incorporated March 14, 1855.*JOHN WARE, *President.*HORACE PERCIVAL, *Cashier.*

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

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 138.	
Largest amount of stock held by any one person or corporation, 29 shares.	
Amount of stock owned out of the State, 17 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,200.	
Do business in Boston at the Bank of Commerce.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	\$2,851 00
Liabilities of directors as principals,	1,800 00
Liabilities of directors as sureties,	7,000 00
Liabilities of stockholders as principals,	4,300 00
Loan as verified by actual inspection,	160,327 67
Loan largest, July 23, 1864,	160,327 67
Loan made up of 151 notes and drafts and U. S. Government securities,	5,000 00
Other public securities,	-
Overdue paper,	5,200 00
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	40 25
Amount of government tax paid the past year on circulation and deposits,	947 55
Amount of government tax paid the past year on dividends and reserved profits,	185 40
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	294,500 00
Bills destroyed as appears by records,	129,000 00
Unsigned bills on hand,	15,500 00
Bills in bank at time of examination, July 23, 1864,	49,574 00

	<i>Liabilities.</i>		<i>Resources.</i>
Capital,	\$75,000 00	Loan,	\$160,327 67
Circulation,	100,426 00	Real estate,	-
Deposits,	54,836 07	Bills of other banks and checks,	5,247 16
Bank balances,	-	Bank balances,	62,813 03
Profits,	11,244 99	Specie,	13,119 20
	241,507 06		241,507 06
Immediate liabilities,	155,262 07	Immediate resources,	81,179 39

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$160,331 60
Circulation,	100,833 00	Real estate,	-
Deposits,	19,200 86	Legal tender notes,	1,500 00
Bank balances,	-	Bills of other banks and checks,	2,667 03
Profits,	9,617 96	Bank balances,	27,020 03
	204,651 82	Specie,	13,133 16
			204,651 82

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 Houdlette, John B. Stuart, all of Richmond.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 104.	
Largest amount of stock held by any one person or corporation, 200 shares.	
Amount of stock owned out of the State, 115 shares.	
Discount day, Monday.	
Annual settlement was made with the Cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State and Government tax, \$650.	
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
Declared,	April 1, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	456 19
Liabilities of directors as principals,	5,400 00
Liabilities of directors as sureties,	7,071 00
Liabilities of stockholders as principals,	18,600 00
Loan as verified by actual inspection,	135,299 69
Loan largest, July 9, 1864,	147,026 75
Loan made up of 89 notes and drafts and public securities,	13,286 80
Overdue paper,	72,073 49
Probable loss on overdue paper,	300 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	162 93
Amount of government tax paid the past year on circulation and deposits,	437 92
Amount of government tax paid the past year on dividends and reserved profits,	157 97
Whole amount of bills as appears by books, (engraver's bill shown for \$50,000.)	155,000 00
Bills destroyed as appears by the records,	35,407 00
Unsigned bills on hand,	53,000 00
Bills in bank at time of examination, August 11, 1864,	16,046 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$135,299 69
Circulation,	50,547 00	Real estate,	1,512 32
Deposits,	29,551 89	Bills of other banks and checks,	4,253 08
Profits,	1,637 85	Bank balances,	10,176 13
		Specie,	5,495 52
	156,736 74		156,736 74
Immediate liabilities,	80,098 89	Immediate resources,	19,924 73

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$148,501 60
Circulation,	57,119 00	Real estate,	1,512 32
Deposits,	32,268 53	Legal tender notes,	2,000 00
Bank balances,	-	Bills of other banks and checks,	211 00
Profits,	2,363 99	Bank balances,	9,079 41
		Specie,	5,447 19
	166,751 52		166,751 52

ROCKLAND BANK AT ROCKLAND.

*Incorporated May 31, 1851.*ALFRED. H. KIMBALL, *President.*W. H. TITCOMB, *Cashier.**Directors*—Alfred H. Kimball, N. A. Farewell, Francis Cobb, Jonathan White, Timothy Williams, Thomas Colson, Maynard Sumner.

Capital, \$150,000. Par value of shares, \$100.	
Number of stockholders, 168.	
Largest amount of stock held by any one person or corporation, 58 shares.	
Amount of stock owned out of the State, 10 shares.	
Discount day, Tuesday.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,300.	
Do business in Boston at the Exchange and Suffolk Banks.	
Rate and amount of last dividend, 4 per cent.,	\$6,000 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	2,749 74
Liabilities of directors as principals,	12,850 00
Liabilities of directors as sureties,	23,500 00
Liabilities of stockholders as principals,	17,450 00
Loan as verified by actual inspection,	314,124 95
Loan largest, March 26, 1864,	333,055 81
Loan made up of 70 notes and drafts and U. S. Government securities,	201,700 00
Other public securities,	32,000 00
Overdue paper,	25,579 21
Probable loss on overdue paper,	500 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	1,000 00
Amount of government tax paid the past year on circulation and deposits,	680 44
Amount of government tax paid the past year on dividends and reserved profits,	268 05
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	347,200 00
Bills destroyed as appears by records,	174,549 00
Unsigned bills,	19,500 00
Bills in bank at time of examination, August 17, 1864,	55,839 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$314,124 95
Circulation,	97,312 00	Real estate,	4,500 00
Deposits,	119,892 05	Bills of other banks and checks,	7,275 87
Bank balances,	1,193 26	Bank balances,	44,846 23
Profits,	14,009 74	Specie,	12,260 00
	383,007 05		383,007 05
Immediate liabilities,	218,397 31	Immediate resources,	64,382 10

Exhibit November 5, 1864.

Capital,	\$150,000 00	Loan,	\$314,879 58
Circulation,	105,865 00	Real estate,	4,500 00
Deposits,	99,831 59	Legal tender notes,	6,160 00
Bank balances,	1,332 31	Bills of other banks and checks,	12,640 09
Profits,	17,633 58	Bank balances,	24,162 15
		Specie,	12,320 66
	374,662 48		374,662 48

SANDY RIVER BANK AT FARMINGTON.

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

Directors—E. G. Butler, James Stanley, J. W. Fairbanks, P. M. Garcelon, Hannibal Belcher, of Farmington; James Towle, of Phillips.

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

Number of stockholders, 115.

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

Amount of stock owned out of the State, 52 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Merchants' Bank.

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

Declared, April, 1864. 7

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

Liabilities of directors as principals, \$1,200 00

Liabilities of directors as sureties, 2,000 00

Liabilities of stockholders as principals, 28,000 00

Loan as verified by actual inspection, 122,275 84

Loan largest, July 26, 1864, 122,275 84

Loan made up of 79 notes and drafts and U. S. securities, 40,000 00

Other public securities, 10,000 00

Overdue paper, 11,065 45

Probable loss on overdue paper, —

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 104 56

Amount of government tax paid the past year on circulation and deposits, 593 25

Amount of government tax paid the past year on dividends and reserved profits, 152 25

Whole amount of bills received, (engraver's bill shown for all but \$64,500,) 256,945 00

Bills destroyed as appears by records, 112,051 00

Unsigned bills on hand, 74,000 00

Bills in bank at time of examination, July 26, 1864, 4,034 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$122,275 84
Circulation,	66,860 00	Real estate,	2,920 95
Deposits,	18,333 64	Bills of other banks and checks,	9,912 04
Bank balances,	—	Bank balances,	22,528 88
Profits,	3,064 93	Specie,	5,620 86
	163,258 57		163,258 57
Immediate liabilities,	85,193 64	Immediate resources,	38,061 78

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$146,087 42
Circulation,	72,725 00	Real estate,	2,920 95
Deposits,	17,477 36	Legal tender notes,	1,923 00
Bank balances,	—	Bills of other banks and checks,	2,459 24
Profits,	79 15	Bank balances,	6,270 44
		Specie,	5,620 86
	165,281 51		165,281 51

SAGADAHOC BANK AT BATH.

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

Directors—William M. Reed, W. V. Moses, John Smith, Lewis Blackmar,* of Bath; Moses Biggs of Georgetown; William Purinton of Bowdoinham; Lincoln Webb of Woolwich.

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

Number of stockholders, 86.

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

Amount of stock owned out of the State, 134 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank.

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

\$5,000 00

Declared,

April, 1864.

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

Government tax,

10,368 55

Liabilities of directors as principals,

200 00

Liabilities of directors as sureties,

8,960 00

Liabilities of stockholders as principals,

11,200 00

Loan as verified by actual inspection,

227,187 76

Loan largest, July 27, 1864,

227,187 76

Loan made up of 50 notes and drafts and U. S. Government securities,

125,000 00

Other public securities,

10,471 00

Overdue paper,

1,467 12

Probable loss on overdue paper,

300 00

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

107 20

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

496 36

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

274 64

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

373,500 00

Bills destroyed as appears by records,

208,028 00

Unsigned bills on hand,

107,000 00

Bills in bank at time of examination, July 27, 1864,

26,888 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$227,187 76
Circulation,	31,584 00	Real estate,	5,000 00
Deposits,	140,972 56	Bills of other banks and checks,	5,571 00
Bank balances,	-	Bank balances,	42,269 19
Profits,	14,418 17	Specie,	6,046 78
	286,074 73		286,074 73
Immediate liabilities,	171,656 56	Immediate resources,	53,886 97

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$187,838 06
Circulation,	27,115 00	Real estate,	5,000 00
Deposits,	103,437 81	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	3,034 00
Profits,	10,863 46	Bank balances,	39,513 71
		Specie,	6,030 50
	241,416 27		241,416 27

* Deceased.

SEARSPORT BANK AT SEARSPORT.

*Incorporated March 15, 1853.*ISAAC CARVER, *President.*CHARLES GORDON, *Cashier.*

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

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 64.	
Largest amount of stock held by any one person or corporation, 33 shares.	
Amount of deposit now bearing interest, \$4,500.	
No special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow interest on deposits at 3 per cent., not exceeding \$500 to any one depositor.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,712.84.	
Do business in Boston at the Freemans Bank.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
Declared,	April 1, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	4,006 36
Liabilities of directors as principals,	3,850 00
Liabilities of directors as sureties,	3,820 00
Liabilities of stockholders as principals,	11,521 00
Loan as verified by actual inspection,	135,077 42
Loan largest, May 28, 1864,	136,354 16
Loan made up of 112 notes and drafts and U. S. Government securities,	28,822 56
Other public securities,	5,500 00
Overdue paper,	628 00
Probable loss on overdue paper,	50 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	-
Amount of government tax paid the past year on circulation and deposits,	600 08
Amount of government tax paid the past year on dividends and reserved profits,	258 43
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	174,000 00
Bills destroyed as appears by records,	115,519 00
Unsigned bills on hand,	-
Bills in bank at time of examination, August 24, 1864,	1,204 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$135,077 42
Circulation,	57,277 00	Real estate,	-
Deposits,	51,195 00	Bills of other banks and checks,	137 62
Bank balances,	270 84	Bank balances,	21,984 61
Profits,	7,194 17	Specie,	8,737 36
	165,937 01		165,937 01
Immediate liabilities,	108,742 84	Immediate resources,	39,859 59

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$121,964 95
Circulation,	47,842 00	Real estate,	-
Deposits,	43,812 41	Legal tender notes,	-
Bank balances,	270 84	Bills of other banks and checks,	200 00
Profits,	6,489 49	Bank balances,	16,104 44
		Specie,	10,145 35
	148,414 74		148,414 74

SOUTH BERWICK BANK AT SOUTH BERWICK.

*Incorporated January 31, 1823.*JOHN H. BURLEIGH, *President.*EDWARD HAYMAN, *Cashier.*

Directors—John H. Burleigh, Hiram H. Hobbs, John Plummer, William D. Jewett, Elisha H. Jewett, Theodore H. Jewett and Isaac P. Yeaton all of South Berwick.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 91.	
Largest amount of stock held by any one person or corporation, 120 shares.	
Amount of stock owned out of the State, 710 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State and Government tax, about \$750.	
Do business in Boston at the Suffolk Bank.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
Declared,	April 4, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	5,245 33
Liabilities of directors as principals,	13,700 25
Liabilities of directors as sureties,	5,954 46
Liabilities of stockholders as principals,	1,319 75
Loan as verified by actual inspection,	168,584 44
Loan largest, April 4, 1864,	178,775 71
Loan made up of 42 notes and drafts and U. S. Government securities,	66,400 00
Other public securities,	18,500 00
Overdue paper,	18,763 49
Probable loss on overdue paper,	15,800 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	440 04
Amount of government tax paid the past year on circulation and deposits,	540 83
Amount of government tax paid the past year on dividends and reserved profits,	182 79
Whole amount of bills of the several emissions as appears by the bank books,	191,274 00
Bills received March 14, 1864, as by bill exhibited,	30,000 00
Bills destroyed as appears by records,	101,293 00
Unsigned bills on hand,	28,600 00
Bills in bank at time of examination, June 22, 1864,	25,197 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$168,584 44
Circulation,	66,184 00	Real estate,	1,336 62
Deposits,	21,230 38	Bills of other banks and checks,	7,037 00
Bank balances,	-	Bank balances,	13,982 31
Profits,	8,605 22	Specie,	5,079 23
	196,019 60		196,019 60
Immediate liabilities,	87,414 38	Immediate resources,	26,098 54

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$170,361 91
Circulation,	65,749 00	Real estate,	1,336 62
Deposits,	18,210 22	Legal tender notes,	294 00
Bank balances,	-	Bills of other banks and checks,	6,829 91
Profits,	1,950 16	Bank balances,	1,974 00
		Specie,	5,107 94
	185,909 38		185,909 38

TRADER'S BANK AT BANGOR.

*Incorporated March 16, 1853.*WALTER BROWN, *President.*E. TRASK, *Cashier.*

Directors—Walter Brown, Sidney Thaxter, Arad Thompson of Bangor; Henry Hill of Orneville; Caleb Holyoke of Brewer.

Capital, \$75,000. Par value of shares, \$75.	
Number of stockholders, 56.	
Largest amount of stock held by any one person or corporation, 167 shares.	
Amount of stock owned out of the State, 393 shares.	
No special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, \$1,600.	
Do business in Boston at the North Bank.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
Declared,	April 1, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	580 35
Liabilities of directors as principals,	-
Liabilities of directors as sureties,	8,916 97
Liabilities of stockholders as principals,	14,971 48
Loan as verified by actual inspection,	144,936 06
Loan largest, June 11, 1864,	152,751 73
Loan made up of 134 notes and drafts and U. S. Government securities,	45,000 00
Other public securities,	2,000 00
Overdue paper,	836 17
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	151 66
Amount of government tax paid the past year on circulation and deposits,	874 90
Amount of government tax paid the past year on dividends and reserved profits,	159 12
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	235,500 00
Bills destroyed as appears by the records,	78,000 00
Unsigned bills on hand,	16,500 00
Bills in bank at time of examination, August 1, 1864,	32,876 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$144,936 06
Circulation,	108,124 00	Real estate,	6,298 83
Deposits,	62,856 11	Bills of other banks and checks,	61,055 08
Bank balances,	-	Bank balances,	35,211 26
Profits,	6,169 01	Specie,	4,647 89
	252,149 12		252,149 12
Immediate liabilities,	170,980 11	Immediate resources,	100,914 23

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$178,376 88
Circulation,	82,900 00	Real estate,	6,309 61
Deposits,	100,758 69	Legal tender notes,	17,800 00
Bank balances,	-	Bills of other banks and checks,	11,365 79
Profits,	6,303 53	Bank balances,	46,961 13
		Specie,	4,148 81
	264,962 22		264,962 22

TICONIC BANK AT WATERVILLE.

*Incorporated April, 1831.*JOSEPH EATON, *President.*A. R. PLAISTED, *Cashier.*

Directors—Joseph Eaton of Winslow; J. Morrill, Samuel Appleton, Solyman Heath, Samuel Doolittle of Waterville.

Capital, \$100,000. Par value of shares, \$80.

Number of stockholders, 149.

Largest amount of stock held by any one person or corporation, 123 shares.

Amount of stock owned out of the State, 57 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Rate and amount of last dividend, 3½ per cent.,

3,221 65

Declared,

April 4, 1864.

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

Government tax,

—

Liabilities of directors as principals,

1,700 00

Liabilities of directors as sureties,

200 00

Liabilities of stockholders as principals,

11,173 84

Loan as verified by actual inspection,

172,236 59

Loan largest, June 13, 1864,

181,264 57

Loan made up of 63 notes and drafts and U. S. Government securities,

84,525 00

Other public securities,

14,600 00

Overdue paper,

21,669 90

Probable loss on overdue paper,

1,500 00

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

106 82

1863,

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

789 18

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

profits,

183 64

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

exhibited,

396,589 00

Bills destroyed as appears by records,

246,239 00

Unsigned bills on hand,

61,900 00

Bills in bank at time of examination, July 23, 1864,

17,205 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$172,236 59
Circulation,	71,245 00	Real estate,	3,677 27
Deposits,	23,068 00	Bills of other banks and checks,	10,728 71
Bank balances,	—	Bank balances,	6,206 64
Profits,	3,611 31	Specie,	5,015 16
	197,864 37		197,864 37
Immediate liabilities,	94,253 00	Immediate resources,	21,950 51

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$186,850 97
Circulation,	89,431 00	Real estate,	3,677 27
Deposits,	25,259 45	Legal tender notes,	4,786 00
Bank balances,	—	Bills of other banks and checks,	6,983 51
Profits,	3,772 79	Bank balances,	11,112 98
		Specie,	5,052 51
	218,463 24		218,463 24

THOMASTON BANK AT THOMASTON.

*Incorporated February 22, 1825.*WILLIAM SINGER, *President.*O. ROBINSON, *Cashier.*

Directors—William Singer, William R. Keith, Alfred Watts, Robert Walsh,* all of Thomaston.

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

Number of stockholders, 78.

Largest amount of stock held by any one person or corporation, 55 shares.

Amount of stock owned out of the State, 23 shares.

Discount day, every other Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

Do business in Boston at the Suffolk and the Exchange Bank.

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

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

\$2,500 00

Declared,

April 4, 1864.

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

Government tax,

\$6,814 88

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

400 00

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

95,722 06

Loan largest, April 16, 1864,

112,987 06

Loan made up of 20 notes and drafts and U. S. Government securities,

45,000 00

Other public securities,

26,000 00

Overdue paper,

598 92

Probable loss on overdue paper,

—

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

23 00

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

1,219 32

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

235 53

Whole amount of bills signed as appears by the Bank Ledger and also by a Bank Note Register,

96,000 00

Bills destroyed as appears by records,

16,000 00

Unsigned bills on hand,

37,000 00

Bills in bank at time of examination, August 15, 1864,

60,979 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$95,722 06
Circulation,	19,021 00	Real estate,	3,000 00
Deposits,	270,753 80	Bills of other banks and checks,	11,685 35
Bank balances,	863 47	Bank balances,	222,391 04
Profits,	12,776 97	Specie,	20,616 79
	353,415 24		353,415 24
Immediate liabilities,	290,638 27	Immediate resources,	254,693 18

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$109,727 06
Circulation,	26,078 00	Real estate,	3,000 00
Deposits,	191,173 90	Legal tender notes,	12,543 00
Bank balances,	995 05	Bills of other banks and checks,	1,210 55
Profits,	13,545 06	Bank balances,	134,581 99
		Specie,	20,263 65
		Stamps and change,	465 76
	281,792 01		281,792 01

* Deceased.

UNION BANK AT BRUNSWICK.

*Incorporated July 27, 1850.*ADAM LEMONT, *President.*BARTLETT ADAMS, *Cashier.*

Directors—Adam Lemont, A. B. Thompson, Robert McMannus, Charles S. Pennell, Amherst Whitmore, Isaac L. Scofield, William Decker, Uriah Jack 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, 57 shares.	
Discount day, Wednesday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$1,000 00
Do business in Boston at the Market Bank.	
Rate and amount of last dividend, 4 per cent.,	2,000 00
Declared,	July, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	1,167 94
Liabilities of directors as principals,	-
Liabilities of directors as sureties,	1,300 00
Liabilities of stockholders as principals,	-
Loan as verified by actual inspection,	99,629 56
Loan largest, July 26, 1864,	99,629 56
Loan made up of 77 notes and drafts and U. S. Government securities,	25,000 00
Other public securities,	3,000 00
Overdue paper,	6,951 47
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	39 10
Amount of Government tax paid the past year on circulation and deposits,	398 63
Amount of Government tax paid the past year on dividends and reserved profits,	142 25
Whole amount of bills received, as appears by the engraver's bill exhibited,	206,000 00
Bills destroyed as appears by records,	96,372 00
Unsigned bills on hand,	27,000 00
Bills in bank at time of examination, July 26, 1864,	43,912 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$99,629 56
Circulation,	38,716 00	Real estate,	1,393 00
Deposits,	47,899 08	Bills of other banks and checks,	5,828 09
Bank balances,	-	Bank balances,	27,544 60
Profits,	1,502 08	Specie,	3,721 91
	<u>138,117 16</u>		<u>138,117 16</u>
Immediate liabilities,	86,615 08	Immediate resources,	37,094 60

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$106,004 91
Circulation,	40,253 00	Real estate,	1,393 00
Deposits,	46,845 74	Legal tender notes,	980 00
Bank balances,	-	bills of other banks and checks,	14,829 00
Profits,	2,323 19	Bank balances,	12,492 30
	<u>139,421 93</u>	Specie,	3,722 72
			<u>139,421 93</u>

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 Littlefield, Charles V. Lord of Bangor.

Capital, \$150,000.	Par value of shares, \$50.	
Number of stockholders, 11.		
Largest amount of stock held by any one person or corporation, 600 shares.		
Amount of stock owned out of the State, <i>none.</i>		
Have no special discount day.		
Allow no interest on deposits at the present time.		
Annual expenses of the bank exclusive of the State and Government tax,		\$2,500 00
Do business in Boston at the Exchange Bank.		
Rate and amount of last dividend, 3 per cent.,		4,500 00
Amount of reserved profits after declaring same and paying State and Government tax,		20,783 17
Liabilities of directors as principals,		—
Liabilities of directors as sureties,		27,314 19
Liabilities of stockholders as principals,		—
Loan as verified by actual inspection,		404,504 18
Loan largest, July 13, 1864,		418,481 99
Loan made up of 410 notes and drafts and U. S. securities,		110,000 00
Other public securities,		3,400 00
Overdue paper,		13,590 29
Probable loss on overdue paper,		7,000 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,		—
Amount of government tax paid on circulation and deposits the past year,		1,654 23
Amount of government tax paid on dividends and reserved profits the past year,		305 25
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,		588,800 00
Bills destroyed as appears by the records,		309,400 00
Unsigned bills on hand,		36,000 00
Bills in bank at time of examination, August 2, 1864,		96,203 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$404,504 18
Circulation,	146,997 00	Real estate,	10,000 00
Deposits,	130,649 42	Bills of other banks and checks,	49,991 74
Bank balances,	29,720 63	Bank balances,	3,000 00
Profits,	25,928 87	Specie,	15,800 00
	483,295 92		483,295 92
Immediate liabilities,	307,367 05	Immediate resources,	68,791 74

Exhibit November 5, 1864.

Capital,	\$150,000 00	Loan,	\$357,933 68
Circulation,	148,083 00	Real estate,	10,000 00
Deposits,	122,224 92	Legal tender notes,	4,442 00
Bank balances,	2,124 05	Bills of other banks and checks,	8,093 00
Profits,	33,892 00	Bank balances,	59,204 70
	456,323 97	Specie,	16,650 59
			456,323 97

VILLAGE BANK AT BOWDOINHAM.

Incorporated February 15, 1856.

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

Directors—Nathaniel Purrinton, John Fulton, Joseph Mustard, Robert Purrinton, E. P. Carr, of Bowdoinham; Isaac Starbird, of Litchfield; and John Coombs, of Bowdoin.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 47.	
Largest amount of stock held by any one person or corporation, 65 shares.	
Amount of stock owned out of the State, 37 shares.	
Discount day, Wednesday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax, about \$800.	
Do business in Boston at the Bank of Commerce.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying State and Government tax,	1,592 41
Liabilities of directors as principals,	-
Liabilities of directors as sureties,	-
Liabilities of stockholders as principals,	2,500 00
Loan as verified by actual inspection,	105,305 53
Loan largest, May 10, 1864,	110,879 63
Loan made up of 40 notes and drafts and U. S. Government securities,	60,077 38
Other public securities,	4,968 15
Overdue paper,	-
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	139 58
Amount of government tax paid on circulation and deposits the past year,	456 95
Amount of government tax paid on dividends and reserved profits the past year,	146 37
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	74,000 00
Bills destroyed as appears by records,	-
Unsigned bills on hand,	21,100 00
Bills in bank at time of examination, August 12, 1864,	5,213 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$105,305 53
Circulation,	47,687 00	Real estate,	-
Deposits,	34,529 26	Bills of other banks and checks,	3,610 98
Bank balances,	-	Bank balances,	23,071 93
Profits,	2,403 77	Specie,	2,631 59
	134,620 03		134,620 03
Immediate liabilities,	82,216 26	Immediate resources,	29,314 50

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$107,620 53
Circulation,	42,261 00	Real estate,	-
Deposits,	35,366 93	Legal tender notes,	618 00
Bank balances,	-	Bills of other banks and checks,	1,466 49
Profits,	2,676 83	Bank balances,	17,968 93
		Specie,	2,630 81
	130,304 76		130,304 76

WATERVILLE BANK AT WATERVILLE.

Incorporated July 21, 1850.

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

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

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

Number of stockholders, 118.

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

Amount of stock owned out of the State, 65 shares.

Discount day, Monday.

Annual settlement was made when the former cashier went out and the present incumbent came in.

Cashier's bond was given and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Rate and amount of last dividend, $3\frac{1}{2}$ per cent.,

\$3,500 00

Declared,

July 4, 1864.

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

573 50

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

11,475 59

Liabilities of stockholders as principals,

2,500 00

Loan as verified by actual inspection,

182,772 83

Loan largest, May 23, 1864,

192,109 38

Loan made up of 61 notes and drafts and U. S. Government securities,

54,850 00

Other public securities,

13,194 50

Overdue paper,

18,088 82

Probable loss on overdue paper,

-

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

112 00

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

743 42

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

216 50

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

221,000 00

Bills destroyed as appears by the records,

118,900 00

Unsigned bills on hand,

10,100 00

Bills in bank at time of examination, July 23, 1864,

12,112 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$182,772 83
Circulation,	79,888 00	Real estate,	1,500 00
Deposits,	19,674 42	Bills of other banks and checks,	14,300 97
Bank balances,	5,468 26	Bank balances,	2,494 92
Profits,	1,067 61	Specie,	5,029 57
	<u>206,098 29</u>		<u>206,098 29</u>
Inmediate liabilities,	105,030 68	Inmediate resources,	21,825 46

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$174,682 36
Circulation,	76,265 00	Real estate,	1,500 00
Deposits,	12,627 75	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	1,390 00
Profits,	4,537 30	Bank balances,	10,829 73
	<u>193,430 05</u>	Specie,	5,027 96
			<u>193,430 05</u>

WALDOBOROUGH BANK AT WALDOBOROUGH.

*Incorporated March 7, 1853.*ISAAC REED, *President.*B. B. HASKELL, *Cashier.*

Directors—Isaac Reed, John Sides, L. L. Kennedy, George Farrington and Solomon Shuman, all of Waldoborough.

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

Number of stockholders, 142.

Largest amount of stock held by any one person or corporation, 23 shares.

Amount of stock owned out of the State, 33 shares.

Have no special discount day,

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

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

Declared, July 4, 1864.

Amount of reserved profits after declaring same and paying State and Government tax, \$2,588 86

Liabilities of directors as principals, —

Liabilities of directors as sureties, —

Liabilities of stockholders as principals, 975 61

Loan as appears from the books, 98,771 60

Loan largest, July 23, 1864, 102,775 74

Loan made up of 85 notes and drafts and U. S. Government securities, 10,000 00

Other public securities, 9,606 00

Overdue paper, 2,642 71

Probable loss on overdue paper, —

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 39 60

Amount of government tax paid on circulation and deposits the past year, 270 89

Amount of government tax paid on dividends and reserved profits the past year, 135 00

Whole amount of bills received from the engraver as appears by engraver's bill on file, 242,011 00

Bills destroyed as appears by records, 90,391 00

Unsigned bills on hand, 78,320 00

Bills in bank at the date of this statement, September 17, 1864, 52,871 00

<i>Liabilities.*</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$98,771 60
Circulation,	20,429 00	Real estate,	—
Deposits,	50,668 50	Bills of other banks and checks,	8,212 73
Bank balances,	—	Bank balances,	11,826 68
Profits,	4,385 78	Specie,	6,672 27
	125,483 28		125,483 28
Immediate liabilities,	71,097 50	Immediate resources,	26,711 68

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$93,592 95
Circulation,	22,418 00	Real estate,	—
Deposits,	76,166 87	Legal tender notes,	800 00
Bank balances,	—	Bills of other banks and checks,	1,007 91
Profits,	5,032 49	Bank balances,	51,544 15
	153,617 36	Specie,	6,672 35
			153,617 36

* At the the time of our annual visit, the President and Cashier were both absent, and the above exhibit of the bank is one furnished to me by the Cashier and verified by his oath.

YORK BANK AT SACO.

*Incorporated April 1, 1831.*DANIEL CLEAVES, *President.*JOHN C. BRADBURY, *Cashier.*

Directors—Daniel Cleaves, William Perkins, James M. Deering, Richard F. C. Hartley of Saco; Thomas M. Hayes of Portland.

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

Number of stockholders, 97.

Largest amount of stock held by any one person or corporation, 106 shares.

Amount of stock owned out of the State, 187 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank.

Rate and amount of last dividend, $3\frac{1}{2}$ per cent.,

\$3,500 00

Declared,

April, 1864.

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

8,075 51

Liabilities of directors as principals,

4,000 00

Liabilities of directors as sureties,

1,288 00

Liabilities of stockholders as principals,

9,775 00

Loan as verified by actual inspection,

182,067 56

Loan largest, April 9, 1864,

196,163 97

Loan made up of 323 notes and drafts and U. S. Government securities,

13,000 00

Other public securities,

22,035 00

Overdue paper,

11,900 00

Probable loss on overdue paper,

2,000 00

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

177 79

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

729 22

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

216 50

Whole amount of bills issued as appears by the ledger, which shows the several emissions,

135,650 00

Bills destroyed as appears by the records,

20,650 00

Unsigned bills on hand,

7,000 00

Bills in bank at time of examination, June 25, 1864,

35,637 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$182,067 56
Circulation,	79,363 00	Real estate,	3,260 00
Deposits,	29,816 15	Bills of other banks and checks,	6,042 00
Bank balances,	—	Bank balances,	19,284 04
Profits,	11,121 08	Specie,	9,646 63
	220,300 23		220,300 23
Immediate liabilities,	109,179 15	Immediate resources,	34,972 67

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$194,574 65
Circulation,	85,122 00	Real estate,	3,260 00
Deposits,	35,854 61	Legal tender notes,	4,749 00
Bank balances,	—	Bills of other banks and checks,	3,383 23
Profits,	10,230 86	Bank balances,	15,564 89
		Specie,	9,675 70
	231,207 47		231,207 47

AUBURN BANK AT AUBURN.

*Incorporated February 28, 1855.*J. H. ROAK, *President.*WILLIAM LIBBY, *Cashier.*

At a legal meeting of the stockholders held Oct. 7th, 1863, voted unanimously to surrender the charter of the Bank, agreeably to the provisions of the act of March 26th, 1863. The notice required by law was published in the Lewiston Journal and Boston Journal.

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	\$186,018 00
Bills destroyed as appears by records,	80,165 00
Bills in bank at time of examination, July 25, 1864,	58,975 00
Loan as verified by actual inspection,	30,904 65

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$46,878 00	Loan,	\$30,904 65
Profits,	997 73	Bank balances,	16,971 08
	47,875 73		47,875 73
Immediate liabilities,	46,878 00	Immediate resources,	16,971 08

Bills of this bank continue to be redeemed at the counter and in Boston. The stockholders of this bank became stockholders in the First National Bank of Auburn, which corporation has been organized under the certificate of the Comptroller of the Currency bearing date Dec. 12th, 1863.

Exhibit November 5, 1864.

Capital,	-	Loan,	\$17,614 37
Circulation,	\$37,540 00	Real estate,	-
Deposits,	-	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	-
Profits,	1,937 10	Bank balances,	21,862 73
	39,477 10	Specie,	-
			39,477 10

AUGUSTA BANK AT AUGUSTA.

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

Directors—Samuel Cony, James W. Bradbury, Henry R. Smith, Joseph H. Williams, Richard D. Rice, all of Augusta.

Capital, \$100,000. Par value of shares, \$80.

Number of stockholders, 97.

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

Amount of stock owned out of the State, 214 shares.

No special discount day.

Cashier's bond was renewed and is recorded.

Do business in Boston at the Suffolk Bank.

Allow no interest on deposits.

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

Rate and amount of the last dividend, \$3 per share, \$3,300 00

Declared, July 4, 1864.

Amount of reserved profits after declaring same and paying the State and Government tax, 2,815 53

Liabilities of directors as principals, 310 00

Liabilities of directors as sureties, —

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 190,589 79

Loan largest, May 7, 1864, 196,449 62

Loan made up of 120 notes and drafts.

Other public securities, 5,000 00

Overdue paper, 39,026 83

Probable loss on overdue paper, 5,000 00

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

Amount of government tax paid the past year on circulation and deposits, 578 01

Amount of government tax paid the past year on dividends and reserved profits, 306 71

Whole amount of bills Aug. 20, 1863, as appears by the bank note account on the ledger, 161,665 00

Bills signed and added during the year, 7,000 00

Bills destroyed as appears by the records, 168,665 00

Unsigned bills on hand, 7,500 00

Bills in bank at time of examination, July 20, 1864, 56,406 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$88,000 00	Loan,	\$190,589 79
Circulation,	60,854 00	Real estate,	4,373 16
Deposits,	60,874 53	Bills of other banks and checks,	1,220 00
Bank balances,	5,449 35	Bank balances,	12,461 92
Profits,	3,408 15	Specie,	9,941 16
	218,586 03		218,586 03
Immediate liabilities,	127,177 88	Immediate resources,	23,622 08

September 21st stockholders voted to surrender the charter of the bank.

Exhibit November 5, 1864.

Capital,	\$88,000 00	Loan,	\$175,093 71
Circulation,	58,483 00	Real estate,	4,117 92
Deposits,	53,812 74	Legal tender notes,	1,500 00
Bank balances,	15,339 34	Bills of other banks and checks,	30,929 00
Profits,	7,130 46	Bank balances,	1,225 45
		Specie,	9,899 46
	222,765 54		222,765 54

BATH BANK AT BATH.

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

Directors—Freeman Clark, Henry W. Owen, Alfred Lemont, Stephen Larrabee, George A. Preble, Albert G. Page, Roland Fisher, all of Bath.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 98.	
Largest amount of stock held by any one person or corporation, 88 shares.	
Amount of stock owned out of the State, 21 shares.	
Discount day, Thursday.	
Annual settlement was made with the cashier.	
Cashier's bond was renewed and is recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State and Government tax,	\$1,600 00
Do business in Boston at the Bank of Commerce.	
Rate and amount of last dividend, 6 per cent.,	4,500 00
Declared,	April, 1864.
Amount of reserved profits after declaring same and paying the State and Government tax,	2,000 00
Liabilities of directors as principals,	3,296 54
Liabilities of directors as sureties,	17,474 00
Liabilities of stockholders as principals,	3,225 00
Loan as verified by actual inspection,	189,715 84
Loan largest, April 20, 1864,	197,305 41
Loan made up of 99 notes and drafts and U. S. Government securities,	98,000 00
Other public securities,	5,777 15
Overdue paper,	575 00
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	25 15
Amount of Government tax paid the past year on circulation and deposits,	830 29
Amount of Government tax paid the past year on dividends and reserved profits,	289 18
Whole amount of bills received as appears by the books,	116,500 00
Bills destroyed as appears by records,	1,600 00
Unsigned bills on hand,	—
Bills in bank at time of examination, July 27, 1864,	27,082 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$189,715 84
Circulation,	87,818 00	Real estate,	—
Deposits,	136,685 93	Bills of other banks and checks,	6,763 13
Bank balances,	—	Bank balances,	104,726 16
Profits,	5,955 18	Specie,	4,253 98
	<u>305,459 11</u>		<u>305,459 11</u>
Immediate liabilities,	224,503 93	Immediate resources,	115,743 27

June 16th, 1864, stockholders voted to surrender the charter of the bank to take effect Oct. 20, 1864.

Circulation, November 5, 1864,

\$58,600

BANK OF SOMERSET AT SKOWHEGAN.

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

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

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$133,900 00
Bills destroyed as appears by records,	24,550 00
Unsigned bills on hand,	8,250 00
Bills in bank at time of examination, July 22, 1864,	12,218 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$25,000 00	Loan,	\$63,659 07
Circulation,	88,882 00	Bills of other banks,	45,352 31
Deposits,	4,270 54	Bank balances,	25,821 53
Bank balances,	2,679 84		
Profits,	14,000 53		
	134,832 91		134,832 91
Immediate liabilities,	95,832 38	Immediate resources,	71,173 84

The bills of this bank are redeemed in Boston and at the counter.

Exhibit November 5, 1864.

Capital,	-	Loan,	\$40,061 40
Circulation,	\$38,323 00	Real estate,	-
Deposits,	408 00	Legal tender notes,	10,000 00
Bank balances,	-	Bills of other banks and checks,	-
Profits,	15,083 25	Bank balances,	1,952 85
	53,814 25	Bank stock,	1,800 00
			53,814 25

BANK OF THE STATE OF MAINE AT BANGOR.

Incorporated May 30, 1851.

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

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

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

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$938,000 00
Bills destroyed as appears by records,	511,400 00
Unsigned bills on hand,	25,000 00
Bills in bank at time of examination, July 29, 1864,	112,380 00
Bills in vault of Exchange Bank, Boston, redeemed,	235,400 00
Loan is made up of 36 notes and drafts and public securities,	10,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Circulation,	\$53,820 00	Loan,	\$44,324 84
Deposits,	1,239 35	Bank balances,	44,256 78
Bank balances,	30,846 87	Specie,	11,301 51
Profits,	13,976 91		
	99,883 13		99,883 13
Immediate liabilities,	85,906 22	Immediate resources,	55,558 29

Bills of this bank are redeemed in Boston and at the counter of the Second National Bank of Bangor.

The stockholders of this bank are now organized as the Second National Bank of Bangor.

Exhibit November 5, 1864.

Capital,	-	Loan,	\$17,500 00
Circulation,	\$24,100 00	Real estate,	-
Deposits,	298 75	Legal tender notes,	-
Bank balances,	7,541 95	Bank charges,	414 45
Profits,	11,753 50	Bills of other banks and checks,	-
		Bank balances,	14,478 24
		Specie,	11,301 51
	43,694 20		43,694 20

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, 78.

Cashier's bond renewed and recorded.

At a meeting of the stockholders held May 23, 1864, it was voted to surrender the charter of the bank, a notice of which was published in a Boston paper and also in the *Maine Farmer*.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	143,001 00
Bills destroyed as appears by records,	70,001 00
Bills in bank at time of examination, July 25, 1864,	11,777 00
Loan as verified by actual inspection,	142,586 15
Overdue paper,	1,302 10
Probable loss on overdue paper,	-
Loan largest, March 28, 1864,	182,797 74
Loan made up of 79 notes and drafts and U. S. Government securities,	14,800 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$142,586 15
Circulation,	61,223 00	Bank balances,	53,763 72
Deposits,	39,734 34	Bills of other banks and checks,	4,617 12
Profits,	25,009 65		
	<hr/>		<hr/>
	200,966 99		200,966 99
Immediate liabilities,	100,957 34	Immediate resources,	58,380 84

Bills of this bank continue to be redeemed at the Suffolk Bank, Boston, and at its own counter.

FREEMANS BANK AT AUGUSTA.

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

At a legal meeting of stockholders held March 21, 1864, it was voted unanimously to surrender the charter of the bank, and to organize a National Bank, to be called the Freemans National Bank of Augusta, under the act of Congress approved Feb. 25, 1863. Notice of the surrender of the charter was published in the Boston Advertiser and in the Kennebec Journal.

Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	\$403,810 00
Bills destroyed as appears by records,	184,330 00
Unsigned bills on hand,	61,000 00
Bills in bank at time of examination, July 20, 1864,	51,334 00
	<hr/>
Circulation,	107,146 00

The circulation of this bank is redeemed in Boston and at the counter of the Freemans National Bank, Augusta, which corporation assumed all the liabilities of the old corporation.

Exhibit November 5, 1864.

Capital,	-	Loan,	-
Circulation,	\$85,800 00	Real estate,	-
Deposits,	-	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	-
Profits,	-	Bank balances,	\$85,800 00
	<hr/>	Specie,	-
	85,800 00		<hr/>
			85,800 00

GRANITE BANK AT AUGUSTA.

WM. A. BROOKS, *President.*WM. T. JOHNSON, *Cashier.*

Directors—William A. Brooks, D. Alden, B. H. Cushman, James W. North, William Caldwell, all of Augusta.

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

Number of stockholders, 77.

Largest amount of stock owned by any one person or corporation, 234 shares.

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

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

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

\$2,250 00

Declared,

July, 1864.

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

Government tax,

\$1,827 26

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

2,994 69

Liabilities of stockholders as principals,

15,000 00

Loan as verified by actual inspection,

165,058 98

Loan largest, April 16, 1864,

184,818 73

Loan made up of 53 notes and drafts and U. S. Government securities,

72,000 00

Other public securities,

27,500 00

Overdue paper,

400 00

Probable loss on overdue paper,

—

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

154 51

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

521 90

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

139 16

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

300,550 00

Bills destroyed as appears by records,

163,250 00

Unsigned bills on hand,

21,000 00

Bills in bank at time of examination, July 20, 1864,

25,588 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$165,058 98
Circulation,	90,412 00	Real estate,	2,525 00
Deposits,	37,705 03	Bills of other banks and checks,	24,211 00
Bank balances,	—	Bank balances,	5,603 57
Profits,	1,864 90	Specie,	7,583 38
	204,981 93		204,981 93
Immediate liabilities,	128,117 03	Immediate resources,	37,397 95

June 18, 1864, the stockholders voted to surrender the charter of this bank.

Exhibit November 5, 1864.

Circulation, \$87,000 00 | Bank balances, \$87,000 00

The Granite National Bank are to redeem all the circulation.

INTERNATIONAL BANK AT PORTLAND.

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

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

No. of shares represented at this meeting,	4,054
Votes in the affirmative,	3,999
Votes in the negative,	55

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

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

Voted that ——— be a committee to take from the First National Bank of Portland to this bank, good and sufficient security for the redemption by said National Bank of all bills issued *by*, and deposits made *with*, and liabilities of this bank.

Circulation August 1,

\$571,785 00

The bills of this bank are redeemed at the counter of the First National Bank in Portland, and by the Second National Bank, Boston.

KENDUSKEAG BANK AT BANGOR.

*Incorporated July 13, 1847.*G. W. PICKERING, *President.*T. S. DODD, *Cashier.*

Directors—George W. Pickering, T. A. Taylor, G. C. Pickering, T. A. Pickering of Bangor; Eyrton 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.

Allow interest on deposits at 4 and 6 per cent.

Have \$3,700 of deposits drawing interest.

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

Do business in Boston at the Suffolk Bank.

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

\$3,750 00

Declared,

March 28, 1864.

Amount of reserved profits after declaring same and paying State and

Government tax,

2,000 00

Liabilities of directors as principals,

25,100 00

Liabilities of directors as sureties,

15,935 16

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

277,545 77

Loan largest, July 29, 1864,

277,545 77

Loan made up of 180 notes and drafts and U. S. Government securities,

41,394 00

Other public securities,

11,000 00

Overdue paper,

833 92

Probable loss on overdue paper,

—

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

—

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

1,412 61

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

241 86

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

369,100 00

Bills destroyed as appears by the records,

164,400 00

Unsigned bills on hand,

—

Bills in bank at time of examination, July 29, 1864,

91,186 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$277,545 77
Circulation,	113,514 00	Real estate,	1,215 77
Deposits,	136,469 43	Bills of other banks and checks,	21,491 52
Bank balances,	236 97	Bank balances,	34,209 68
Profits,	10,423 88	Specie,	1,181 54
	335,644 28		335,644 28
Immediate liabilities,	250,220 40	Immediate resources,	56,882 74

Exhibit November 5, 1864.

Capital,	\$75,000 00	Loan,	\$189,530 93
Circulation,	86,132 00	Real estate,	1,215 77
Deposits,	126,930 18	Legal tender notes,	6,151 00
Bank balances,	6,621 18	Bills of other banks and checks,	34,936 98
Profits,	11,563 78	Bank balances,	73,675 50
	306,247 14	Specie,	736 96
			306,247 14

October 15, 1864, stockholders voted to surrender the charter of the bank.

LEWISTON FALLS BANK AT LEWISTON.

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

At a legal meeting of the stockholders of this bank held April 6th, 1864, it was voted to surrender the charter of the bank, agreeably to the provisions of the act of the Legislature, approved March 26, 1863.

It was voted that the capital, property and assets of the bank, be transferred to the First National Bank of Lewiston, and certificates of stock in the latter bank be issued in exchange for the old certificates.

Exhibit April 16, 1864.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$501,164 95
Circulation,	355,511 00	Real estate,	23,511 29
Deposits,	74,109 56	Bank balances,	91,468 33
Profits,	11,360 34	Bills of other banks and checks,	11,787 22
		Specie,	13,049 11
	<hr/> 640,980 90		<hr/> 640,980 90
Immediate liabilities,	429,620 56	Immediate resources,	116,304 66

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$761,582 00
Bills destroyed as appears by records,	403,511 00
Bills in bank at time of examination, July 25, 1864,	50,717 00
	<hr/> 307,354 00

All liabilities of the bank excepting the circulation have been paid in full.

The certificate from the Comptroller of the Currency authorizing the organization of the First National Bank in Lewiston, bears date March 22, 1864.

Notice of the surrender of the charter of the Lewiston Falls Bank was published in the Boston Commercial Bulletin and Lewiston Falls Journal.

Bills of this bank are redeemed in Boston and at the counter of the First National Bank, Lewiston.

LONG REACH BANK AT BATH.

*Incorporated April 13, 1857.*D. C. MAGOUN, *President.*D. N. MAGOUN, *Cashier.**Directors*—D. C. Magoun, S. J. Robinson, William Rice, M. F. Gannett, and C. L. Owen, all of Bath.

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

Number of stockholders, 128.

Largest amount of stock held by any one person or corporation, 49 shares.

Amount of stock owned out of the State, 22 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Exchange Bank.

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

\$3,000 00

Declared,

April, 1864.

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

716 20

Liabilities of directors as principals,

10,220 00

Liabilities of directors as sureties,

8,979 87

Liabilities of stockholders as principals,

10,150 00

Loan as verified by actual inspection,

158,931 24

Loan largest, April 13, 1864,

180,107 13

Loan made up of 82 notes and drafts and U. S. Government securities,

62,000 00

Other public securities,

2,000 00

Overdue paper,

3,848 22

Probable loss on overdue paper,

50 00

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

35 20

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

457 52

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

180 87

Whole amount of bills received as appears by the books,

87,000 00

Bills destroyed,

—

Unsigned bills on hand,

7,000 00

Bills in bank at time of examination, July 28, 1864,

56,999 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$158,931 24
Circulation,	30,001 00	Real estate,	450 00
Deposits,	70,275 29	Bills of other banks and checks,	5,407 37
Bank balances,	749 21	Bank balances,	36,179 85
Profits,	5,346 96	Specie,	5,404 00
	206,372 46		206,372 46
Immediate liabilities,	101,025 50	Immediate resources,	46,991 22

Exhibit November 5, 1864.

Capital,	\$100,000 00	Loan,	\$152,083 56
Circulation,	19,443 00	Real estate, bank furniture,	450 00
Deposits,	63,740 67	Legal tender notes,	20,888 00
Bank balances,	1,121 49	Bills of other banks and checks,	1,048 00
Profits,	11,797 69	Bank balances,	21,625 70
		Specie,	7 59
	196,102 85		196,102 85

October 3, 1864, stockholders voted to surrender the charter of the bank.

MAINE BANK AT BRUNSWICK.

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

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

At a legal meeting of stockholders held December 17th, 1863, it was voted to surrender the charter of this bank, under the provisions of the act of March 26, 1863. Notice of this fact was published in the Portland Press and in the Boston Commercial Bulletin.

Whole amount of bills received from engraver as appears by engraver's bill exhibited,	\$100,500 00
Bills destroyed as appears by records,	88,500 00
Bills in bank at time of examination,	4,111 00
	<hr/>
Circulation,	7,889 00

All liabilities of this bank except this amount of circulation has been paid.

The certificate of the Comptroller of the Currency authorizing the organization of First National Bank in Brunswick, is dated January 11th, 1864.

Bills of this bank are redeemed at the counter of the First National Bank in Brunswick, and at the National Bank of Redemption in Boston.

Exhibit November 5, 1864.

Capital,	-	Loan,	-
Circulation,	\$7,889 00	Real estate,	-
Deposits,	-	Legal tender notes,	-
Bank balances,	-	Bills of other banks and checks,	-
Profits,	-	Bank balances,	\$7,889 00
	<hr/>	Specie,	-
	-		<hr/>
	-		-

MARINE BANK AT DAMARISCOTTA.

*Incorporated April 17, 1852.*ABNER STETSON, *President.*W. M. HITCHCOCK, *Cashier.*

Directors—Abner Stetson, Daniel Day, James G. Huston, Alden Flye of Damariscotta; George Weeks of Jefferson; Alvan Hussey of Newcastle.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 70.	
Largest amount of stock held by any one person or corporation, 47 shares.	
Amount of stock owned out of the State, 38 shares.	
Discount day, Monday.	
Annual settlement was made with the Cashier.	
Do business in Boston at the Bank of Commerce.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State and Government tax, \$700.	
Rate and amount of last dividend, 3½ per cent.,	\$1,750 00
Declared,	December 1, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	669 11
Liabilities of directors as principals,	3,650 33
Liabilities of directors as sureties,	3,953 42
Liabilities of stockholders as principals,	18,473 93
Loan as verified by actual inspection,	62,068 22
Loan largest, February 13, 1864,	76,281 00
Loan made up of 75 notes and drafts and U. S. Government securities,	37,113 08
Overdue paper,	9,781 50
Probable loss on overdue paper,	300 00
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	28 52
Amount of government tax paid the past year on circulation and deposits,	521 87
Amount of government tax paid the past year on dividends and reserved profits,	80 99
Whole amount of bills received from the engraver as appears by the engraver's bill exhibited,	108,500 00
Bills destroyed as appears by the records,	61,794 00
Unsigned bills on hand,	14,707 00
Bills in bank at time of examination, August 15, 1864,	5,705 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$25,000 00	Loan,	\$62,174 32
Circulation,	26,294 00	Bank balances,	22,680 00
Deposits,	30,731 46	Bills of other banks,	1,081 80
Profits,	3,910 66		
	85,936 12		85,936 12
Immediate liabilities,	57,025 46	Immediate resources,	23,761 80

Exhibit November 5, 1864.

Capital,	\$25,000 00	Loan,	\$16,954 20
Circulation,	19,044 00	Real estate,	-
Deposits,	381 94	Legal tender notes,	-
Bank balances,	1,600 00	Bills of other banks and checks,	115 35
Profits,	8,926 47	Bank balances,	38,582 88
	54,952 41		55,652 43

February 15th, 1864, stockholders voted to surrender the charter of the bank.

 MARKET BANK, BANGOR.

Incorporated March 14, 1854.
GEORGE STETSON, *President.*JOHN WYMAN, *Cashier.*

At a meeting of the stockholders, held September 11, 1863, voted to surrender the charter, and instruct the Cashier to publish the notices required by law, which notices were published in the Bangor Jeffersonian and the Boston Advertiser.

Whole amount of bills received from the engraver, as by engraver's bill exhibited, \$213,472 00
 Bills destroyed as appears by the records, 125,013 00
 Bills in bank at time of examination, July 30, 1864, 10,673 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$900 00	Loan,	\$3,800 00
Circulation,	77,786 00	Bank balances,	100,971 56
Bank balances,	19,644 78		
Profits,	6,440 78		
	<hr/>		<hr/>
	104,771 56		104,771 56
Immediate liabilities,	97,430 78	Immediate resources,	100,971 56

The circulation is redeemed in Boston and at the counter of the First National Bank of Bangor. The stockholders became stockholders in the First National Bank of Bangor.

NORTHERN BANK AT HALLOWELL.

Incorporated March 2, 1833.

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

Directors—Andrew Masters, Henry F. Wingate, John P. Flagg of Hallowell; Alden Sampson of Manchester; Jesse Aiken of Augusta.

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

Number of stockholders, 89.

Largest amount of stock held by any one person or corporation, 95 shares.

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

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond was renewed.

Allow no interest on deposits.

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

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

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

\$3,000 00

Declared,

February, 1864.

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

\$509 39

Liabilities of directors as principals,

3,000 00

Liabilities of directors as sureties,

15,393 28

Liabilities of stockholders as principals,

5,000 00

Loan as verified by actual inspection,

200,965 68

Loan largest, May 23, 1864,

219,414 44

Loan made up of 52 notes and drafts and U. S. Government securities,

100,000 00

Other public securities,

1,000 00

Overdue paper,

8,727 98

Probable loss on overdue paper,

6,000 00

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

135 63

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

681 90

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

185 58

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

267,586 00

Bills destroyed as appears by records,

164,836 00

Unsigned bills on hand,

—

Bills in bank at the time of examination, July 21, 1864,

745 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$200,965 68
Circulation,	102,005 00	Fixtures,	700 00
Deposits,	24,192 74	Bills of other banks and checks,	463 67
Bank balances,	122 31	Bank balances,	23,264 83
Profits,	4,085 28	Specie,	5,011 15
	<u>230,405 33</u>		<u>230,405 33</u>
Immediate liabilities,	126,320 05	Immediate resources,	28,739 65

October 17, 1864, stockholders voted to surrender the charter of the bank.

Exhibit November 5, 1864.

Circulation,	\$91,089 00	Assets in hands of Northern National Bank for redemption of the circulation,	\$100,000 00
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ORONO BANK AT ORONO.

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

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

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

Number of stockholders, 35.

Largest amount of stock held by any one person or corporation, 81 shares.

Amount of stock owned out of the State, 70 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

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

\$1,500 00

Declared,

April, 1864.

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

-

Liabilities of directors as principals,

7,569 61

Liabilities of directors as sureties,

24,551 44

Liabilities of stockholders as principals,

7,809 63

Loan as verified by actual inspection,

85,922 28

Loan largest, July 23, 1864,

87,393 34

Loan made up of 75 notes and drafts and U. S. Government securities,

20,500 00

Overdue paper,

5,092 38

Probable loss on overdue paper,

500 00

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

50 54

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

407 62

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

91 40

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

173,400 00

Bills destroyed as appears by the records,

109,200 00

Unsigned bills on hand,

15,000 00

Bills in bank at time of examination, August 2, 1864,

5,338 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$85,922 28
Circulation,	43,862 00	Real estate,	1,777 51
Deposits,	15,681 60	Bills of other banks and checks,	11,354 19
Bank balances,	-	Bank balances,	11,640 50
Profits,	2,195 98	Specie,	1,045 10
	111,739 58		111,739 58
Immediate liabilities,	59,543 60	Immediate resources,	24,039 79

March 1, 1864, stockholders voted to surrender the charter of the bank.

Exhibit November 5, 1864.

Capital,	\$50,000 00	Loan,	\$78,718 53
Circulation,	34,038 00	Real estate,	1,781 01
Deposits,	19,020 26	Legal tender notes,	7,350 00
Bank balances,	-	Bills of other banks and checks,	8,029 49
Profits,	3,206 52	Bank balances,	9,420 75
		Specie,	965 00
	106,264 78		106,264 78

SKOWHEGAN BANK AT SKOWHEGAN.

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

At a legal meeting of the stockholders held April 25, 1864, voted unanimously to surrender the charter of the Bank, under the provisions of the act of March 26th, 1863, notices of which fact were published in the Boston Daily Journal and in the Republican Clarion.

Whole amount of bills received as appears by the ledgers,	\$145,000 00
Bills destroyed as appears by records,	64,000 00
Bills in bank July 23, 1864,	16,117 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$1,700 00	Loan,	\$57,742 92
Circulation,	64,883 00		} 20,500 00
Deposits,	32 00	Bank balances,	1,192 55
Profits,	13,842 70	Bills of other banks,	1,022 23
	80,457 70		80,457 70
Immediate liabilities,	64,915 00	Immediate resources,	2,214 78

Exhibit November 5, 1864.

Capital,	\$800 00	Loan,	\$25,032 86
Circulation,	34,828 00	Bills of other banks and checks,	3,109 30
Profits,	13,511 87	Bank balances,	497 71
	49,139 87	U. S. Government certificates,	20,500 00
	49,139 87		49,139 87

The bills of this bank are redeemed in Boston and at the counter of the bank.

STATE BANK AT AUGUSTA.

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

Directors—George W. Stanley, John McArthur, Cyrus Briggs, Joseph M. Meserve of Augusta, and Joseph A. Sanborn of Readfield.

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

Number of stockholders, 78.

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

Amount of stock owned out of the State, 121 shares.

Discount day, Monday.

Cashier's bond was renewed and is recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

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

\$4,000 00

Declared,

July 1, 1864.

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

Government tax,

11,759 57

Liabilities of directors as principals,

600 00

Liabilities of directors as sureties,

10,776 47

Liabilities of stockholders as principals,

2,100 00

Loan as verified by actual inspection,

212,027 24

Loan largest, March 7, 1864,

246,417 25

Loan made up of 90 notes and drafts and U. S. Government securities,

1,600 00

Overdue paper,

10,501 58

Probable loss on overdue paper,

-

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

164 74

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

1,002 00

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

123 60

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

253,482 00

Bills destroyed as appears by the records,

43,282 00

Unsigned bills on hand,

-

Bills in bank at time of examination, July 21, 1864,

27,524 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$212,027 24
Circulation,	167,676 00	Real estate,	-
Deposits,	136,624 23	Bills of other banks and checks,	88,468 66
Bank balances,	169 92	Bank balances,	114,975 15
Profits,	11,341 69	Specie,	340 79
	<hr/>		<hr/>
	415,811 84		415,811 84
Immediate liabilities,	304,470 15	Immediate resources,	203,784 60

December 28, 1863, stockholders voted to surrender the charter of the bank.

Exhibit November 8, 1864.

Capital,	\$100,000 00	Loan,	\$136,720 16
Circulation,	87,885 00	Real estate,	-
Deposits,	25,813 18	Legal tender notes,	19,916 00
Profits,	13,378 78	Bills of other banks and checks,	15,448 15
	<hr/>	Bank balances,	54,801 04
		Specie,	191 61
	<hr/>		<hr/>
	227,076 96		227,076 96

AGGREGATES OF 1864.

Liabilities.		Resources.	
Capital,	\$6,785,600 00	Loan,	\$15,167,320 97
Circulation,	7,052,093 00	Real estate,	195,222 89
Deposits,	5,120,762 57	Bills of other banks & checks, 1,281,413 24	
Bank balances,	258,042 33	Bank balances,	3,015,961 04
Profits,	965,566 77	Specie,	522,146 53
	20,182,064 67		20,182,064 67

COMPARISON WITH THE AGGREGATES OF 1863.

	Capital.	Circulation.	Deposits.	Bank Balances.	Profits	Immediate liabilities.
1863,	\$8,008,000	\$6,019,156	\$6,421,005	\$118,020	\$759,859	\$12,558,181
1864,	6,785,600	7,052,093	5,120,762	258,042	965,566	12,430,897
Increase,	—	1,032,937	—	140,022	205,707	—
Decrease,	1,222,400	—	1,300,243	—	—	127,284

	Loans.	Real estate.	Bills other b'ks & ch'ks.	Bank balances.	Specie.	Immediate resources.
1863,	\$14,983,609	\$245,846	\$1,047,979	\$4,370,562	\$678,043	\$6,096,584
1864,	15,167,320	195,222	1,281,413	3,015,961	522,146	4,819,520
Increase,	183,711	—	233,434	—	—	—
Decrease,	—	50,624	—	1,354,601	155,897	1,277,064

Overdue paper, 1863,	\$761,492 00	Estimated loss on same,	\$111,356 00
“ “ 1864,	612,248 92	“ “ “	95,146 17
	149,243 08		16,209 83

THE FOLLOWING BANKS HAVE VOTED TO SURRENDER THEIR CHARTERS.

Names.	Date of the vote.	Notice filed with Sec'y of State.	Exp. of liability to redeem bills.
Augusta Bank,	Sept. 21, 1864.	Oct. 20, 1864.	Oct. 20, 1866.
Auburn Bank,	Oct. 7, 1863.	Nov. 5, 1863.	—
“ “	Jan. 30, 1864.	Feb. 11, 1864.	Feb. 11, 1866.
Bath Bank,	June 16, 1864.*	July 14, 1864.	Oct. 20, 1866.
Bank of State of Maine,	Dec. 31, 1863.	Feb. 1, 1864.	Feb. 1, 1866.
Bank of Somerset,	May 4, 1864.	May 21, 1864.	May 21, 1866.
Bank of Winthrop,	May 23, 1864.	May 28, 1864.	May 28, 1866.
Freemans Bank,	March 21, 1864.	April 18, 1864.	April 18, 1866.
Granite Bank,	June 18, 1864.	July 21, 1864.	July 21, 1866.
International Bank,	July 6, 1864.	Aug. 5, 1864.	Aug. 5, 1866.
Lewiston Falls Bank,	April 6, 1864.	May 2, 1864.	May 2, 1866.
Long Reach Bank,	Oct. 3, 1864.*	Oct. 13, 1864.	Oct. 20, 1866.
Kenduskeag Bank,	Oct. 15, 1864.	Oct. 17, 1864.	Oct. 17, 1866.
Market Bank,	Sept. 11, 1863.	Sept. 28, 1863.	Sept. 28, 1865.
Maine Bank,	Dec. 17, 1863.	Jan. 15, 1864.	Jan. 15, 1866.
Marine Bank,	Feb. 15, 1864.	Feb. 23, 1864.	Feb. 23, 1866.
Northern Bank,	Oct. 17, 1864.	Oct. 17, 1864.	Oct. 17, 1866.
Orono Bank,	March 1, 1864.	May 29, 1864.	May 29, 1866.
Skowhegan Bank,	April 25, 1864.	April 30, 1864.	April 30, 1866.
State Bank,	Dec. 28, 1863.	Jan. 1, 1864.	Jan. 1, 1866.

* To take effect October 20, 1864.

To the Governor and Council:

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

SAVINGS BANKS.

There are in the State fifteen Savings Banks, being the same in number as in 1863. The aggregate of deposits in these banks is \$3,672,975.85. The deposits have increased the past year \$1,047,956.57; if from this sum we deduct \$16,457.13, being the amount of decrease in two of these institutions, where they are closing business, we have for a net increase of deposits \$1,031,499.44. The net increase of 1863 was \$765,311.23; the net increase of 1864 exceeds it by the sum of \$266,188.21.

It is pleasant to notice how steadily these banks have been growing into favor and how large has been the yearly increase of deposits.

In 1860 the deposits were	.	.	\$1,466,457	56.
“ 1861 “ “ “	.	.	1,620,270	26.
“ 1862 “ “ “	.	.	1,876,165	18.
“ 1863 “ “ “	.	.	2,841,476	41.
“ 1864 “ “ are	.	.	3,672,975	85.

The tabular exhibits which we publish show the liabilities and the resources of each institution, and from these all the patrons of these banks can see how the investments are made.

As these institutions represent *labor* rather than *capital*, all their investments should be made with the greatest care, reference being had to security and convertability rather than to a high rate of interest. A failure in any one of them to meet with promptness all its liabilities, would be fraught with immense mischief in its immediate locality and would bring into disrepute the whole system, which has secured so large a share of public confidence.

We find these banks holding U. S. government securities to the amount of \$1,072,636.52, State securities to the amount of \$232,913.00, and city, town and county securities to the amount of

\$582,831.00. These securities are always considered as belonging to the first class, and command the highest premium on 'change. That the investments have been made with the greatest care and with the most scrupulous regard to the welfare of the laboring classes, for whose benefit they have been organized, is abundantly shown by the fact that more than half of this enormous deposit of \$3,672,975.85 is invested in securities of the General Government, of the State, and of the cities, towns and counties.

This is a point which we wish clearly to present to the patrons of these institutions, as showing that the men who manage them have been faithful in their stewardship, and as demonstrating to the laboring classes that their interests are in no small degree identified with the interests of the United States Government, with the interests of our own State, and with the interests of the municipal corporations to which they respectively belong.

BANKS OF DISCOUNT.

We have visited during the year sixty-nine banks, being the same in number as in 1863. We do not now report sixty-nine banks as doing business under the laws of the State, for nineteen banks have within the past year surrendered their charters. The larger portion of these have organized and are doing business under the National Banking Law, and several have surrendered their charters for the purpose of closing their business.

We report in a tabular statement the names of banks surrendering their charters, the date of their vote, the date of filing the notice with the Secretary of State, and the time when their liability to redeem their bills will cease.

We have prepared and publish, as in former years, a comparative statement of the banks, showing their standing as compared with the same in 1863; this, however, is of little value, as so large a number of banks have surrendered their charters that a correct comparative statement cannot easily be made in the aggregate.

We have given a full tabular statement of the standing of each institution based upon our examination, and to make the whole more full we addressed a circular to all the banks in the State requesting the cashiers to furnish us with an exhibit made up as of November 5th. The cashiers, with few exceptions, promptly responded to this call, and we publish two exhibits—the *first*, our own, made on examination, and the *second* furnished us by the cashiers as of November 5th.

The act of Congress largely increasing the tax upon the circulation of the State banks went into operation July 1st.* Most of the banks in the State were visited early in the season and before the effects of that law of Congress were apparent; by publishing an exhibit of each bank as late as November it can be seen in what localities the law may have had an effect in reducing the circulation.

The circulation, as it appears in the aggregate statement, is for 1864 \$7,052,093, against \$6,019,156 for 1863—being something over a million larger in 1864 than in the preceding year. Taking the circulation as made up from the exhibits of November 5th, we find it \$6,194,981, having decreased since our examinations by the sum of \$857,112. Taking the circulation as of November, 1864, we find (notwithstanding this decrease of \$857,112) the circulation at that date \$6,194,981, which is \$175,825 more than it was in 1863.

It may appear strange that with a reduction of banking capital of \$1,222,400, caused by the surrender of nineteen charters, that the circulation at so late a date as November 5th, should be in excess of what it was in 1863 by the sum of \$175,825.

This excess of circulation, with a much reduced capital, may be accounted for from three causes, or all three may have combined to produce this result.

First, The circulation of the banks surrendering their charters finds its way back slowly. *Second*, Although the number of banks has decreased, yet the loans have very considerably increased; and, *Third*, Some of the banks which have surrendered their charters, and organized under the National Banking system, still continue to pay out their bills at the counter, and have not as yet commenced recalling their bills and reducing their circulation. The excuse for this is, that they have not been able to obtain the

* The Internal Revenue Act of June 30, 1864, levies the following taxes upon State banks, viz:

One twenty-fourth of one per cent. each month on the average amount of deposits.

One twenty-fourth of one per cent. each month on the average amount of capital beyond amount invested in U. S. bonds.

One twelfth of one per cent. each month on the average amount of circulation.

One sixth of one per cent. each month additional on the average amount of circulation in excess of 90 per cent. of the capital.

Should the circulation at any time during the month exceed the average circulation for the six months prior to July 1, 1864, a further duty of one sixth per cent. must be paid on such excess.

requisite supply of bills from the Government with which to do their business. Very likely this may be so, but it was a part of the risk which they voluntarily assumed when they voted to surrender their State charter and adopt the National Banking system.

The Secretary of the Treasury, in his late annual report, speaks of the country as "embarrassed with two systems of banking," it is to be hoped that the National Banks, who are especially connected with the Government, and profiting by that connection, will not add to this embarrassment by issuing their State bills after having surrendered their State charters.

A bank, changing from the State to the National system, is at once relieved from the burdens of a State tax, and is not subjected to a tax upon its deposits and circulation. Escaping from the burdens and restrictions which the State law imposes upon all State banks, have they a legal right thus to continue the use of their State bills, and continue, perhaps, enlarge their circulation of State money, when, in truth and in fact, they are National banks, and doing business under the National Banking system?

The obvious intention of the law was, that when a bank, by a vote of its stockholders, voluntarily surrenders its charter to the State, that it should at once cease to issue its own bills, and commence forthwith redeeming and withdrawing them from circulation. Two years are allowed by the law from the date of the filing the notice of the surrender of the charter with the Secretary of State wherein to redeem their bills, collect their debts, sell and convey their property and close their concerns. If a different practice is to obtain, and a bank, after surrendering its charter, is to continue to pay out its own bills and keep up its circulation, we would suggest that the law be altered in this particular, and that the two years liability commence, not from the date of the notice to the Secretary of State, but from the date of the last issue of bills, whether by the bank itself, or by its authorized agents, for the redemption of its circulation, and that the corporation be required to publish a notice when such issue ceased.

In this connection, the question may arise, how far the Bank Commissioners have jurisdiction over banks which have surrendered their charters, and passed from under the State law organizing as National banks.

We do not wish to perform any works of supererogation. It is

to be supposed that the stockholders and depositors in these banks which have changed from the State to the National system will look carefully after their own interests; the public alone are interested in the CIRCULATION.

“All banks whose charters have expired, or are surrendered or revoked, shall continue subject to all the provisions and penalties in chapter 47th, during the time (*viz.*: *two years*) allowed their stockholders to act in their corporate capacity for the purpose of closing their concerns; and the Commissioners shall examine and proceed against them in the same manner as if their charters were still existing.” Rev. Statutes, chapter 47, section 57.

From this it is plain that a bank surrendering its charter, either for the purpose of closing its business or for the purpose of adopting a different system of banking, continues under the supervision of the Commissioners for the two years next following the surrender of the charter, or until all its circulation shall have been redeemed. We ask of banks surrendering their charters that they shall make to us an exhibit of their circulation, and as fast as their bills are redeemed, that they shall exhibit to us the same evidence of their being destroyed as is required by the 23d section of chapter 47th of the Revised Statutes—*viz.*: that they shall be destroyed “in the presence of a disinterested justice of the peace, and they (the directors) shall record the numbers and denomination thereof, and swear to the truth thereof before said justice, who shall certify the oath on the record, and the fact that he saw their destruction.”

As a general principle, we think legislation should be such as to invite capital into the State rather than repel it. Such has not been the effect of the act of March 23, 1863, taxing the stock of non-residents. Very many non-resident stockholders have already disposed of their stock and others are continually doing it. If the act is to be continued upon the statute book, we would suggest that the amounts thus levied and collected upon the stock of non-residents should go to the school fund, or into the general treasury, rather than to those towns and cities in which the banks happen to be located.

By the act of January 16, 1864 specie payments were suspended until January 15, 1865. The specie in the banks has decreased during the year \$155,897. This is but a small decrease when we consider how many banks have surrendered their charters. Those closing their affairs, and those going into operation under the

National Banking Law, have disposed of their specie, which will fully account for the decrease. We know of but one instance in the State, where a bank continuing under the State law has disposed of its specie. In this case it was the expectation of the stockholders in the autumn of 1863 to surrender the charter of the bank and adopt the National system, With this view they sold their specie and invested largely in U. S. bonds. This expectation has not been realized, and they have not yet surrendered their charter. If they continue under the State charter, it is their intention to replace their specie by the sale of their November and January coupons.

It will be noticed that the loans have increased largely, and that in very many banks they exceed the legal limit. We have shown in the tabular statements how the loan of each bank was made up; how much was in Government securities; what amount was in other public securities; and how many individual notes and drafts were held by each bank. The causes which have contributed to increase the loans are obvious. The towns in paying bounties to soldiers have all been in the market as borrowers. The State has been in the market as a borrower, and the General Government has been ready with its loan at every point where money was to be had. Here are three distinct classes of securities, and each considered perfectly good. The banks have felt obliged to accommodate the cities and towns in their immediate localities. The State has the right by law to call for loans and have their call allowed; and all have been willing to do something in aid of the General Government. These three customers alone would absorb a large amount, and vastly increase the loans. It should be recollected, too, that loans to towns and cities, loans to the State, and loans to the United States, are generally for a long period, that they differ entirely from sixty days' or four months' business paper, which is paid at maturity and can be safely calculated upon at a certain time. All these loans, for undoubted securities, are made the shortest upon a year, or more probably for a series of years, and just so far as the banks have taken of these securities, by so much have they reduced their ability to respond to the ordinary calls of the public.

The wants of the business community, on the other hand, have greatly increased on account of the enhanced prices of merchandise, stock and labor, requiring a much larger amount of capital to

do the same business than in former years. The foregoing reasons will fully explain the excess in loans, though not offered as an apology for the violation of a statute provision.

By an act of the Legislature, approved February 13, 1864, the powers and liabilities of the Atlantic Bank are extended for the term of two years from February 4, 1864.

By a resolve, approved February 4, 1864, the Sandy River Bank was authorized to withdraw from the office of Secretary of State the paper filed by the Cashier of said bank in October, 1863, touching the surrender of the charter of said bank. The bank was restored to all rights, which may be supposed to have been lost, by the filing of the above mentioned notice.

The bills of the Norombega Bank are still redeemed at the Veazie Bank, Bangor, from funds deposited there for the purpose. The circulation in August last was \$615.

The circulation of the Ellsworth Bank, we reported in 1863, as being \$2,491. The Trustees have continued to redeem the bills up to Oct. 1st, 1864, when the time for closing its affairs expired by limitation of law. During the past year only nine dollars of its bills have been presented for redemption. The outstanding bills are now \$2,482, and so long a time has elapsed since the public were notified to present the bills for payment, that it is reasonable to suppose the above amount is lost.

The Receivers of the Sanford Bank made a report to the Supreme Court, which was accepted at the January Term, 1864. The assets being found insufficient to satisfy the claims against the institution, the presiding judge directed the receivers to file their bill in equity, under the provisions of section 73 of the 47th chapter of the Revised Statutes. This has been done, and answers filed in behalf of nearly all the stockholders.

The Bank of Mutual Redemption (the principal creditor of the bank) has also commenced equity proceedings against the Directors for official mismanagement, under sections 43 and 47 of the 47th chapter of Revised Statutes.

We have, in former reports, recommended the publication of the names and residences of stockholders, from the lists returned by the cashiers to the office of the Secretary of State; and the reasons which have been given in former reports are as valid *now* as *then*. The public are deeply interested in the circulation of all our banks, and being so interested, they have a right to know who stand be-

hind the circulation as endorsers, and upon whom they are to rely in case any bank should be so unfortunate as not to be able to meet its responsibilities.

Some directors are remiss in making the annual settlement with their cashiers, and in neglecting to have their bonds renewed, approved and recorded. We have had occasion to allude to this before, and should not have mentioned it in the present report had we not found the neglect still existing. So long as directors overlook or neglect so obvious a duty, and one so plainly required by the law, they must pardon us if we give them "line upon line and precept upon precept."

The National Banking system has, for some time past, engaged the attention of some of the oldest bankers and ablest financiers in the country, and seems to be steadily gaining in public confidence. As a measure of public policy, it has the sanction of the Government; and many of the oldest and most reliable banks in New England have recently surrendered their State charters, and organized as National banks. Judging from present indications, at no very distant day, the system will gradually absorb the entire banking capital of the country.

Our banks, in investing so largely in U. S. bonds, have very likely anticipated a time when from increased and discriminating taxation, or from any other cause, they should find it for their interest to surrender their State charters and enter upon the National system.

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

DECEMBER, 1864.

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