

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1878.

VOLUME I.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1878.

TWENTY-FIRST ANNUAL REPORT

OF THE CONDITION OF THE

SAVINGS BANKS

OF THE

STATE OF MAINE.

1877.



AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1877.

REPORT.

To his Excellency, the Governor, and Council of Maine:

In compliance with the law of the State, the undersigned, Examiner of Banks, herewith respectfully submits his Fifth Annual Report:

BANKS OF DISCOUNT AND DEPOSIT.

The Eastern of Bangor is the only one now doing business under its charter. The Mercantile of Bangor, on March 8th, 1876, surrendered its charter, paid out its capital stock, and is transacting such business only as is necessary to effect a final settlement of its affairs. The North Bank of Rockland, since my last report has surrendered its charter, and on the 15th of September last opened its books as a National Bank.

An exhibit of the liabilities and assets of the two former banks as they existed when examined, will be found on pages 17 and 18, and shows the Eastern Bank to be in a sound and prosperous condition.

THE AMERICAN BANK OF HALLOWELL.

At the date of my last report the outstanding certificates of indebtedness of this bank were \$1,669.00. Cash in the hands of the receivers to pay the same, at the rate of 88 per cent., the dividend ordered by the court, was \$1,468.72. The receivers the past year have caused printed lists of unpaid dividends to be circulated and advertised, and have paid dividends to the amount of \$680.24. The amount of unpaid certificates now outstanding is \$896.00. Cash on hand to pay the same \$788.48, the payment of which will close its settlement.

LOAN ASSOCIATIONS.

The Peoples' Loan and Building Association of Richmond, is the only one in the State. It was incorporated Feb. 22, 1875, organized and commenced business the following month. When examined, the books and vouchers of the Secretary and Treasurer were found correct, and the institution in a sound condition. Its assets amount to \$20,178.42. The receipts and disbursements of its two years' business, ending March 19th, were \$18,730.11, a detailed statement of which will be found on page 19. The success which has attended its management merits approval. It is conducted upon the mutual and co-operative system, and in common with savings institutions, creates in the community the healthy sentiment of industry and economy. The manner in which the funds of the association are accumulated and invested, is briefly given by its directors in a circular, and is this: "A member agrees to take one or more shares in the Association, upon which he pays one dollar a month for each share until that share is worth two hundred dollars, when that sum is paid to him by the Association. This is done in about eight years—from eight to ten years. If accomplished in eight years the member receives for each share \$200, for which he paid in monthly payments during the eight years, \$96. But if the time consumed be ten years, then the investment pays $13\frac{1}{4}$ per cent., per annum, on the cash paid for the averaged time. The funds are loaned monthly to the shareholder who bids the highest premium therefor and can furnish suitable security for the repayment in small monthly payments." In case there should be no applications to borrow the money in the treasury at any monthly meeting of the directors, they may invest such money as they may deem for the best interests of the association.

SAVINGS BANKS.

The number organized in the state is sixty-four, the same as last year. Those that have been placed in the hands of receivers are given in the following table, showing their present condition :

NAME OF BANK.	Date of Receivers' appointment.	Am't of assets turned over to Receiver.	Amount of claims allowed depositors by Com'rs.	Amount of claims allowed to other persons.	Amount on dollar paid depositors.	Estimated amount of future dividends.
Winthrop	Sept. 27, 1875	\$114,172 83	\$114,853 38	\$1,061 12	40 cents.	25 cents.
Solon.....	Dec., 1877	37,628 40	35,308 37	35 42	85 cents.	10 cents.
Bucksport	Apr. 25, 1876	160,166 13	163,530 98	716 87	40 cents.	30 cents.
Lewiston Institu'n	May 10, 1876	839,773 44	725,788 78	4,266 71	50 cents.	25 cents.

There will be an early settlement of the affairs of the Solon Savings Bank and Lewiston Institution for Savings. The final settlement of the others will be delayed by pending litigation. The Receivers are discharging their duties efficiently and with all possible despatch.

The deposits and profits of the sixty banks now doing business, on the 5th day of November last, were \$26,898,432.76.

The assets, as compared with 1876, are as follows :

ASSETS.	1876.	1877.
Invested in United States bonds, - -	\$602,419 16	\$982,869 47
State of Maine bonds, - -	137,319 75	97,216 50
other state, county and municipal bonds, - -	8,849,042 19	8,843,807 10
railroad bonds and stocks, -	3,371,021 68	3,058,638 81
bank stock, - - - -	998,749 25	1,018,049 25
real estate, - - - -	464,131 92	805,009 64
miscellaneous stocks, &c., -	613,947 34	775,917 12
Loans on real estate, - - - -	8,156,544 66	7,496,441 70
Loans on collaterals, &c., - - - -	3,854,901 73	3,158,395 12
Cash, - - - -	751,687 02	663,088 05
	\$27,818,764 70	\$26,898,432 76

This statement shows a decrease in the deposits and profits of the banks during the year ending November 5, 1877, of \$920,331.94.

The decrease of depositors for the same period is 1,960. The whole number is 88,661. The average to each depositor is \$303. The decrease in the deposits and profits of the banks the past year is \$3,344,217.64 less than last year ; the decrease in depositors 8,745 less ; the average to each depositor \$3.00 less.

The total amount of *net* deposits on November 6, 1876, was \$26,726,170.72; on November 5, 1877, \$25,092,872.65, a decrease in the *net* deposits the past year of \$1,633,298.07. Of this decrease \$312,627.15 was withdrawn by depositors holding balances of \$500 and less; \$163,275.95, by depositors holding balances of \$500 and not exceeding \$1000; \$743,797.44, by depositors holding balances of \$1000 and not exceeding \$5000; \$413,597.53, by depositors holding balances over \$5,000. The profits of the banks on November 5, 1877, were \$712,966.13 more than on November 6, 1876. This increase in profits is due to the limit by law of semi-annual dividends to 2½ per cent., and the setting apart of one-fourth of one per centum of deposits to a reserved fund. The decrease in deposits results mainly from the withdrawal of large deposits on account of the limitation of interest on the amounts of deposits of over \$2,000, the number of which is 436, largely composed of deposits by widows, orphans, administrators, executors, and trust funds, which are exempted by law.

The foregoing statistics demonstrates the gratifying fact, that confidence in our savings institutions is comparatively restored, and is not misplaced. As a further indication of this fact, there has been no run upon any bank in the State during the year.

The restriction of single deposit accounts to two thousand dollars, has been most salutary to the banks.

Of the 88,661 depositors in the savings institutions of the State, 72,769 hold deposits whose balance is \$500 and less, amounting to \$8,106,224.30, an average to each of \$112.63; 8,766, whose balance is over \$500, and not exceeding \$1,000, amounting to \$6,160,526.96, an average to each of \$702.07; 7,052, whose balance is over \$1,000, and not exceeding \$5,000, amounting to \$10,231,224.56, an average to each of \$1,450.82; 74 whose balance is over \$5,000, amounting to \$594,896.83, an average to each of \$8,039.14.

A fraction over seven-twelfths of the whole deposits stand to the credit of depositors holding small balances, comprising

81,535 deposit accounts, amounting to \$14,266,751.26, the balance to the credit of depositors holding balances above \$1,000, comprising 7,126 accounts, amounting to \$10,826,-121.39.

The fact, as well as the inference is, that this large number of small accounts are due mainly to the laboring men, women and children of the State, who have placed their surplus earnings in the savings banks for safe investment against a future time of need, expecting that the principal sum, with what interest can be fairly earned, will be returned when required, not expecting trustees to take risks in investing their funds, but that security should be the primary and interest the secondary consideration. They are not anxious for great incomes like holders of large accounts, they are satisfied with a small increase, with perfect security to their little capital. For this class of depositors our savings banks have accomplished great good. They are making good citizens, by giving them early in life the opportunity to acquire and save property, thereby becoming thrifty and industrious men and women, educated by their influence to habits of economy and sobriety.

With this important and responsible trust placed in their charge, trustees should act prudently, guard against unwise investments, exercise true economy, and if they err let it be on the side of security. This will insure success and excite approbation, while lack of security checks and retards their future development for good. The failure of one bank in a State affects the whole; it is like casting a rock into a lake, the entire body is disturbed.

Last year the securities owned by the banks upon which the payment of interest coupons and dividends were suspended, amounted to \$1,105,955.89. This year to \$940,150.00, being \$165,805.89 less than last year.

The non-paying securities, as compared with 1876, are as follows :

NON-PAYING SECURITIES.	1876.	1877.	
PUBLIC FUNDS.			
County of Cass, Mo.....	\$3,000 00	\$3,000 00	
“ Douglass, Mo.....	1,200 00	-	
“ Leavenworth, Kan.....	10,000 00	-	
“ Macon, Mo.....	2,000 00	2,000 00	
“ Macoupin, Ill.....	12,000 00	12,000 00	
“ Moultrie, Ill.....	2,000 00	2,000 00	
“ Presque Isle, Mich.....	5,000 00	5,000 00	
“ St. Clair, Mo.....	15,000 00	-	
“ Warren, Ill.....	2,000 00	2,000 00	
City of Appleton, Mo.....	4,000 00	-	
“ Cairo, Ill.....	-	5,000 00	
“ Houston, Texas.....	8,000 00	3,200 00	
“ Lawrence, Kan.....	-	6,000 00	
“ St. Joseph, Mo.....	6,000 00	-	
Town of Brimfield, Ill.....	1,000 00	1,000 00	
“ Evans, Ill.....	7,000 00	7,000 00	
“ Mascoutah, Ill.....	5,000 00	-	
“ Warrensburg, Mo.....	2,000 00	2,000 00	
	85,200 00	-	\$50,200 00
RAILROAD BONDS.			
Bucksport and Bangor, Me.....	24,000 00	-	
Connecticut Western, Conn.....	20,000 00	9,000 00	
European and North American, Me.....	413,000 00	377,000 00	
Burlington, Cedar Rapids and Minnesota, Iowa.....	13,000 00	-	
Central Iowa, Iowa.....	55,865 00	50,500 00	
Chicago, Danville and Vincennes, Ind.....	18,000 00	14,000 00	
Chicago, Dubuque and Minnesota, Iowa.....	25,000 00	25,000 00	
Chicago, Michigan and Lake Shore, Mich.....	30,770 00	43,000 00	
Indianapolis, Cincinnati and Lafayette, Ind... ..	-	23,800 00	
Lawrence, Leavenworth and Galveston, Kan... ..	15,120 89	-	
Logansport, Crawfordsville & Southwestern, Ind.....	5,000 00	-	
Middletown and Crawford, N. Y.....	33,000 00	-	
Missisquoi, Vt.....	15,000 00	15,000 00	
Montclair, N. J.....	12,500 00	-	
New York, Oswego and Midland, N. Y.....	15,500 00	2,000 00	
Northern Pacific.....	50,900 00	17,500 00	
Portland and Rochester, Me.....	-	19,500 00	
Port Royal, S. C., and Ga.....	3,000 00	3,000 00	
Selma and Gulf, Ala.....	40,000 00	40,000 00	
Springfield and Illinois Southwestern, Ill.....	1,000 00	-	
Stanstead, Sheffield and Chambly, Canada.....	400 00	-	
St. Joseph and Denver City, Kan., Neb. & Col.....	5,000 00	5,900 00	
Vermont Central, Vt.....	41,000 00	43,000 00	
West Wisconsin, Wis.....	5,000 00	-	
White Water Valley, Ind.....	-	8,000 00	
Wisconsin Central.....	24,000 00	24,000 00	
	866,055 89	-	720,200 00
RAILROAD STOCK.			
Burlington, Cedar Rapids and Minnesota, Iowa.....	-	3,500 00	
Central of New Jersey, N. J.....	-	15,300 00	
Michigan Central, Mich.....	44,900 00	45,400 00	
Rutland, Vt.....	17,500 00	12,500 00	
St. Joseph and Pacific, Kansas.....	-	3,050 00	
Vermont and Canada, Vt.....	5,000 00	5,000 00	
	67,400 00	-	84,750 00

NON-PAYING SECURITIES.	1876.	1877.	
CORPORATION STOCK.			
Bath Manufacturing & Commercial Co. Bath, Me.	\$700 00	\$700 00	
Central New Jersey Land Improvement Co., N. J.	-	2,700 00	
Continental Mills, Lewiston, Me	41,600 00	41,600 00	
Franklin Company, Lewiston, Me.	40,000 00	40,000 00	
	82,300 00	-	\$85,000 00
CORPORATION BONDS.			
Rankakee Company, Wilmington, Ill.	5,000 00	-	
			\$940,150 00

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

Of non-paying securities the banks are holding \$250,230.23 less than in 1875. The amount of non-paying securities is a fraction over 3 per cent. of the assets of the banks.

The following schedule will show the sum total of the deposits and profits of the banks as they existed at the time of their examination by the Examiner the present year, also their resources, and the character and proportions into which they are distributed as compared with 1876:

	1876.	1877.
Total deposits and profits	\$29,142,352 34	\$27,190,351 77
PUBLIC FUNDS OWNED.		
	<i>Resources.</i>	<i>Resources.</i>
United States bonds	\$602,540 88	\$848,069 88
Maine	2,169,004 47	1,980,959 11
The other New England States	342,331 56	291,056 50
Out of New England	6,695,725 30	6,807,087 61
BANK STOCK OWNED.		
Of Maine	991,890 75	950,652 25
Of the other New England States	55,700 00	47,500 00
Out of New England	24,445 00	13,925 00
RAILROAD BONDS OWNED.		
Of Maine	1,826,613 17	1,620,760 17
Of the other New England States	386,579 90	257,502 46
Out of New England	1,390,785 05	1,182,451 30
RAILROAD STOCK OWNED.		
Of Maine	48,000 00	11,100 00
Of the other New England States	72,338 00	82,517 42
Out of New England	270,393 25	257,924 73
CORPORATION BONDS OWNED.		
Of Maine	8,700 00	5,300 00
Of the other New England States	76,950 00	21,050 00
Out of New England	61,950 00	31,370 00

	1876.	1877.
CORPORATION STOCK OWNED.		
Of Maine.....	\$227,997 87	\$176,397 87
Of the other New England States.....	10,000 00	2,630 00
Out of New England.....	10,394 15	10,394 15
Real estate owned.....	386,665 81	710,731 43
Loans on United States bonds.....	157,459 47	110,727 68
“ public funds of Maine.....	182,222 36	154,624 51
“ public funds of other New England States...	6,585 00	5,585 00
“ public funds out of New England.....	167,057 30	114,363 00
“ bank stock of Maine.....	237,050 95	156,422 52
“ bank stock of other States.....	19,000 00	13,400 00
“ savings bank books.....	77,871 23	120,438 79
“ railroad bonds of Maine.....	1,244,870 35	1,124,198 40
“ railroad bonds of other New England States..	2,000 00	47,000 00
“ railroad bonds out of New England.....	167,319 97	117,419 97
“ railroad stock of Maine.....	50,297 00	11,639 82
“ railroad stock of other New England States..	40,998 00	12,280 12
“ railroad stock out of New England.....	60,958 46	62,158 46
“ corporation stock.....	548,779 33	471,674 00
“ corporation bonds.....	112,401 80	113,526 35
Loans to corporations of Maine.....	252,361 65	182,945 32
“ municipalities.....	251,024 78	249,002 23
Loans on mortgages of real estate.....	8,618,500 46	7,598,139 55
“ vessels of Maine.....	179,050 06	159,105 91
“ names alone.....	156,879 91	95,807 47
Cash on deposit in banks of Maine.....	412,566 88	337,153 62
Cash on deposit in banks of other States.....	111,350 58	160,084 29
Cash on hand.....	151,448 03	133,255 28
Miscellaneous investments, loans and accounts.....	375,293 61	330,019 60
Sum total.....	\$29,142,352 34	\$27,190,351 77

The foregoing table shows a decided and commendable gain in the proportions of strong and safe securities in the banks over those of last year; showing a decrease in the proportion of deposits invested in railroad and corporation bonds and stocks, and loans on the same, and real estate mortgages. And an increase in United States, State, county, city and town bonds, with a small decrease in the loans on the same, with deposits \$1,952,000.57 less than in 1876.

The amount of United States bonds, including loans on the same, is a fraction over $3\frac{1}{2}$ per cent. of the assets; State, county, city and town bonds, including loans on and to same, is a fraction over $35\frac{1}{2}$ per cent.; bank stock, including loans on same and on deposit books, is a fraction over $4\frac{1}{2}$ per cent.; cash on hand and on deposit is a fraction over 2 per cent.; real estate, and mortgages on same, is a fraction over $30\frac{1}{2}$ per cent.; railroad bonds and stocks, including loans on same, is a fraction over $17\frac{1}{2}$ per cent.; corporation bonds and stocks,

and loans on and to same, is a fraction over $3\frac{1}{2}$ per cent. ; and miscellaneous securities and accounts is a fraction over 2 per cent.

The percentage of expense, in the management of the banks, to the total deposits for the past year, is a small fraction over one-fourth of one per cent.

A detailed statement of the preceding table for the year 1877, is given of each bank in the abstract of examination, herewith submitted.

Fifty-nine of the sixty banks named in the abstract of the annual reports of the treasurers herewith submitted, that are reported therein as having sufficient available assets to pay their liabilities, are solvent and worthy of public confidence. The one therein named which is reported as not having sufficient, is the Camden, which is about 10 per cent. insolvent. An application, which is to be heard by the court in December, is now pending to reduce the deposit account of each depositor and to divide the loss on the assets of the Camden bank pro rata among the depositors, thereby placing it in a solvent condition.

The losses by depreciation of assets of the Brunswick, Orono, and Thomaston banks, that were reported insolvent last year, have been adjusted by the court under the provisions of section 36 of the savings bank law, and placed in a perfectly sound and solvent condition, and are transacting business with renewed encouragement and confidence of the depositors. The provisions of this law operate justly, and are receiving the general approval of depositors of the banks that have come under its operation.

Six of the sixty banks have not declared dividends the past year. Fifty-four have declared and paid semi-annual dividends at the following rates, viz : 7, three per cent. ; 11, three per cent. and two and one-half per cent. ; 1, two and three-fourths and two and one-half per cent. ; 23, two and one-half per cent. ; 9, two and one-half and two per cent. ; 3, two per cent.

Officers of the banks where dividends have been declared the present year claim that they have been declared according to law, or as they understood or construed it; in this there has been a broad disagreement in construction of sections 9 and 42, relative to the right to pay interest to any one depositor for any amount of deposit over \$2,000, that was on deposit at the time the new bank act took effect. This difference arises in consequence of the ambiguity of the foregoing sections. It is suggested that section 42 be so amended as not to modify or limit the operation of section 9.

The amount of United States bonds held by the banks is comparatively small, although there has been a commendable gain in this class of securities the past year. It is recommended that the trustees continue to add this class of bonds to the assets till one-fourth of the deposits at least, are thus invested. They are the best for institutions of this kind, as they can be more readily turned into money in case of a depressed state of business, at their real value than any others. A large proportion of United States and municipal bonds, which are worth more than par and loans upon them, are a tower of strength to savings banks; while railroad bonds and stocks, regardless of what premium they may command, are a source of mistrust.

Although the savings bank laws of our state have opened a wide choice to our savings institutions for investment, and considering that our banks now hold a large amount of county and city bonds of the Middle and Western States, it is hoped, both for safety and pecuniary advantage, that investments hereafter will be largely made in the bonds of our State and municipalities, and those of the other New England States, selecting those cities that have ample property and enjoy a high credit.

It is not probable that deposits for several years to come will increase as rapidly as during our civil war, and up to 1873; and it is believed that sufficient of these securities can be reached at a small premium to meet the excess of deposits over withdrawals. It should be remembered that safety and

convertibility are first in the choice in the investment of trust funds. The public funds of the United States, and of the New England States, possess the elements of safety, convertibility and strength, in the highest degree.

There have, no doubt, been periods when loans on mortgages of real estate were regarded the best for trust funds, and the only convenient manner in which it was deemed prudent to invest them, but the increased amount of public funds and stocks has opened a broader field for safe investment, and hereafter there should be proportionately less investment in this class of security in many of the banks.

When judiciously selected, with a view to future contingencies, real estate mortgages are securities of a high order, but they are among the slowest and least convertible of investments. In making loans on this class of security, real estate that is declining in value, unproductive or unsalable should always be rejected. These loans are apt to run or be extended on too long time, parties making them are disinclined to pay promptly. Some of the institutions adopt the plan of requiring a certain percentage of the loan to be paid annually, such should be the rule in all the banks, it guards against loss, and encourages thrift and economy in the borrower.

Experience shows that real estate loans cannot be advantageously taken by the banks, to an amount exceeding one-fourth or one-third of the deposits. Banks having large real estate loans, comprising a large majority of their assets, should call in the oldest and re-invest in available public funds. A valuable table taken from the *Galaxy*, showing the debt, valuation, taxation and population of one hundred and thirty cities and towns of the United States for the years 1866 and 1876, is herewith appended as a valuable reference and guide to officers of the banks in the purchase and sale of bonds, many of which they now hold, enabling them the better to judge of their condition and responsibility to meet their indebtedness.

Regarding the Savings Bank Law of this state, as among the best in the country, yet I would call attention to the

important question of a reserve fund to meet losses, the amount of which should not be overlooked before extra dividends are authorized to be declared out of the excess. It is suggested that section nineteen be so amended that the amount of the reserved fund shall be ten instead of five per cent. of the assets. Also that section ten be so amended as to prohibit loans on vessel property, as it is regarded unsafe security for saving bank funds, as several instances in the state, during the past year have shown, by losses on this class of security. Also that section thirty-five be amended by striking out the word "such" before the word "receivers," so that receivers shall be required to report to the bank examiner whether appointed under this or former laws.

The question of the rate of taxation is one of great importance to the savings banks at this time, when they are struggling to accumulate a reserve to meet depreciation in the value of all classes of bonds that now are bearing a premium, which will necessarily become less as they approach maturity and as the business of the country increases in activity. When this class of bonds is placed in large amounts upon the money market to raise funds to meet the increased business demand to which the country is now approaching, the premiums will be thereby very much reduced. A deduction of one-fourth of one per cent. in the rate of taxation would very much relieve the banks in this regard, and I would respectfully submit, in connection with suggestions in my last report, that my convictions are that such a reduction would be in accord with justice and in the interest of the state, believing that bank taxation upon bank deposits is really taxation levied upon trade, industry and business of the state.

The examinations of the banks the past year by the examiner have been carefully made with a view to ascertain the surplus above all liabilities in each, taking such an inventory of the securities as would be taken to arrange for a settlement of accounts between the depositors and the bank on the day of examination. In the report of each the town, city, county and state bonds are given with the rate of interest,

the time when payable, the purpose for which issued. This is done to show the correctness of the market value of the various bonds, as the rate of interest, the purpose for which given, and the time when payable enter into the market and estimated value that they bear; so in relation to railroad and other bonds, so far as rate and time of payment apply. The market value of the same class of bonds will not be uniform in the reports, as it varied from time to time, being reckoned as it existed on the day of examination. There will be found in the report of each bank, a statement of assets at par value; market and estimated value, and as charged on the books of the bank, including the unpaid accrued interest on all available assets, thereby showing in the market and estimated value, the amount of actual available assets. The liabilities are made up by taking the amount due depositors, a dividend of interest as due them for the proportional time since the last dividend was paid, including taxes, salaries, rents and all other known liabilities. Applying a strict market and estimated value to the investments at a time of depressed value of property of all kinds, and adding interest as due to depositors, with losses and other liabilities, made a strong and comparatively safe test of the strength of the banks. Fifty-nine out of the sixty banks under this test had surpluses ranging from \$4.52 to \$309,270.35, as will be seen by reference to the reports of the same herewith submitted.

It should be borne in mind, that there has been a marked fall in value in common with all property, of many of the investments by trustees of savings banks within a few years; largely in railroad bonds and stocks bearing large rates of interest, made to meet the desire to pay, and the impetuosity of owners of large deposits for a high rate of interest, but they have fallen far below the price paid for them and some have ceased to pay interest at all with but a slight prospect of resuming payment in the future. The surplus that has been gained and retained, and the increased value of other investments that were bought below par, bearing moderate rates of interest have made up for the loss. Time

and an improved state financially in all kinds of business, and a persistent payment of lower rate of interest to depositors, will make the banks, as they should be, stronger. The reserved or surplus fund of savings institutions should not be dependent in any part upon the premiums on any portion of their assets. Premium on bonds cannot be regarded as a reliable and fixed asset.

The banks the past year have been safely and prudently managed in the interest of depositors and the state, and as a general rule by the most active and public spirited men in their several communities,—the funds are being invested with a view to the greatest safety and in a manner to advance the general progress of the savings bank system throughout the state.

Savings banks have a corresponding prosperity or depression in common with the whole business world, they have their periods of rapid growth and decline, equally noticeable, indicating the activity and depression of the industry of the country, in either case illustrating the important service which they render to the laboring classes, which reflects the highest honor upon the system.

WILLIAM W. BOLSTER, *Bank Examiner.*

AUBURN, December 1, 1877.

BANKS OF DISCOUNT.

EASTERN BANK—BANGOR.

AMOS M. ROBERTS, PRESIDENT.

CHARLES W. ROBERTS, CASHIER.

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

Liabilities and Assets, August 4, 1877.

Capital stock.....	\$75,000 00	
Bills in circulation.....	1,594 00	
Deposits.....	25,858 66	
Dividends.....	85 00	
Profit and loss.....	9,243 07	
Discount.....	1,687 96	
Due First National Bank, Augusta, Me.....	2,990 06	
Due National Bank of Commerce, Boston, Mass.....	1,771 66	
Loans.....	-	\$84,385 13
Due from Suffolk National Bank, Boston, Mass.....	-	22,507 93
Checks, &c.....	-	5,468 31
Specie and currency.....	-	241 04
Bills of other banks.....	-	5,628 00
	\$118,230 41	\$118,230 41

Dividends, April and October, 5½ per cent.

Amount of dividends.....	\$4,125 00
Redeemed the past year of outstanding circulation.....	9 00
Reserved profits at time of last dividend.....	9,863 79
Amount due from the directors as sureties, &c.....	53,323 81
Amount due from stockholders as principals.....	32,300 00
Amount of unpaid matured debts.....	2,316 11
Largest amount of stock owned by one stockholder.....	15,000 00
Number of stockholders, 15.	

MERCANTILE BANK—BANGOR.

PHILO A. STRICKLAND, PRESIDENT.

JOHN S. RICKER, CASHIER.

Directors—Philo A. Strickland, George R. Lancaster, F. A. Wilson, and Asa Smith.*Liabilities and Assets, October 25, 1877.*

Bills in circulation.....	\$1,377 00	
Deposits.....	1 18	
Unpaid dividends.....	5,050 00	
Profit and loss.....	1,349 02	
Loans.....	-	\$1,313 50
Due from Shoe and Leather National Bank, Boston...	-	3,992 08
Due from Merchants National Bank, Bangor.....	-	2,296 62
Cash.....	-	175 00
	\$7,777 20	\$7,777 20

This bank surrendered its charter March 8, 1876.

Paid out its entire capital.

Surplus to be divided on final settlement, about \$5,000.00.

LOAN AND BUILDING ASSOCIATION.

PEOPLES' LOAN AND BUILDING ASSOCIATION—RICHMOND.

March 19, 1877.

GEORGE H. THEOBALD, PRESIDENT. WILLIAM H. STUART, TREASURER.
GEO. B. RANDLETTE, SECRETARY. J. W. SPAULDING, ATTORNEY.

Directors—Jefferson Hathorn, C. B. Foster, J. W. Spaulding, A. K. P. Walker,
E. D. Lamson, William S. Hager, H. Springer, J. S. Chapman, E. H. Tomlinson,
Solon White, J. H. Stuart, A. P. Jewett.

Incorporated February 22, 1875.

RECEIPTS.

Balance in treasury at last report	\$804 50
Instalments paid on first series stock	5,263 00
Interest " " "	431 25
Fines " " "	27 10
Premiums " " "	117 80
Loans repaid, Lincoln Ice Company	800 00
Instalments paid on second series stock	2,561 00
Interest " " "	407 50
Fines " " "	11 12
Premiums " " "	3,916 25
Advance payments	4,390 59
	\$18,730 11

DISBURSEMENTS.

Loan to Lincoln Ice Company	-	\$800 00
Loan to members, first series	-	400 00
second series	-	12,950 00
Paid withdrawing members	-	382 00
for interest withdrawing members	-	9 71
withdrawal of advance payments	-	3,696 64
interest on advance payments	-	78 84
printing, advertising, &c	-	14 75
rent	-	18 00
Secretary's salary	-	65 00
Balance in the treasury	-	315 17
		\$18,730 11

No. of shares, first series, loaned upon during the year..... 2 No. of shares, second series, loaned upon during the year..... 65 — Total number of shares loaned upon during the year 67 Average premium during the year, 30 16-67		No. of shares, first series, withdrawn during the year..... 19 No. of shares, second series, withdrawn during the year..... 10 No. of shares, second series, forfeited. 2 — Total number of shares cancelled during the year..... 31
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PEOPLES' LOAN AND BUILDING ASSOCIATION—CONCLUDED.

Present number of shares, first series	433	Represented by	124	stockholders.
Present number of shares, second series	211	Represented by	46	"
Whole number of shares present time	644	Total at present time	170	

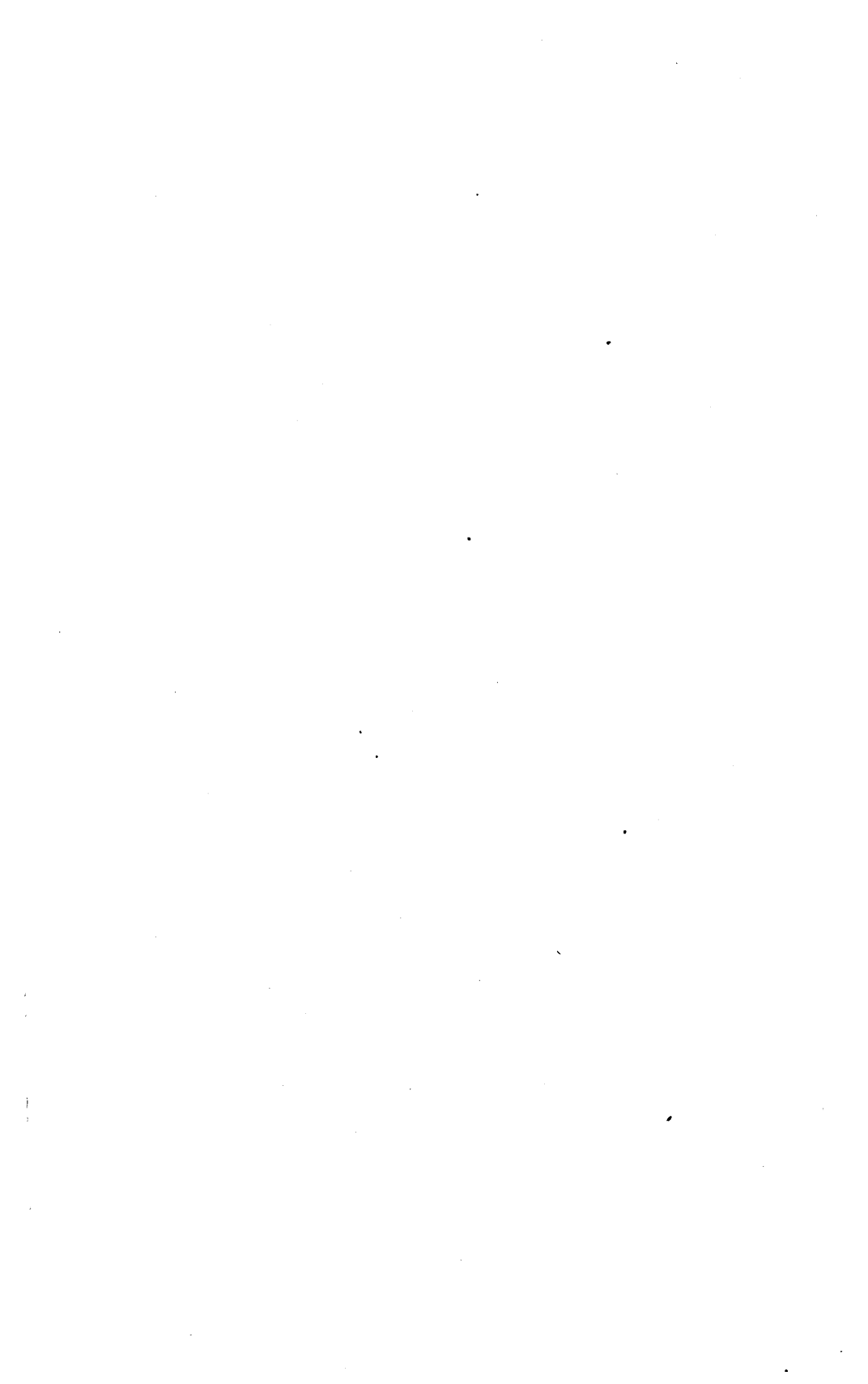
ASSETS.

Investments in bonds and mortgages during the year	\$13,350 00
Amount owing by members, first series	160 35
" " second series	66 50
Balance in the treasury	315 17
	<hr/>
Less present amount of advance payments	13,892 02
	1,013 60
	<hr/>
Past year's business	12,878 42
Bonds and mortgages, last report	7,300 00
	<hr/>
Value of 644 shares	\$20,178 42

VALUATION OF SHARES.

Total value of each share, first series	\$37 68
Value last report	17 62 2-5
	<hr/>
Instalments paid during the year	20 05 3-5
	12 00
	<hr/>
Gain past year	8 05 3-5
	<hr/>
Total value of each share, second series	18 30 7-10
Instalments paid during the year	12 00
	<hr/>
Gain past year	\$6 30 7-10
	<hr/>
Whole number of shares loaned upon during two years, first series	39
Whole number of shares loaned upon during one year, second series	65
	<hr/>
Total number of shares loaned upon all series	104

ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS.
1877.



SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

OCTOBER 19, 1877.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

LIABILITIES.

Deposits	\$650,007 49
Reserved fund	5,042 65
	655,050 14

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Auburn bonds 6s, ML., 1880-4.	\$6,100 00	\$6,405 00	\$6,100 00	
Lewiston 6s, ML., 1883	1,000 00	1,050 00	1,000 00	
Town of Lisbon 6s, ML., 1880-2	1,200 00	1,260 00	1,200 00	
Lyndon 8s, ML., 1895-6	4,750 00	4,845 00	4,750 00	
Lyndon 6s, ML., 1896	500 00	505 00	500 00	
Minot 7½s, ML., 1878-81	3,000 00	3,060 00	3,000 00	
Minot 6s, ML., 1886	10,000 00	10,000 00	10,000 00	
Total public funds of Maine	26,550 00	-	-	\$26,550 00
<i>Railroad Bonds Owned.</i>				
Lewiston & Auburn 6s, gold, 1886, Me	5,000 00	5,250 00	5,000 00	5,000 00
<i>Bank Stock Owned.</i>				
Canal National, Portland	6,200 00	9,300 00	6,200 00	
Casco National, Portland	300 00	420 00	300 00	
Cumberland National, Portland	4,760 00	6,723 50	4,760 00	
First National, Lewiston	50,500 00	75,750 00	50,500 00	
First National, Portland	4,300 00	5,891 00	4,300 00	
National Shoe and Leather, Auburn.	2,000 00	2,100 00	2,000 00	
Total bank stock of Maine	68,060 00	-	68,060 00	
<i>Corporation Stock Owned.</i>				
Bates Manufacturing Co., Lewiston..	10,000 00	9,000 00	10,000 00	
† Continental Mills, Lewiston	41,600 00	37,440 00	41,600 00	
† Franklin Company, Lewiston	25,000 00	25,000 00	25,000 00	
Total corporation stock of Maine..	76,600 00	-	-	76,600 00
<i>Loans on Public Funds.</i>				
City of Auburn bonds		1,000 00	1,000 00	
Portland		2,500 00	2,500 00	
Town of Waterville		1,000 00	1,000 00	
Total on public funds of Maine				4,500 00
<i>On Bank Stock.</i>				
First National, Lewiston, Me.		800 00	800 00	800 00
<i>On Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston ..		3,934 53	3,934 53	
Lewiston Institution for Savings, Lewiston		160 18	160 18	
Total on savings bank books of Maine				4,094 71

† Suspended payment of dividends.

ANDROSCOGGIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>On Railroad Bonds.</i>			
Leeds & Farmington.....	\$500 00	\$500 00	
Maine Central.....	2,000 00	2,000 00	
Total on railroad bonds of Maine			\$2,500 00
<i>On Corporation Stock.</i>			
Continental Mills, Lewiston.....	175 00	175 00	
Franklin Company, Lewiston	16,375 00	16,375 00	
Lewiston Machine Company, Lewiston.....	750 00	750 00	
Little Androscoggin Water Power Co., Auburn..	1,800 00	1,800 00	
Total on corporation stocks of Maine.....			19,100 00
<i>On Railroad Stock.</i>			
Maine Central, Maine	1,000 00	1,000 00	1,000 00
<i>To Corporations.</i>			
Farwell Mills, Lisbon, with collateral	40,000 00	40,000 00	
Union Slate Company, Mayfield.....	1,546 66	1,546 66	
Village School District, Brunswick.....	2,400 00	2,400 00	
Total to corporations of Maine.....			43,946 66
Loans on mortgages of real estate.....	357,983 01	357,983 01	357,983 01
Interest account.....	-	2,105 48	2,105 48
Premium account.....	-	32,583 50	32,583 50
Expense account	-	968 05	968 05
Vault, safe and furniture.....	4,502 41	4,502 41	4,502 41
Cash on deposit bearing interest at 2½ per cent—			
National Bank of Commerce, Boston, Mass....	2,123 29	2,123 29	2,123 29
First National, Lewiston, Me., not bearing interest.....	1,116 25	1,116 25	1,116 25
Cash on hand	1,516 78	1,516 78	1,516 78
Unpaid accrued interest.....	17,749 58		
	664,932 19		655,050 14
Due depositors, and including other liabilities ..	663,990 14		
Surplus above all liabilities.....	942 05		

Rate of interest charged on loans the past year, 6½ to 8 per cent.

Annual expenses, \$2,527.64.

AUBURN SAVINGS BANK—AUBURN.

OCTOBER 23, 1877.

JAMES DINGLEY, PRESIDENT.

GEORGE S. WOODMAN, TREASURER.

LIABILITIES.

Deposits	\$434,866 84
Reserved fund.....	1,240 42
Profits.....	18,519 64
	454,626 90

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
* Central Iowa first mortgage 7s, gold, 1899, Iowa.....	\$10,000 00	\$2,700 00	\$10,000 00	
* Chicago, Danville & Vincennes, first mortgage 7s, gold, 1912, Ill. and Ind	12,000 00	720 00	12,000 00	
Total R. R. bonds out of N. England	22,000 00	-	-	\$22,000 00
<i>Bank Stock Owned.</i>				
First National, Auburn	64,900 00	97,350 00	64,900 00	
First National, Lewiston.....	1,700 00	2,550 00	1,700 00	
Total bank stock of Maine	66,600 00	-	-	66,600 00
<i>Loans on Public Funds.</i>				
City of Lewiston bonds, Me		900 00	900 00	900 00
<i>On Savings Bank Books.</i>				
Auburn Savings Bank, Auburn, Me		1,830 00	1,830 00	1,830 00
<i>On Corporation Stock.</i>				
Franklin Company, Lewiston.....		2,000 00	2,000 00	
Lewiston Falls Manufacturing Co., Lewiston ...		2,192 44	2,192 44	
Lewiston Steam Mill Co., Lewiston.....		6,700 00	6,700 00	
Little Androscoggin Water Power Co., Auburn...		17,000 00	17,000 00	
Total on corporation stock of Maine				27,892 44
<i>To Corporations.</i>				
Spring St. Baptist Society, Auburn, with collateral		5,000 00	5,000 00	5,000 00
Loans on mortgages of real estate		247,441 88	247,641 88	247,641 88
names alone		32,453 36	32,903 36	32,903 36
buildings and machinery		500 00	500 00	500 00
Furniture and fixtures		6,053 21	6,053 21	6,053 21
Premium account.....		-	26,013 73	26,013 73
Cash on deposit not bearing interest—				
First National Bank, Auburn, Me.....		15,033 10	15,033 10	15,033 10
Cash on hand		2,259 18	2,259 18	2,259 18
Unpaid accrued interest		11,951 50		
		454,634 67	-	454,626 90
Due depositors and including other liabilities...		444,565 84		
Surplus above all liabilities.....		10,068 83		

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

Annual expenses, \$1,500.00.

* Suspended payment of interest coupons.

AUGUSTA SAVINGS BANK—AUGUSTA.

AUGUST 17, 1877.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

LIABILITIES.

Deposits	\$2,522,273 11
Reserved fund.....	36,223 81
Dividend, August, 1877.....	62,000 00
Earnings	24,189 61
	2,644,686 53

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4s, 1907, consols	\$100,000 00	\$105,000 00	\$100,000 00	
United States 6s, 1867-8	92,300 00	102,193 00	92,300 00	
Total United States bonds.....	192,300 00	-	-	\$192,300 00
County of Aroostook bonds, 7 $\frac{1}{2}$ s, 1879.	1,000 00	1,040 00	1,000 00	
City of Augusta 5s, Ml., 1886 8	3,300 00	3,333 00	3,300 00	
Augusta 6s, Ml., 1887.....	6,000 00	6,240 00	6,000 00	
Bangor 6s, Ml., 1879 81	7,500 00	8,100 00	7,500 00	
Bangor 6s, R. R., aid, 1894.	16,000 00	16,960 00	16,000 00	
Bath 6s, R. R., aid, 1897 ...	10,000 00	10,300 00	10,000 00	
Town of Dexter 6s, R. R., aid, 1897..	5,000 00	5,150 00	5,000 00	
Village School District, Augusta, 6s, 1878-82.....	14,000 00	14,150 00	14,000 00	
Total public funds of Maine.....	62,800 00	-	-	62,800 00
State of Indiana bonds, 7s, 1878.....	100,000 00	101,000 00	100,000 00	
County of Allen 8s, 1878, Ind	20,000 00	20,400 00	20,000 00	
Cook 7s, 1880-92, Ill.....	20,000 00	21,600 00	20,000 00	
Hardin 8s, 1880, Ohio.....	16,000 00	16,800 00	16,000 00	
Jay 8s, 1878, Ind.....	12,500 00	12,750 00	12,500 00	
Licking 7 3-10s, 1883, O..	40,000 00	41,600 00	40,000 00	
* Macoupin 10s, 1879, Ill..	10,000 00	5,000 00	10,000 00	
Marion 7s, 1885, Ind	55,000 00	57,750 00	55,000 00	
St. Louis 7s, 1888, Mo ...	31,000 00	32,550 00	31,000 00	
City of Bay 8s, Ml., 1899, Mich	5,000 00	5,250 00	5,000 00	
Buffalo 7s, Ml., 1924, N. Y..	10,000 00	11,000 00	10,000 00	
Cleveland 6s, Ml., 1896, Ohio.	18,000 00	18,360 00	18,000 00	
Cleveland 7s, Ml., 1877-80, O..	91,500 00	92,180 00	91,500 00	
Cincinnati 7s, Ml., 1904, Ohio.	25,000 00	27,250 00	25,000 00	
Chicago 7s, Ml., 1888 99, Ill..	125,000 00	137,500 00	125,000 00	
Columbus 6s, water, 1891, O..	25,000 00	26,250 00	25,000 00	
Columbus 7s, sewer, 1888, O..	20,000 00	21,200 00	20,000 00	
Columbus 8s, sewer, 1885, O..	30,000 00	32,100 00	30,000 00	
Dayton 8s, Ml., 1881 5, Ohio..	40,000 00	43,200 00	40,000 00	
Detroit 7s, Ml., 1904, Mich..	13,000 00	14,300 00	13,000 00	
Erie 7s, Ml., 1894, Penn.....	50,000 00	52,000 00	50,000 00	
Evansville 7s, Ml., 1906, Ind..	50,000 00	52,000 00	50,000 00	
Grand Rapids 8s, Ml., 1893, Mich	20,000 00	21,200 00	20,000 00	
Indianapolis 7 3-10s, Ml., 1893 5, Ind.....	60,000 00	62,400 00	60,000 00	
Indianapolis 8s, Ml., 1877, Ind	20,000 00	20,000 00	20,000 00	
La Porte 7s, Ml., 1890, Ind... Lincoln 10s, Ml., 1882, Neb..	25,500 00	27,795 00	25,500 00	
Louisville 7s, Ml., 1892-1903, Ky.....	2,500 00	2,625 00	2,500 00	
	84,000 00	86,520 00	84,000 00	

*Suspended payment of interest coupons.

AUGUSTA SAVINGS BANK—CONTINUED.

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Minneapolis 8s, Ml., 1892, Minn.....	\$20,000 00	\$21,600 00	\$20,000 00	
Newark 7s, Ml., 1886, N. J. Newport 7 3-10s, Ml., 1901-2, Ky.....	10,000 00 40,000 00	11,300 00 41,600 00	10,000 00 40,000 00	
Portsmouth 8s, Ml., 1881-90, Ohio.....	37,000 00	38,850 00	37,000 00	
Saginaw 8s, Ml., 1894, Mich.. South Bend 8s, Ml., 1896, Ind. St. Louis 6s, Ml., 1889-91, Mo. St. Paul, 8s, Ml., 1894, Minn. St. Paul 7s, Ml., 1895, Minn.. Toledo 7s, Ml., 1879, Ohio... Toledo 8s, Ml., 1880-94, Ohio.	5,000 00 25,000 00 14,000 00 30,000 00 20,000 00 8,000 00 104,000 00	5,150 00 26,250 00 14,700 00 32,100 00 20,400 00 8,160 00 110,240 00	5,000 00 25,000 00 14,000 00 30,000 00 20,000 00 8,000 00 104,000 00	
Town of Lake 7s, Ml., 1894, Ill..... Orange, 7s, Ml., 1882, N. J.	20,000 00 6,000 00	20,000 00 6,180 00	20,000 00 6,000 00	
Total public funds out of N. Eng..	1,358,000 00	-	-	1,358,000 00
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1st mort., 1890-1.....	13,100 00	12,052 00	13,100 00	
Kennebec & Portland 6s, 1st mort., 1883.....	15,800 00	14,536 00	15,800 00	
Portland & Kennebec 6s, 1893, con- solidated.....	79,300 00	75,335 00	79,300 00	
Total railroad bonds of Maine....	108,200 00	-	-	108,200 00
Cedar Rapids & Missouri River 7s, 1st mort., 1894.....	13,000 00	13,130 00	13,000 00	
Union Pacific 6s, 1st mort., 1896-8..	15,000 00	15,900 00	15,000 00	
Total R. R. bonds out of N. Eng..	28,000 00	-	-	28,000 00
<i>Bank Stock Owned.</i>				
First National, Augusta, Me.....	45,000 00	51,750 00	45,000 00	45,000 00
Real estate owned.....	-	11,600 00	11,600 00	11,600 00
<i>Loans on Public Funds.</i>				
United States bonds.....		1,750 00	1,750 00	1,750 00
City of Augusta.....		172 00	172 00	
Town of Windsor orders.....		300 00	300 00	
Total on public funds of Maine.....		-	-	472 00
<i>On Bank Stock.</i>				
People's National, Waterville.....		135 00	135 00	
Union National, Brunswick.....		700 00	700 00	
Total on bank stock of Maine.....		-	-	835 00
<i>On Savings Bank Books.</i>				
Augusta Savings Bank, Augusta, Me.....		17,265 55	17,265 55	17,265 55
<i>On Railroad Bonds.</i>				
Androscoggin & Kennebec.....		350 00	350 00	
Maine Central, 7s.....		35,000 00	35,000 00	
Portland & Kennebec.....		95,800 00	95,800 00	
Somerset & Kennebec.....		83,200 00	83,200 00	
Total on railroad bonds of Maine.....		-	-	214,350 00
Iowa Falls & Sioux City, Iowa.....		25,000 00	25,000 00	25,000 00
<i>On Railroad Stock.</i>				
Portland & Kennebec, Me.....		800 00	800 00	800 00
<i>On Corporation Stock.</i>				
Kennebec Land & Lumber Co., Augusta, Me.....		25,000 00	25,000 00	25,000 00

AUGUSTA SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>To Municipalities.</i>			
County of Kennebec.....	\$7,000 00	\$7,000 00	
City of Augusta.....	3,000 00	3,000 00	
Town of Houlton.....	5,000 00	5,000 00	
Machias.....	8,400 00	8,400 00	
Village School District, Augusta.....	15,000 00	15,000 00	
Total to municipalities of Maine.....	-	-	\$38,400 00
Safe and furniture.....	2,000 00	2,000 00	2,000 00
Premium account.....	-	19,709 10	19,709 10
Loans on mortgages of real estate.....	401,821 72	401,821 72	401,821 72
Cash on deposit bearing interest at 3 per cent— Granite National Bank, Augusta, Me.....	90,971 85	90,971 85	90,971 85
Cash on hand.....	411 31	411 31	411 31
Unpaid accrued interest.....	55,970 71		
	2,760,927 14		2,644,686 53
Due depositors, and including other liabilities..	2,611,095 87	-	
Surplus above all liabilities.....	149,831 27		
Rate of interest charged on loans the past year, 7, 7½ and 8 per cent.			
Annual expenses, \$3,332.32.			

BANGOR SAVINGS BANK—BANGOR.

AUGUST 10, 1877.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

LEVI MURCH, ASSISTANT TREASURER.

LIABILITIES.

Deposits.....	\$1,497,696 10
Reserved fund.....	53,835 62
Profits.....	34,805 85
Interest.....	46,974 62
	1,633,312 19

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1881.....	\$59,500 00	\$66,240 00	-	\$59,500 00
District of Columbia, 3-6s, 1924....	100,000 00	78,000 00	-	74,581 60
County of Penobscot bonds, 6s, 1877-91	18,000 00	18,750 00	\$15,691 85	
City of Bangor 6s, R. R. aid, 1894-99	102,000 00	108,120 00	73,149 00	
Bangor 7s, R. R. aid, 1899....	94,000 00	103,400 00	99,150 00	
Bangor 7s, Ml., 1892.....	34,000 00	37,400 00	34,000 00	
Bath 6s, R. R. aid, 1891-1902	6,000 00	6,180 00	6,000 00	
Bath 6s, Ml., 1887.....	9,000 00	9,360 00	6,828 75	
Belfast 6s, R. R. aid, 1883....	10,000 00	10,300 00	8,175 00	
Ellsworth 7 3-10s, Ml., 1892..	7,000 00	7,420 00	7,000 00	
Total public funds of Maine.....	280,000 00	-	249,994 60	
City of Manchester 6s, 1890, N. H....	10,000 00	10,300 00	9,462 50	
Total public funds of N. England..	290,000 00	-	-	259,457 10

BANGOR SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>				
Dubuque 6s, 1902, Iowa	\$10,000 00	\$9,500 00	\$9,300 00	
Evansville 7s, 1900, Ind	6,000 00	6,240 00	6,120 00	
Total public funds out of N. Eng..	16,000 00	-	-	\$15,420 00
<i>Railroad Bonds Owned.</i>				
*European and North American 6s, gold, 1899	239,000 00	83,650 00	209,025 00	
Maine Central 7s, 1898	35,000 00	35,000 00		
Maine Central 6s, gold, 1900	58,500 00	58,500 00	85,578 00	
Total railroad bonds of Maine	332,500 00	-	-	294,603 00
<i>Bank Stock Owned.</i>				
Farmers' National, Bangor.....	10,100 00	12,120 00	12,120 00	
First National, Portland.....	2,500 00	3,475 00	3,418 75	
Kenduskeag National, Bangor.....	10,000 00	12,500 00	10,000 00	
Total bank stock of Maine	22,600 00	-	-	25,538 75
<i>Railroad Stock Owned.</i>				
St. Paul & Sioux City, Minn	25,000 00	12,500 00	25,000 00	25,000 00
<i>Corporation Stock Owned.</i>				
Union Insurance Co., Bangor, Me...	2,000 00	2,400 00	2,000 00	2,000 00
Real estate owned	-	213,954 53	248,254 53	248,254 53
<i>Loans on Public Funds.</i>				
United States bonds		1,500 00	1,500 00	1,500 00
City of Portland, Me		1,825 00	1,825 00	1,825 00
<i>On Savings Bank Books.</i>				
Bangor Savings Bank, Bangor		2,500 00	2,500 00	
Portland Savings Bank, Portland		75 00	75 00	
Total on savings banks of Maine		-	-	2,575 00
<i>On Railroad Bonds and Real Estate.</i>				
European and North American, Me		53,477 97	53,477 97	53,477 97
<i>To Corporations.</i>				
Bangor Chapel Association, Bangor.....		325 00	325 00	
European and North American R. R. Co., with ten good sureties		4,445 00	4,445 00	
School District No. 2, Medway		200 00	200 00	
Total to corporations of Maine.....		-	-	4,970 00
<i>On Insurance Policies.</i>				
Connecticut Mutual Life Insurance Co., Conn ...		500 00	500 00	500 00
Loans on mortgages of real estate.....		537,979 21	541,979 21	541,979 21
Expense account		-	1,246 58	1,246 58
Cash on deposit bearing interest at 2½ per cent—				
Kenduskeag National Bank, Bangor, Me.....		17,561 08	17,561 08	17,561 08
Cash on hand		3,322 37	3,322 37	3,322 37
Retired assets valued at		10,240 00		
Unpaid accrued interest		45,470 68	-	1,633,312 19
		1,585,230 84		
Due depositors, and including other liabilities..		1,523,910 00		
Surplus above all liabilities		61,320 84		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$4,300.

* Suspended payment of interest coupons.

BATH SAVINGS INSTITUTIONS—BATH.

OCTOBER 26, 1877.

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

LIABILITIES.

Deposits.....	\$1,465,330 14
Profits.....	43,553 22
	1,508,883 36

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
United States bonds, 4½s, 1891.....	\$75,000 00	\$78,750 00	\$75,000 00	
United States 6s, 1881.....	25,000 00	27,500 00	25,000 00	
United States 6s, 1887.....	20,000 00	21,400 00	20,000 00	
Total United States bonds.....	120,000 00	-	-	\$120,000 00
City of Bath 6s, R. R. aid, 1884-97....	108,400 00	111,652 00	108,400 00	
Bath 6s, Ml., 1898.....	16,000 00	16,800 00	16,000 00	
Portland 6s, R. R. aid, 1907....	5,000 00	5,250 00	5,000 00	
Rockland 6s, R. R. aid, 1890-3...	38,600 00	39,758 00	38,600 00	
Town of Damariscotta 6s, R. R. aid, 1893	9,000 00	9,270 00	9,000 00	
Newcastle 6s, R. R. aid, 1887-97	26,000 00	26,780 00	26,000 00	
Thomaston 6s, R. R. aid, 1894	7,000 00	7,210 00	7,000 00	
Waldoboro' 6s, R. R. aid, 1892-7	12,000 00	12,360 00	12,000 00	
Total public funds of Maine.....	222,000 00	-	-	222,000 00
State of Georgia bonds, 7s, R. R. aid	10,000 05	10,500 00	10,000 00	
County of Cook 7s, 1880-90, Ill.....	4,000 00	4,240 00	4,000 00	
Johnson 8s, R. R. aid, 1892, Ill.	8,000 00	8,320 00	8,000 00	
Jasper 7s, fund, 1897, Ill....	10,000 00	10,000 00	10,000 00	
Pulaski 8s, R. R. aid, 1892, Ill.	3,500 00	3,640 00	3,500 00	
Saline 8s, R. R. aid, 1892, Ill.	1,000 00	1,040 00	1,000 00	
Warren 8s, R. R. aid, 1890, Ill.	3,000 00	3,120 00	3,000 00	
White 8s, R. R. aid, 1891-2, Ill.	10,500 00	10,920 00	10,500 00	
City of Beardstown 8s, R. R. aid, 1896,				
Ill.	500 00	525 00	500 00	
Cleveland 7s, Ml., 1878, Ohio	5,000 00	5,000 00	5,000 00	
Chicago 7s, sewerage, 1888-94,				
Ill.	20,000 00	22,000 00	20,000 00	
Chicago 7s, fund and school,				
1881-7, Ill.....	9,000 00	9,450 00	9,000 00	
Chicago 7s, water and improve-				
ment, 1890, Ill.....	25,000 00	27,250 00	25,000 00	
Cincinnati 7 3-10s, Ml., 1889-99				
Ohio.....	71,000 00	77,390 00	71,000 00	
Cincinnati 7s, Ml., 1904, Ohio	10,000 00	10,900 00	10,000 00	
Lincoln 10s, Ml., 1882, Neb...	10,000 00	10,500 00	10,000 00	
Quincy 6s, Ml., 1890, Ill....	1,000 00	850 00	1,000 00	
St. Louis 6s, wharf, 1878, Mo.	25,000 00	25,000 00	25,000 00	
Toledo 7 3-10s, R. R. aid,				
1900, Ohio.....	17,000 00	17,340 00	17,000 00	
Toledo 8s, Ml., 1878, Ohio...	20,000 00	20,400 00	20,000 00	
Town of Avoca 10s, R. R. aid, 1891, Ill.	2,000 00	2,160 00	2,000 00	
Bloomington 8s, R. R. aid,				
1887, Ill.....	10,000 00	10,400 00	10,000 00	
Sheldon 10s, R. R. aid, 1881, Ill.	10,000 00	10,600 00	10,000 00	
Sullivan 8s, R. R. aid, 1881, Ill.	30,000 00	31,200 00	30,000 00	
Total public funds out of N. Eng..	315,500 00	-	-	315,500 00

BATH SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Bank Stock Owned.</i>				
Bath National, Bath	\$5,200 00	\$7,020 00	\$5,200 00	
First National, Bath	3,000 90	4,050 00	3,000 00	
First National, Bangor	8,500 00	11,050 00	8,500 00	
Lincoln National, Bath	4,000 00	5,000 00	4,000 00	
Sagadahoc National, Bath	1,200 00	1,620 00	1,200 00	
Total bank stock of Maine	21,900 00	-	21,900 00	
Globe National, Boston, Mass	1,500 00	1,665 00	1,00 00	
National Hide and Leather, Boston ..	10,000 00	11,100 00	10,000 00	
Total bank stock of New England <i>Corporation Stock Owned.</i>	33,400 00	-	-	\$33,400 00
Maine Telegraph Company, Me	4,000 00	5,000 00	4,000 00	4,000 00
<i>Railroad Stock Owned.</i>				
Boston and Maine, Me	20,000 00	19,000 00	20,000 00	20,000 00
Chicago and Alton, Ill	47,000 00	39,480 00	47,000 00	
Illinois Central, Ill	56,000 00	43,120 00	56,000 00	
Total railroad stock out of N. Eng. <i>Railroad Bonds Owned.</i>	103,000 00	-	-	103,000 00
Kennebec and Portland 6s, 1883	1,500 00	1,440 00	1,500 00	
Leeds and Farmington 6s, 1896	68,000 00	63,240 00	68,000 00	
Maine Central 7s, consolidated, 1912	77,000 00	69,300 00	77,000 00	
Portland and Kennebec 6s, 1895	153,900 00	147,744 00	153,900 00	
Total railroad bonds of Maine	300,400 00	-	300,400 00	
Eastern 3½s, 1906, Mass	46,500 00	23,250 00	46,500 00	
* Missisquoi 7s, 1891, Vt	15,000 00	3,750 00	15,000 00	
* Vermont Central and Vermont and Canada 8s, 1889, Vt	8,000 00	3,200 00	8,000 00	
Total railroad bonds of N. England	369,900 00	-	-	369,900 00
Burlington, Cedar Rapids and North- ern 5s, Iowa, (and stock 140 shares)	20,000 00	10,300 00	20,000 00	
Central Pacific 7s, gold, 1883	10,000 00	11,000 00	10,000 00	
Chicago, Burlington and Quincy 7s, 1896, Ill	20,000 00	21,800 00	20,000 00	
Lake Shore and Michigan Southern 7s, 1900, Mich	30,000 00	32,700 00	30,000 00	
Michigan Central 7s, 1902	25,000 00	26,500 00	25,000 00	
Total railroad bonds out of N. Eng.	105,000 00	-	-	105,000 00
Real estate owned		17,000 00	17,000 00	17,000 00
<i>Loans on Public Funds.</i>				
City of Bath bonds, Me		1,000 00	1,000 00	1,000 00
<i>On Bank Stock.</i>				
First National Newcastle, Me		1,200 00	1,200 00	1,200 00
<i>On Savings Bank Books.</i>				
Bath Savings Bank, Me		5,900 00	5,900 00	5,900 00
<i>On Railroad Bonds.</i>				
Maine Central, Me		21,100 00	21,100 00	21,100 00
<i>To Corporations.</i>				
Central Vermont Railroad Company, Vt		10,000 00	10,000 00	10,000 00
<i>To Municipalities.</i>				
Town of Phippsburg		3,500 00	3,500 00	3,500 00
Loans on mortgages of real estate		127,089 18	127,089 18	127,089 18
names alone		178 09	178 09	178 09
vessels		17,779 94	17,779 94	17,779 94
printing press, type, &c		2,100 00	2,100 00	2,100 00

*Suspended payment of interest coupons.

BATH SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Cash on deposit not bearing interest—			
First National Bank, Bath, Me.	\$4,196 09	\$4,196 09	\$4,196 09
National Exchange Bank, Boston, Mass., (in- terest at 3 per cent)	3,071 80	3,071 80	3,071 80
Cash on hand	1,968 26	1,968 26	1,968 26
Unpaid accrued interest	21,502 76		
Furniture	600 00	-	1,508,883 36
Bonds retired and not on books of bank, value ..	9,900 00		
	1,499,890 12		
Due depositors, and including other liabilities...	1,490,480 14		
Surplus above all liabilities.	9,409 98		
Rate of interest charged on loans the past year, 6 to 7½ per cent. in advance.			
Annual expenses, \$2,362.59.			

BELFAST SAVINGS BANK—BELFAST.

JULY 24, 1877.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

LIABILITIES.

Deposits	\$700,483 63
Reserved fund	24,700 00
Profits	5,698 67
	730,882 30

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Toledo bonds, 8s, Ml., 1893, Ohio	\$7,000 00	\$7,560 00	\$7,000 00	\$7,000 00
<i>Bank Stock Owned.</i>				
Belfast National, Belfast	3,500 00	5,560 00	3,500 00	
Casco National, Portland	13,100 00	18,078 00	13,100 00	
First National, Bangor	400 00	448 00	400 00	
First National, Portland	8,200 00	11,316 00	8,200 00	
Total bank stock of Maine	25,200 00	-	-	25,200 00
<i>Railroad Bonds Owned.</i>				
Belfast and Moosehead Lake 6s, gold, 1890, Me	47,000 00	49,350 00	47,000 00	
Eastern 3½s, 1906, Mass.	20,000 00	10,200 00	20,000 00	
Total railroad bonds of N. England	67,000 00	-	-	67,000 00
Cedar Rapids and Missouri River 7s, 1916, Iowa	26,000 00	26,000 00	26,000 00	
Central Pacific 7s, gold, 1883	10,000 00	10,800 00	10,000 00	
Central Pacific 6s, gold, 1895	5,000 00	5,350 00	5,000 00	
Chicago, Iowa & Nebraska 7s, 1880, Ill.	15,000 00	15,750 00	15,000 00	
Total railroad bonds out of N. Eng.	56,000 00	-	-	56,000 00
Real estate owned.		14,500 00	14,500 00	14,500 00

BELFAST SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
United States bonds	\$6,600 00	\$6,600 00	\$6,600 00
United States coin certificates	11,400 00	11,400 00	11,400 00
City of Portland bonds	962 25	962 25	
Town of Hampden	200 00	200 00	
Stockton orders	200 00	200 00	
Total on public funds of Maine	-	-	1,362 25
<i>On Bank Stock.</i>			
Belfast National, Belfast	2,250 00	2,250 00	
Ticonic National, Waterville	800 00	800 00	
Total on bank stock of Maine	-	-	3,050 00
People's National, Charleston, S. C	5,000 00	5,000 00	5,000 00
<i>On Savings Bank Books.</i>			
Belfast Savings Bank, Belfast, Me.....	1,225 00	1,225 00	
Boston Five Cent Savings Bank, Boston, Mass...	53 87	53 87	
Total on savings bank books of New England..	-	-	1,278 87
<i>On Corporation Stock.</i>			
Belfast Gas Company, Belfast, Me.....	850 00	850 00	
Dwight Manufacturing Company, Boston, Mass.	3,500 00	3,500 00	
Great Falls Manufacturing Co., Somersworth, N. H.	6,500 00	6,500 00	
International Telegraph Company, Portland, Me.	400 00	400 00	
Piscataquis Iron Works.....	1,000 00	1,000 00	
Tremont and Suffolk Manuf'g Co., Boston, Mass.	400 00	400 00	
Total on corporation stock of New England...	-	-	12,650 00
<i>To Corporations.</i>			
Belfast Manufacturing Company, Belfast.....	1,450 00	1,450 00	
Maine Central Railroad Company	15,000 00	15,000 00	
Total to corporations of Maine	-	16,450 00	
Pacific Guano Company, Boston, Mass.....	20,000 00	20,000 00	
Total to corporations of New England	-	-	36,450 00
<i>On Railroad Stock.</i>			
Cambridge, (horse) Mass.....	500 00	500 00	
Eastern, Mass	3,000 00	3,000 00	
Union, (horse) Mass.....	8,500 00	8,500 00	
Total on railroad stock of New England	-	-	12,000 00
Cedar Rapids and Missouri River, Iowa	10,500 00	10,500 00	
Iowa Falls and Sioux City, Iowa.....	38,000 00	38,000 00	
Iowa Railroad Land Company, Iowa	5,900 00	5,900 00	
Total on railroad stock out of New England...	-	-	54,400 00
<i>On Railroad Bonds.</i>			
Belfast and Moosehead Lake, 2nd mortgage.....	24,100 00	24,100 00	
European and North American	200 00	200 00	
Maine Central	25,000 00	25,000 00	
Portland and Kennebec	10,000 00	10,000 00	
Total on railroad bonds of Maine	-	59,300 00	
Eastern, Mass.....	1,000 00	1,000 00	
Vermont Central, Vt.....	1,000 00	1,000 00	
Total on railroad bonds of New England.....	-	-	61,300 00

BELFAST SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Railroad Bonds.</i>			
Chicago, Iowa and Nebraska, Ill.....	\$5,000 00	\$5,000 00	
Chicago, Burlington and Quincy, Ill.....	1,000 00	1,000 00	
Central Pacific Is.....	3,000 00	3,000 00	
Iowa Falls and Sioux City, Iowa.....	5,700 00	5,700 00	
Union Pacific.....	20,000 00	20,000 00	
Total on railroad bonds out of New England..	-	-	\$34,700 00
<i>To Municipalities.</i>			
City of Belfast.....	5,000 00	5,000 00	
Town of Stockton.....	3,000 00	3,000 00	
Central School District, Belfast.....	500 00	500 00	
Total to municipalities of Maine.....	-	-	8,500 00
<i>On Vessels.</i>			
Barque Caprera, Stockton.....	5,000 00	5,000 00	
Dirigo, Stockton.....	4,000 00	4,000 00	
Willard Mudgett.....	1,000 00	1,000 00	
Brig Mariposa, Stockton.....	200 00	200 00	
I. W. Parker, Belfast.....	2,479 70	2,479 70	
Ship City of Brooklyn, Belfast.....	1,032 00	1,032 00	
C. W. White, Belfast.....	4,500 00	4,500 00	
Cora, Belfast.....	600 00	600 00	
Ivanhoe, Belfast.....	5,200 00	5,200 00	
Leonora, Belfast.....	2,500 00	2,500 00	
Lucy A. Nickels, Searsport.....	4,200 00	4,200 00	
Total on vessels of Maine.....	-	-	30,711 70
Ship Resolute, New York.....	5,000 00	5,000 00	5,000 00
Loans on mortgages of real estate.....	164,471 98	164,471 98	164,471 98
other collaterals.....	3,000 00	3,000 00	3,000 00
Suspense account.....	1,980 00	39,600 00	39,600 00
Premium account.....	-	259 00	259 00
Expense account.....	-	113 01	113 01
Cash on deposit bearing interest at 3 per cent—			
Howard National Bank, Boston, Mass.....	63,122 22	63,122 22	63,122 22
Cash on hand.....	6,213 27	6,213 27	6,213 27
Unpaid accrued interest.....	9,307 25		
Due depositors, and including other liabilities...	707,409 54	-	730,882 30
	703,775 13		
Surplus above all liabilities.....	3,634 41		

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

Annual expenses, \$3,020.

BETHEL SAVINGS BANK—BETHEL. •

JUNE 13, 1877.

O. H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

LIABILITIES.

Deposits	\$57,959 00
Reserve fund.....	1,136 88
Profits.....	1,033 31
Bills payable	2,000 00
	\$62,129 19

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Cook bonds, 7s, Ill., 1880.	\$500 00	\$520 00	\$518 75	\$518 75
City of Lewiston 6s, 1913	5,000 00	5,150 00	4,980 00	
Portland 6s, R. R. aid, 1907.	9,000 00	9,270 00	8,480 83	
Town of Bethel 6s, Ml., 1883.....	400 00	400 00	400 00	
Total public funds of Maine.....	14,400 00	-	-	13,860 83
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, cons'd, 1912, Me..	9,000 00	7,560 00	8,596 27	8,596 27
<i>Bank Stock Owned.</i>				
Norway National, Norway, Me.....	2,500 00	2,750 00	2,712 50	2,712 50
Safe (charged off)	-	300 00		
<i>Loans on Public Funds.</i>				
United States bonds		100 00	100 00	100 00
<i>On Savings Bank Books.</i>				
Bethel Savings Bank, Bethel, Me.....		200 00	200 00	200 00
<i>On Railroad Bonds.</i>				
Androscoggin & Kennebec, Me		500 00	500 00	500 00
<i>To Municipalities.</i>				
Town of Bethel		4,017 67	4,017 67	
Town of Newry		543 47	543 47	
Total to municipalities of Maine.....		-	-	4,561 14
Loans on mortgages of real estate.....		28,941 47	28,941 47	28,941 47
neat stock,		699 85	699 85	699 85
names alone		1,302 53	1,302 53	1,302 53
Cash on hand		135 85	135 85	135 85
Unpaid accrued interest,		573 89		
		62,964 73		62,129 19
Due depositors, and including other liabilities ..		61,421 27		
Surplus above all liabilities		1,543 46		

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

Annual expenses, \$250.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

JULY 9, 1877.

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

LIABILITIES.

Deposits	\$586,719 25
Reserved fund.....	9,500 00
Profits.....	7,843 58
	604,062 83

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1865.....	\$7,700 00	\$8,164 00	\$7,700 00	
United States 6s, 1867.....	8,950 00	9,855 50	8,950 00	
United States 6s, 1868	1,500 00	1,680 00	1,500 00	
United States, coupon 1867.....	650 00	708 50	650 00	
United States, registered 5s, 1881....	2,500 00	2,775 00	2,500 00	
Total United States bonds.....	21,300 00	-	-	\$21,300 00
State of Maine bonds, 6s, 1889.....	9,000 00	9,900 00	8,842 50	
City of Bangor 6s, R. R. aid, 1899 ...	8,000 00	8,400 00	8,400 00	
Bath 6s, Ml., and R. R. aid,				
1889-99	2,500 00	2,575 00	2,500 00	
Belfast 6s, Ml., 1898.....	2,000 00	2,080 00	1,880 00	
Biddeford 6s, Ml., 1883.....	300 00	312 00	300 00	
Portland 6s, R. R. aid and Ml.,				
1887-1907	21,000 00	22,050 00	20,012 00	
Rockland 6s, R. R. aid, 1889.	1,000 00	1,040 00	1,000 00	
Total public funds of Maine.....	43,800 00	-	-	42,934 50
County of Clay 7s, 1883, Ohio.....	500 00	500 00	500 00	
Cuyahoga 7s, 1881, Ohio ..	3,000 00	3,120 00	3,100 00	
Wayne 7s, 1890, Ill.....	6,000 00	6,240 00	5,400 00	
City of Hamilton 7s, fund, 1883 4, Ohio	3,000 00	3,150 00	3,125 00	
Kansas City 8s, Ml., 1881, Mo.....	4,000 00	4,200 00	4,000 00	
Newport 7 3-10s, water, 1902, Ky....	8,000 00	8,000 00	8,000 00	
North Chicago 7s, park, 1895, Ill....	4,000 00	4,080 00	4,000 00	
Rochester 7s, water, 1903, N. Y.....	5,000 00	5,400 00	5,400 00	
Toledo 8s, Ml., 1887-94, Ohio.....	6,000 00	6,555 00	6,555 00	
Total public funds out of N. Eng..	39,500 00	-	-	40,080 00
<i>Corporation Bonds Owned.</i>				
New England Mortgage Security Co.,				
Boston, 7s, Mass.....	5,000 00	5,250 00	5,000 00	5,000 00
Mercantile Trust Freehold Mortgage				
7s, 1882, New York.....	15,000 00	15,000 00	15,000 00	15,000 00
<i>Bank Stock Owned.</i>				
Biddeford National, Biddeford.....	25,500 00	31,875 00	28,482 00	
Canal National, Portland.....	2,400 00	3,552 00	2,640 00	
Cumberland National, Portland.....	1,200 00	1,680 00	1,700 00	
Casco National, Portland.....	400 00	550 00	520 00	
First National, Portland.....	2,800 00	3,864 00	3,590 00	
Manufacturers' National, Lewiston..	5,000 00	5,250 00	5,000 00	
National Shoe and Leather, Auburn.	1,000 00	1,050 00	1,070 00	
National Traders', Portland.....	1,000 00	1,380 00	1,300 00	
Saco National, Saco.....	4,000 00	4,480 00	4,000 00	
York National, Saco.....	1,500 00	1,950 00	1,650 00	
Total bank stock of Maine.....	44,800 00	-	49,952 00	
Metropolitan National Bank, Boston,				
Mass.....	10,000 00	9,200 00	10,000 00	
Total bank stock of New England.	54,800 00	-	-	59,952 00

BIDDEFORD SAVINGS BANK—CONTINUED.
RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Railroad Stock Owned.</i>				
† Vermont and Canada, Vt	\$5,000 00	\$900 00	\$5,081 00	\$5,081 00
† Michigan Central, Mich.	400 00	160 00	400 00	400 00
<i>Railroad Bonds Owned.</i>				
* European and N. American 6s, 1899.	10,000 00	3,500 00	9,000 00	
Maine Central 7s, 1898.	6,000 00	6,000 00	5,940 00	
Maine Central 7s, 1912, consolidated.	6,000 00	5,220 00	5,700 00	
Portland and Kennebec 6s, 1895	2,000 00	1,800 00	1,800 00	
Portland & Ogdensburg 6s, gold, 1900.	5,000 00	3,750 00	4,000 00	
Total railroad bonds of Maine	29,000 00	-	26,440 00	
* Connecticut Western 7s, Conn.	9,000 00	2,700 00	8,100 00	
Eastern Railroad, Mass. 3½s, gold, 1906	12,000 00	6,240 00	11,100 00	
Total railroad bonds of N. England	50,000 00	-	-	45,640 00
Burlington and Missouri River 8s, 1894, Mo	5,000 00	5,350 00	4,000 00	
* Central Iowa 8s, 1899, Iowa.	8,000 00	2,800 00	3,800 00	
* Chicago and Michigan Lake Shore 7s, 1890-1, Ill.	23,000 00	2,300 00	15,770 00	
Cincinnati and Indiana 7s, 1892, Ohio	23,000 00	21,160 00	20,000 00	
Indianapolis, Cincinnati and Lafay- ette 7s, 1st mortgage, 1883-99, Ind.	11,500 00	10,465 00	8,500 00	
* Leavenworth, Lawrence and Gal- veston 10s, Kan.	1,000 00	180 00	900 00	
Michigan Central, equipment, 8s, 1882-3, Mich.	6,000 00	6,180 00	6,000 00	
Missouri River and Fort Scott 8s, 1890, Mo.	5,000 00	3,000 00	3,100 00	
Omaha & Southwestern 8s, 1896, Neb.	1,000 00	900 00	880 00	
Quincy and Warsaw 8s, 1890, Ill. . . .	5,000 00	5,400 00	5,000 00	
* White Water Valley 7s, Ind	5,000 00	3,000 00	4,000 00	
Total R. R. bonds out of N. England	93,500 00	-	-	71,950 00
<i>Corporation Stock Owned.</i>				
† Franklin Company, Lewiston.	15,000 00	10,500 00	17,576 12	
Laconia Manufacturing Co., Biddeford	11,200 00	11,200 00	12,159 00	
Saco Water Power Machine Shop. . . .	26,000 00	32,500 00	31,250 00	
Total corporation stock of Maine. . .	52,200 00	-	-	60,985 12
<i>Loans on Public Funds.</i>				
United States bonds.		2,250 00	2,250 00	2,250 00
City of Biddeford.		1,200 00	1,200 00	
Town of Cornish.		200 00	200 00	
Limington		1,000 00	1,000 00	
Total on public funds of Maine.		-	-	2,400 00
<i>On Bank Stock.</i>				
Biddeford National, Biddeford, Me.		3,000 00	3,000 00	3,000 00
<i>On Savings Bank Books.</i>				
Biddeford Savings Bank.		1,100 00	1,100 00	1,100 00
<i>On Corporation Stock.</i>				
Continental Mills, Lewiston.		700 00	700 00	
Ne Plus Ultra Collar Company, Biddeford		300 00	300 00	
Pepperell Manufacturing Company, Biddeford. . .		12,246 75	12,246 75	
Portland, Bangor and Machias Steamboat Co. . . .		1,400 00	1,400 00	
Total on corporation stock of Maine.		-	-	14,646 75
<i>On Railroad Stock.</i>				
Middlesex, (horse) Boston.		298 00	298 00	280 12

* Suspended payment of interest coupons.

† Suspended payment of dividends.

BIDDEFORD SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>On Railroad Bonds.</i>			
Burlington and Missouri River, Mo	\$2,000 00	\$2,000 00	
Washington and Ohio, N. Y.....	5,000 00	5,000 00	
White Water Valley, Ind	19,719 97	19,719 97	
Total on railroad bonds out of New England..	-	-	\$26,719 97
Portland and Ogdensburg, Me	600 00	600 00	600 00
<i>To Municipalities.</i>			
City of Biddeford.....	12,537 80	12,537 80	
School District No. 7, Biddeford	40 71	40 71	
Total to municipalities of Maine.....	-	-	12,578 51
<i>To Corporations.</i>			
First Universalist Society, Biddeford	1,500 00	1,500 00	
Hardy Machine Company, Biddeford.....	2,500 00	2,500 00	
Little Androscoggin Water Power Co., Auburn ..	5,000 00	5,000 00	
Total to corporations of Maine.....	-	-	9,000 00
Loans on mortgages of real estate	138,677 54	138,677 54	138,677 54
names alone	1,679 09	1,679 09	1,679 09
Cash on deposit bearing interest at 5 per cent.— Biddeford National Bank.....	21,147 31	21,147 31	21,147 31
Cash on hand.....	1,660 92	1,660 92	1,660 92
Unpaid accrued interest.....	9,457 59		
Profits not appearing on books of bank arising from investments heretofore charged off.....	11,135 18		604,062 83
	597,421 86		
Due depositors, and including other liabilities...	591,719 25		
	5,702 61		
Surplus above all liabilities.....			
Annual expenses, \$1,400.00.			
Rate of interest charged on loans the past year, 7 to 7½ per cent.			
The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.			

BOOTHBAY SAVINGS BANK—BOOTHBAY.

OCTOBER 25, 1877.

ROBERT MONTGOMERY, PRESIDENT.

D. W. SAWYER, TREASURER.

LIABILITIES.

Deposits	\$20,472 96
Reserved fund	63 96
Profits	823 85
	21,360 77

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Boothbay bonds, 6s, Ml., 1887, Me	\$2,500 00	\$2,575 00	\$2,500 00	\$2,500 00
<i>School District Bonds Owned.</i>				
School District No. 1, Boothbay, 7s, 1878-86, Me	1,000 00	1,030 00	1,000 00	1,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, cons'd, 1912, Me..	1,000 00	900 00	974 78	974 78
<i>Bank Stock Owned.</i>				
First National, Wiscasset, Me	500 00	625 00	625 00	625 00
<i>Loans on Railway Stock.</i>				
Townsend Marine, Me		900 00	900 00	900 00
Loans on mortgages of real estate		15,132 92	15,132 92	15,132 92
names alone		225 00	225 00	225 00
Cash on hand		3 07	3 07	3 07
		21,390 99		21,360 77
Due depositors, and including other liabilities...		20,839 28	-	
Surplus above all liabilities		451 71		

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

Annual expenses, \$100.00.

BREWER SAVINGS BANK—BREWER.

AUGUST 9, 1877.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

LIABILITIES.

Deposits	\$45,686 67
Reserved fund	2,073 85
Profits	782 71
	48,543 23

RESOURCES.

		<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>Public Funds Owned.</i>				
United States bonds, 6s	\$50 00	\$55 00	\$55 00	\$55 00
State of Maine bonds, 6s	500 00	550 00	550 00	550 00
<i>Loans to Municipalities.</i>				
County of Penobscot		3,000 00	3,000 00	
Town of Brewer		2,700 00	2,700 00	
Dedham		250 00	250 00	
Total to municipalities of Maine		-	-	5,950 00
Loans on mortgages of real estate		37,259 70	37,259 70	37,259 70
Cash on deposit not bearing interest— Traders' National Bank, Bangor, Me		1,806 78	1,806 78	1,806 78
Cash on hand		226 59	226 59	226 59
Accrued interest unpaid		2,695 16	-	2,695 16
		48,543 23		48,543 23
Due depositors, and including other liabilities		46,233 29		
Surplus above all liabilities		2,309 94		
Rate of interest charged on loans the past year, 8 per cent.				
Annual expenses, \$225.00.				

BRIDGTON SAVINGS BANK—BRIDGTON.

JUNE 15, 1877.

RUFUS GIBBS, PRESIDENT.

P. P. BURNHAM, TREASURER.

LIABILITIES.

Deposits	\$152,749 01
Reserved fund	3,600 00
Profits	61 51
Interest	1,139 59
	157,550 11

BRIDGTON SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Portland bds. 6s, R. R. aid, 1907	\$11,000 00	\$11,330 00	\$11,000 00	
Town of Waldoboro' 6s, R. R. aid....	2,000 00	2,060 00	2,000 00	
Westbrook 6s, Ml., 1879....	1,600 00	1,648 00	1,600 00	
Total public funds of Maine.....	14,600 00	-	-	\$14,600 00
County of Scioto bonds, 8s, 1889, Ohio	5,000 00	5,250 00	5,000 00	
City of Pomeroy bonds, 8s, 1888, Ohio	1,000 00	1,070 00	1,000 00	
Total public funds out of N. Eng.	6,000 00	-	-	6,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consolidated, 1912	11,500 00	9,660 00	10,925 00	
*Portland & Ogdensburg 6s, gold, 1900	11,000 00	8,250 00	9,625 00	
Total railroad bonds of Maine....	22,500 00	-	-	20,550 00
<i>Bank Stock Owned.</i>				
Casco National, Portland.....	3,000 00	4,140 00	4,057 50	
First National, Portland.....	7,000 00	9,660 00	9,540 00	
Total bank stock of Maine.....	10,000 00	-	-	13,597 50
Safe, fixtures and carriages.....	-	1,262 28	1,262 28	1,262 28
<i>Loans on Public Funds.</i>				
United States bonds.....		100 00	100 00	100 00
City of Portland, Maine.....		400 00	400 00	400 00
<i>On Savings Bank Books.</i>				
Maine Savings Bank, Portland, Me.....		203 24	203 24	203 24
<i>On Corporation Stock.</i>				
Pondicherry Company, Bridgton.....		8,866 90	8,866 90	
Pondicherry Mills Company, Bridgton.....		2,200 00	2,200 00	
Total on corporation stock of Maine.....		-	-	11,066 90
<i>To Corporations.</i>				
Bridgton Centre Village, Fire, Bridgton.....		500 00	500 00	
First Congregational Parish, Bridgton.....		350 00	350 00	
Oriental Chapter.....		450 00	450 00	
Total to corporations of Maine.....		-	-	1,300 00
<i>To Municipalities.</i>				
Town of Bridgton.....		1,686 68	1,686 68	
Union School District No. 1, Bridgton.....		2,100 00	2,100 00	
Total to municipalities of Maine.....				3,786 68
Loans on mortgages of real estate.....		71,245 43	71,245 43	71,245 43
names alone.....		8,955 66	8,955 66	8,955 66
Insurance account.....		46 25	46 25	46 25
Expense account.....		-	519 10	519 10
Cash on deposit bearing interest at 4 per cent—				
J. B. Brown & Sons, Bankers, Portland.....		1,527 68	1,527 68	1,527 68
Cash on hand.....		2,389 39	2,389 39	2,389 39
Unpaid accrued interest.....		2,795 46		
		158,146 97		
Due depositors, and including other liabilities...		153,814 00		157,550 11
Surplus above all liabilities.....		4,332 97		

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

Annual expenses, \$1,000.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

* Suspended payment of interest coupons.

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

NOVEMBER 3, 1877.

HENRY CARVILL, PRESIDENT.

JAMES M. WINCHELL, TREASURER.

LIABILITIES.

Deposits	\$239,026 00
Profits	4,919 03
	243,945 03

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Leavenworth bonds, 10s, C. H., 1883, Kan	\$5,000 00	\$4,250 00	\$4,250 00	
Mason 10s, R. R. aid, 1893, Ill	5,000 00	5,150 00	5,150 00	
*Moultrie 8s, R. R. aid, 1883, Ill	2,000 00	1,640 00	1,640 00	
*Presque Isle 10s, C. H. 1886, Mich	5,000 00	5,000 00	5,000 00	
City of Beardstown 8s, R.R. aid, 1896, Ill	5,000 00	5,000 00	5,000 00	
*Cairo 8s, Ml., 1894, Ill.	5,000 00	2,500 00	2,500 00	
Cairo 8s, R. R. aid, 1892, Ill..	6,000 00	1,500 00	1,500 00	
*Houston 6s, Ml., 1906, Texas.	3,200 00	640 00	640 00	
Lincoln 10s, Ml., 1878, Ill..	1,000 00	1,000 00	1,000 00	
Port Huron 10s school, 1886, Mich.....	2,000 00	2,100 00	2,100 00	
Quincy 6s, Ml., 1886-96, Ill.	2,000 00	1,700 00	1,700 00	
St. Paul 8s, educ'n, 1894, Minn	5,000 00	5,150 00	5,150 00	
St. Paul 6s, R.R. aid, 1898, Minn	8,000 00	6,640 00	6,640 00	
Town of Astoria 10s, R. R. aid, 1890, Ill	5,000 00	5,000 00	5,000 00	
Bushnell 10s, R. R. aid, 1890, Ill	2,000 00	2,000 00	2,000 00	
Whitehall 10s, R. R. aid, 1890, Ill	3,000 00	3,000 00	3,000 00	
*Township of Council Grove 10s, C.H., 1888, Kan	8,000 00	8,000 00		
Prairie Green 10s, R. R. aid, 1879, Ill	1,600 00			
Tuscola 10s, R. R. aid, 1887, Ill	5,000 00	5,000 00	5,000 00	
School District No. 1, Lancaster Co. 10s, 1886, Neb	5,000 00	5,000 00	5,000 00	
Total public funds out of N. Eng..	83,800 00	-	-	62,270 00
<i>Railroad Bonds Owned.</i>				
Rutland 8s, equipment, 1880, Vt ...	5,000 00	2,500 00	2,400 00	2,400 00
Hannibal and St. Joseph 8s, consoli- dated, 1885, Mo.....	5,000 00	4,200 00	4,300 00	4,300 00
*St. Joseph and Pacific 7s, 1st mort., 1905, Kansas, E. D.....	5,900 00	590 00		
<i>Railroad Stock and Scrip Owned.</i>				
†St. Joseph and Pacific, Kan	3,050 00			
<i>Bank Stock Owned.</i>				
First National, Brunswick	3,400 00	4,590 00	4,590 00	
First National, Portland	5,000 00	6,850 00	6,850 00	
Union National, Brunswick	7,200 00	7,920 00	7,920 00	
Total bank stock of Maine	15,600 00	-	-	19,360 00
Real estate owned.....	-	20,000 00	18,168 21	18,168 21

*Suspended payment of interest coupons.

†Suspended payment of dividends.

BRUNSWICK SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>Loans on Public Funds.</i>			
County of Lyon bonds, Kan	\$1,600 00	\$1,600 00	
Perry, Ill	850 00	850 00	
Town of Oswego, Kan.....	2,200 00	2,200 00	
Roseville, Ill	900 00	900 00	
Total on public funds out of New England....	-	-	\$5,550 00
<i>On Railroad Bonds.</i>			
Port Royal, South Carolina and Georgia	800 00	3,000 00	3,000 00
<i>On Railroad Stock.</i>			
European and North American, Me	949 50	949 50	949 50
<i>To Corporations.</i>			
Village School District, Brunswick, Me	1,960 00	1,960 00	1,960 00
Loans on mortgages of real estate	97,534 95	97,734 95	97,734 95
names alone	5,025 00	5,025 00	5,025 00
Cash on deposit not bearing interest—			
First National Bank, Brunswick, Me.....	21,900 24	21,900 24	21,900 24
Cash on hand	1,327 13	1,327 13	1,327 13
Unpaid accrued interest.....	4,766 17		
	256,732 99		243,945 03
Due depositors, and including other liabilities ..	240,976 00		
Surplus above all liabilities	15,756 99		

Rate of interest charged on loans the past year, 7 to 10 per cent.

Annual expenses, \$850.00.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

JULY 20, 1877.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

LIABILITIES.

Deposits	\$115,422 28
Reserved fund.....	2,229 02
Profits	2,266 00
	119,917 30

RESOURCES.

<i>Public Funds Owned.</i>	Par value.	Market and Estimated value.	Cost to Bank.	
City of Bath bonds 6s, Ml. and R. R. aid, 1881-91.....	\$2,500 00	\$2,575 00	\$2,291 58	
Belfast 6s, Ml., 1898.....	2,500 00	2,625 00	2,246 00	
Biddeford 6s, Ml., 1881.....	1,000 00	1,040 00	1,000 00	
Portland 6s, r.r. aid, 1897, 1907	4,000 00	4,160 00	3,798 75	
Total public funds of Maine	10,000 00	-	-	9,336 33
County of Scioto bonds 8s, Ml., 1889-93, Ohio.....	2,000 00	2,100 00	2,010 00	

BUXTON AND HOLLIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>				
City of Chicago 7s, Ml., 1888-99, Ill..	\$3,000 00	\$3,240 00	\$2,975 00	
Cleveland 7s, Ml., 1877-84,				
Ohio	2,000 00	2,060 00	1,955 00	
Toledo 8s, Ml., 1878-9-81-84,				
Ohio	6,500 00	6,595 00	6,654 78	
Zanesville 8s, Ml., 1885, Ohio	2,000 00	2,120 00	2,000 00	
Total public funds out of N. Eng..	15,500 00	-	-	\$15,594 78
<i>Railroad Bonds Owned.</i>				
Leeds and Farmington 6s, 1896, Me.	2,000 00	1,820 00	1,820 00	1,820 00
<i>Bank Stock Owned.</i>				
Cumberland National, Portland, Me.	800 00	1,080 00	1,150 00	1,150 00
Real estate owned		975 00	975 00	975 00
<i>Loans on Savings Bank Books.</i>				
Buxton and Hollis Savings Bank, Me.		290 00	290 00	290 00
Loans on mortgages of real estate.		87,173 87	87,173 87	87,173 87
other collaterals		669 00	669 00	669 00
Cash on deposit not bearing interest—				
Canal National, Portland, Me.		2,249 14	2,249 14	2,249 14
Cash on hand		659 18	659 18	659 18
Unpaid accrued interest		3,048 03		
		124,479 22		119,917 30
Due depositors, and including other liabilities....		117,722 28		
Surplus above all liabilities		6,756 94		

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

Annual expenses, \$536.15.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

CALAIS SAVINGS BANK—CALAIS.

AUGUST 2, 1877.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

LIABILITIES.

Deposits	\$283,638 07
Reserved fund	5,513 28
Profits	1,497 39
	290,648 74

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
State of Maine bonds 6s, 1889	\$10,800 00	\$11,880 00	\$10,800 00	
City of Bangor 6s, R. R. aid, 1894 ..	9,000 00	9,360 00	9,000 00	
Belfast 6s, Ml., 1898	5,500 00	5,775 00	5,500 00	
Calais 7s.	13,000 00	13,780 00	13,000 00	
Portland 6s, 1886-7.	10,000 00	10,700 00	10,000 00	
Town of Bucksport 6s, Ml., 1893....	4,000 00	4,120 00	4,000 00	
Total public funds of Maine	52,300 00	-	-	52,300 00

CALAIS SAVINGS BANK—CALAIS.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Cook bonds 7s, 1885, Ill.	\$1,000 00	\$1,040 00	\$1,000 00	
Cuyahoga 7s, 1879-80-1, Ohio	13,000 00	13,520 00	13,000 00	
St. Louis 7s, 1888, Mo.	1,000 00	1,050 00	1,000 00	
City of Cleveland 7s, 1877-93, Ohio.	17,000 00	17,720 00	17,000 00	
Chicago 7s, Ml., 1886-99, Ill.	12,000 00	12,960 00	12,000 00	
Cincinnati 7 3-10s, 1898, Ohio	3,000 00	3,240 00	3,000 00	
Cincinnati 7s, Ml., 1904, Ohio	3,000 00	3,210 00	3,000 00	
Orange 7s, Ml., 1883, N. J.	1,000 00	1,030 00	1,000 00	
Toledo 8s, Ml., 1878, Ohio	2,000 00	2,020 00	2,000 00	
Toledo 8s, Ml., 1893, Ohio	3,000 00	3,400 00	3,000 00	
Total public funds out of N. Eng.	56,000 00	-	-	56,000 00
<i>Bank Stock Owned.</i>				
Calais National, Calais, Me.	2,350 00	2,820 00	2,350 00	2,350 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consol'd, 1912, Me.	21,000 00	18,480 00	21,000 00	21,000 00
<i>Corporation Bonds Owned.</i>				
Equitable Trust Co., N. London, Conn.	11,000 00	11,330 00	11,000 00	11,000 00
Real estate owned.	-	2,800 00	3,150 00	3,150 00
<i>Loans on Public Funds.</i>				
State of Maine bonds		5,000 00	5,000 00	
Town of Trescott orders.		325 00	325 00	
Total on public funds of Maine	-	-	-	5,325 00
City of Washington bonds, D. C.		1,900 00	2,200 00	2,200 00
<i>On Bank Stock.</i>				
Calais National, Calais, Me.		3,900 00	3,900 00	3,900 00
St. Stephen's, St. Stephen, N. B.		1,000 00	1,000 00	1,000 00
<i>On Railroad Stock.</i>				
St. Croix and Penobscot, Me.		1,200 00	1,200 00	1,200 00
<i>On Corporation Stock.</i>				
Pembroke Iron Company, Pembroke, Me.		2,300 00	2,300 00	2,300 00
Loans on mortgages of real estate		115,443 29	121,743 29	121,743 29
names alone.		300 00	300 00	300 00
Cash on deposit bearing interest at 7 per cent.—				
Swan and Barrett, Portland, Me.		6,000 00	6,000 00	6,000 00
Calais National Bank, Calais, Me., not bearing interest		880 45	880 45	880 45
Unpaid accrued interest.		3,121 17	-	
		291,604 91	-	290 648 74
Due depositors and including other liabilities.		284,860 60		
Surplus above all liabilities		6,744 31		

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

Annual expenses, \$940.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

CAMDEN SAVINGS BANK—CAMDEN.

NOVEMBER 1, 1877.

S. D. CARLETON, PRESIDENT.

CHARLES F. RICHARDS, TREASURER.

LIABILITIES.

Deposits	\$228,571 49
Reserved fund	1,593 62
Profits	7,283 48
Bills payable	18,128 47
	\$255,577 06

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s, 1889.....	\$100 00	\$110 00	\$100 00	
City of Rockland 6s, R. R. aid, 1888.	500 00	515 00	450 00	
Town of Camden 6s, Ml., 1878.....	600 00	600 00	588 00	
Total public funds of Maine.....	1,200 00	-	-	\$1,138 00
City of Portsmouth 8s, water, Ohio..	8,000 00	8,400 00	8,160 00	8,160 00
<i>Railroad Bonds Owned.</i>				
European and North American 6s, gold, 1899	8,000 00	2,800 00	7,200 00	7,200 00
Atchison, Topeka and Santa Fe 7s... gold, 1st mortgage, 1899, Kan....	25,000 00	22,000 00	21,250 00	
Atchison, Topeka and Santa Fe 7s... gold, consols, 1903, Kan.	6,000 00	3,180 00	5,769 23	
* Central Iowa 7s, gold, 1st mortgage, 1899, Iowa	5,000 00	1,350 00	4,500 00	
Chicago and Southwestern 7s, gold, 1890, Ill	3,000 00	2,640 00	2,910 00	
* New York and Oswego Midland 7s, gold, 1894, N. Y	2,000 00	120 00	2,000 00	
* Wisconsin Central 7s, gold, 1901 ..	3,000 00	900 00	2,850 00	
Total R. R. bonds out of N. Eng..	44,000 00	-	-	38,279 23
<i>Railroad Stock and Scrip Owned.</i>				
Atchison, Topeka and Santa Fe	210 00	210 00	210 00	
Northern Pacific, preferred	8,400 00	1,008 00	5,660 00	
Total railroad stock and scrip out of New England	8,610 00	-	-	5,870 00
Safe		1,440 00	1,440 00	1,440 00
Real estate owned, by foreclosure		2,856 51	2,856 51	2,856 51
<i>Loans on Public Funds.</i>				
United States bonds		983 68	983 68	983 68
State of Maine		1,000 00	1,000 00	
Town of Camden		500 81	500 81	
Total on public funds of Maine		-	-	1,500 81
County of Marshall bonds, Ill		900 00	900 00	900 00
<i>On Railroad Bonds.</i>				
European and North American		3,049 16	11,548 01	11,548 01
Cincinnati and Indiana, Ohio		2,000 00	2,000 00	2,000 00
<i>On Railroad Stock.</i>				
Atlantic and St. Lawrence		352 00	352 00	352 00
<i>On Savings Bank Books.</i>				
Camden Savings Bank, Camden, Me		49,154 81	49,154 81	49,154 81

* Suspended payment of interest coupons.

CAMDEN SAVINGS BANK—CONCLUDED.
RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>On Corporation Stock.</i>			
D. Knowlton & Company, Camden, with sureties.	\$5,590 00	\$5,590 00	
Knox Woolen Company, Camden.....	300 00	300 00	
Little Androscoggin Water Power Co., Auburn..	19,884 45	19,884 45	
Total on corporation stock of Maine.....	-		\$25,774 45
<i>On Insurance Policies.</i>			
Union Mutual Life, Augusta, Me.....	167 80	167 80	
John Hancock Mutual Life, Boston, Mass.....	175 00	175 00	
Total on insurance policies in New England...	-	-	342 80
<i>On Vessels.</i>			
Ship A. J. Benyon, Thomaston, Me.....	5,196 48	10,196 48	10,196 48
Loans on mortgages of real estate.....	60,427 46	60,427 46	60,427 46
names alone.....	3,650 00	19,650 33	19,650 33
wool.....	5,923 04	5,923 04	5,923 04
other collaterals.....	486 00	486 00	486 00
Cash on hand.....	393 45	393 45	393 45
Unpaid accrued interest.....	4,781 06		
			255,577 06
Due depositors, and including other liabilities...	219,044 71	247,699 96	
Deficit of assets.....	28,655 25		
Rate of interest charged on loans the past year, 8 per cent.			
Annual expenses, \$1,050.00.			

DEXTER SAVINGS BANK—DEXTER.

AUGUST 14, 1877.

A. F. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

LIABILITIES.

Deposits.....	\$227,094 32
Reserved fund.....	2,720 18
Interest.....	738 69
Rent.....	112 25
	230,665 44

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
Town of Corinna bonds, 6s, R. R. aid, 1897.....	\$11,900 00	\$12,257 00	\$11,900 00	
Dexter 6s, R. R. aid, 1897..	1,500 00	1,545 00	1,500 00	
Total public funds of Maine.....	13,400 00	-	-	\$13,400 00
<i>Bank Stock Owned.</i>				
First National, Bangor.....	3,600 00	4,680 00	4,392 00	
First National, Dexter.....	20,000 00	21,200 00	20,000 00	
Total bank stock of Maine.....	23,600 00	-	-	24,392 00

DEXTER SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899	\$20,000 00	\$7,000 00	\$14,400 00	
Maine Central 6s, gold, 1900.....	7,000 00	7,000 00	6,300 00	
Maine Central 7s, 1912, consolidated.	15,000 00	13,200 00	4,220 00	
Portland and Ogdensburg 6s, gold, 1900	10,000 00	7,500 00	8,800 00	
Total railroad bonds of Maine....	52,000 00	-	-	\$43,720 00
<i>Railroad Stock Owned.</i>				
Dexter and Newport, Me.....	14,000 00	9,800 00	9,300 00	9,300 00
Real estate owned		24,000 00	24,000 00	24,000 00
<i>Loans on Public Funds.</i>				
United States bonds		1,874 00	1,874 00	1,874 00
Town of Corinna		531 50	531 50	
Dexter orders.....		2,731 47	2,731 47	
Total on public funds of Maine.....		-	-	3,262 97
<i>On Bank Stock.</i>				
First National, Dexter.....		360 00	360 00	360 00
<i>On Savings Bank Books.</i>				
Dexter Savings Bank, Dexter, Me.....		875 70	875 70	875 70
<i>On Railroad Stock.</i>				
Dexter and Newport, Me.....		4,319 00	4,319 00	4,319 00
<i>To Municipalities.</i>				
Town of St. Albans.....		250 00	250 00	
School District No. 5, St. Albans.....		220 40	220 40	
Total to municipalities of Maine.....		-	-	470 40
<i>To Corporations.</i>				
Dexter Cheese Factory Co., Dexter, Me.....		400 00	400 00	400 00
Loans on mortgages of real estate.....		92,375 41	92,375 41	92,375 41
neat stock, horses and machinery.....		695 00	695 00	695 00
printing presses, books, &c		1,700 00	1,700 00	1,700 00
Cash on deposit bearing interest at 3 per cent— First National Bank, Dexter, Me		8,946 67	8,946 67	8,946 67
Cash on hand.....		574 29	574 29	574
Unpaid accrued interest.....		5,186 58	-	230,665 44
Safe and Time lock.....		1,500 00		
		230,722 02		
Due depositors, and including other liabilities...		228,997 96		
Surplus above all liabilities.....		1,724 06		
Rate of interest charged on loans the past year, 8 to 10 per cent.				
Annual expenses, \$1,150.00.				

* Suspended payment of interest coupons.

EASTPORT SAVINGS BANK—EASTPORT.

JULY 31, 1877.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

LIABILITIES.

Deposits	\$128,078 82
Reserved fund	2,732 23
	130,811 05

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s, 1889	\$1,600 00	\$1,760 00	\$1,665 00	
City of Bath 6s, R. R. aid, 1902	2,000 00	2,060 00	1,800 00	
Portland 6s, R. R. aid, 1890	2,000 00	2,160 00	1,960 00	
Rockland 6s, R. R. aid, 1902	2,000 00	2,060 00	1,800 00	
Town of Eastport 6s and 7 3-10s, Ml., 1887-93	4,900 00	5,145 00	4,919 75	
Edmunds orders, 6s	12 00	12 00	12 00	
Fort Fairfield bonds, 8s, Ml., 1879	1,000 00	1,000 00	1,000 00	
Pembroke orders, 6s	149 00	149 00	149 00	
Perry orders 6s	388 75	388 75	388 75	
Robbinston orders 6s	66 88	66 88	66 88	
Trescott orders 6s	141 40	141 40	141 40	
Total public funds of Maine	14,258 03	-	-	\$13,902 78
County of Henry bonds, 7s, 1890, Iowa	4,000 00	4,000 00	3,920 00	
Macon 8s, 1891, Ill.	4,000 00	4,200 00	3,700 00	
Scioto 8s, 1889, Ohio	4,000 00	4,200 00	4,020 00	
City of Chicago 7s, Ml., 1888-94, Ill.	3,000 00	3,240 00	2,970 00	
Dayton 8s, Ml., 1885, Ohio	3,000 00	3,210 00	3,045 00	
Dubuque 6s, 1896, Iowa	5,000 00	4,750 00	4,580 00	
Eric 7s, Ml., 1894, Penn	1,000 00	1,050 00	925 00	
Kansas 10s, 1881, 8s, 1893-5, Mo.	9,000 00	9,900 00	8,800 00	
Middletown 8s, 1894, Ohio	2,000 00	2,140 00	1,985 00	
Muscatine 6s, 1898, Iowa	3,000 00	3,090 00	2,475 00	
Muskegon 8s, 1887, Mich.	3,000 00	3,150 00	2,955 00	
Pomeroy 8s, Ml., 1887, Ohio	2,000 00	2,140 00	1,985 00	
Springfield 8s, Ml., 1891, Ill.	4,000 00	4,200 00	3,900 00	
St. Paul 7s and 8s, Ml., 1897-8, Minn.	8,000 00	8,240 00	7,520 00	
Toledo 8s, Ml., 1878, Ohio	1,000 00	1,010 00	1,015 00	
Zanesville 8s, Ml., 1885, Ohio	2,000 00	2,140 00	2,040 00	
Town of Lake 7s, 1894, Ill.	3,000 00	2,940 00	2,835 00	
Lake 10s, water, 1881, Ill.	10,000 00	10,000 00	10,500 00	
North Chicago 7s, 1895, Ill.	5,000 00	5,000 00	4,750 00	
Total public funds out of N. Eng. .	76,000 00	-	-	73,920 00
<i>Corporation Bonds Owned.</i>				
Eastern Lodge 7 3-10s, 1879, East- port, Me.	300 00	300 00	300 00	300 00
<i>Bank Stock Owned.</i>				
Frontier National, Eastport, Me.	3,900 00	3,900 00	3,853 00	3,853 00
<i>Loans on Public Funds.</i>				
Town of Eastport bonds		500 00	500 00	
Lubec		500 00	500 00	
Total on public funds of Maine		-	-	1,000 00
<i>To Municipalities.</i>				
Town of Trescott, Me.		1,000 00	1,000 00	1,000 00

EASTPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Cost to Bank.	
Loans on mortgages of real estate.....	\$29,555 02	\$29,555 02	\$29,555 02
Expense account	-	-	704 13
Cash on deposit bearing interest at 3 per cent.— National Bank of Commonwealth, Boston, Mass. Frontier National, Eastport, Me., (not bearing interest)	4,162 05	4,162 05	4,162 05
Cash on hand.....	192 97	192 97	192 97
Unpaid accrued interest	2,221 10	2,221 10	2,221 10
Safe	2,761 62	-	
	500 00	-	130,811 05
	139,135 79		
Due depositors, and including other liabilities ..	131,693 82		
Surplus above all liabilities	7,441 97		
Rate of interest charged on loans the past year, 8 per cent.			
Annual expenses, \$550.00.			

FAIRFIELD SAVINGS BANK—FAIRFIELD.

MAY 30, 1877.

WILLIAM CONNOR, PRESIDENT.

E. G. PRATT, TREASURER.

LIABILITIES.

Deposits	\$70,396 87
Reserved fund	2,647 25
Profits	489 42
	73,533 54

RESOURCES.

	Par value.	Cost to Bank.
<i>Public Funds Owned.</i>		
Town of Fairfield orders, Me.....	-	\$857 67
<i>Bank Stock Owned.</i>		
First National, Fairfield, Me	500 00	580 00
<i>Loans on Bank Stock.</i>		
Ticonic National, Waterville, Me.....	-	500 00
Loans on mortgages of real estate	-	70,096 57
Safe, furniture and fixtures.....	-	1,088 8 4
Cash on hand	-	410
		73,533 54
Due depositors, and including other liabilities...	-	72,363 54
Surplus above all liabilities	-	1,170 00

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

Annual expenses, \$500.54.

BANK EXAMINER'S REPORT.

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FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

JUNE 6, 1877.

REUBEN CUTLER, PRESIDENT.

I. WARREN MERRILL, TREASURER.

LIABILITIES.

Deposits	\$200,998 68
Reserved fund.....	4,371 00
Profits.....	1,547 16
	206,916 84

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
County of Cook bonds 7s, 1880-9, Ill.	\$2,500 00	\$2,600 00	\$2,432 50	
Cuyahoga 7s, 1879, Ohio ..	10,000 00	10,400 00	10,225 00	
Franklin 7s, 1878, Ohio...	1,500 00	1,560 00	1,470 00	
* Macoupin 10s, Ill.....	2,000 00	1,500 00	2,000 00	
St. Louis 7s, 1888, Mo.....	9,000 00	9,450 00	8,600 00	
City of Chicago 7s, MI., 1884-99, Ill.	10,000 00	10,800 00	9,612 50	
Cincinnati 7s and 7 3-10s, MI., 1888, 1904, Ohio	19,000 00	19,380 00	19,345 75	
Columbus 7s and 8s, MI., 1889, Ohio	10,000 00	10,700 00	10,330 00	
Orange 7s, MI., 1883, N. J. ...	2,000 00	2,080 00	1,935 00	
Toledo 8s, MI., 1882-7, Ohio...	10,000 00	11,000 00	10,195 78	
Toledo 7s, fund, 1886, Ohio...	8,000 00	8,080 00	8,000 00	
Total public funds out of N. Eng..	84,000 00	-	-	\$84,146 53
<i>Railroad Bonds Owned.</i>				
Chicago and Iowa, 1st mortgage 8s, 1901, Ill.....	10,000 00	9,000 00	9,620 00	
Michigan Central, 1st mortgage 8s, 1890, Mich	4,000 00	3,200 00	4,250 00	
Total railroad bonds out of N. Eng.	14,000 00	-	-	13,870 00
<i>Bank Stock Owned.</i>				
Merchants' National, Portland, Me..	900 00	1,233 00	1,014 00	1,014 00
Utjca City National, N. Y.....	6,250 00	6,250 00	6,625 00	6,625 00
Furniture, safe and fixtures	-	793 56	793 56	793 56
<i>Loans on Public Funds.</i>				
United States bonds.....		1,165 00	1,165 00	1,165 00
Town of Chesterville orders.....		200 00	200 00	
Lisbon bonds.....		150 00	150 00	
Total on public funds of Maine		-	-	350 00
<i>On Bank Stock.</i>				
Sandy River National, Farmington, Me.....		4,849 37	4,849 37	4,849 37
<i>On Savings Bank Books.</i>				
Franklin County Savings Bank, Farmington, Me.		1,825 00	1,825 00	1,825 00
<i>On Corporation Bonds.</i>				
Farmington Village, Me		208 00	208 00	208 00
<i>On Railroad Bonds.</i>				
Maine Central, Me.....		1,000 00	1,000 00	1,000 00
<i>To Municipalities.</i>				
New Portland, Me.....		512 50	512 50	512 50
Loans on mortgages of real estate.....		70,478 59	73,921 74	73,921 74
neat stock, horses, carriages and pianos		1,363 00	1,363 00	1,363 00
names alone.....		2,624 11	2,624 11	2,624 11

*Suspended payment of interest coupons.

FRANKLIN COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
Cash on deposit bearing interest at 4 per cent.— Brewster, Bassett & Company, Boston, Mass...	\$7,780 74	\$7,780 74	\$7,780 74
Sandy River National Bank, Farmington, Me., (not bearing interest).....	518 05	518 05	518 05
Cash on hand.....	4,350 24	4,350 24	4,350 24
Unpaid accrued interest.....	2,316 00		
	207,367 16	-	206,916 84
Due depositors, and including other liabilities...	201,963 26		
Surplus above all liabilities.....	5,403 90		

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

Annual expenses, \$900.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

GARDINER SAVINGS INSTITUTION—GARDINER.

AUGUST 20, 1877.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

LIABILITIES.

Deposits	\$1,090,722 13
Reserved fund.....	50,000 00
Profits	5,082 05
Discount.....	25,832 50
	1,171,636 68

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, $4\frac{1}{2}$ s, 1881.....	\$10,000 00	\$10,800 00	\$10,000 00	
United States 6s, 1867-8.....	19,000 00	20,900 00	19,000 00	
Total United States bonds.....	29,000 00	-	-	\$29,000 00
State of Maine bonds, 6s, 1889.....	23,100 00	25,410 00	23,100 00	
City of Gardiner 6s, Ml., 1882.....	14,500 00	15,225 00	14,500 00	
Town of Damariscotta 6s, R. R. aid, 1891	3,000 00	3,090 00	3,000 00	
Waldoboro' 6s, R. R. aid, 1891	7,000 00	7,210 00	7,000 00	
Total public funds of Maine.....	47,600 00	-	47,600 00	
City of Cambridge 6s, Ml., 1888, Mass.	4,000 00	4,360 00	4,000 00	
Charlestown 6s, Ml., 1891, Mass	4,000 00	4,480 00	4,000 00	
Fall River 6s, Ml., 1899-1904, Mass.....	17,000 00	18,530 00	17,000 00	
Lawrence 6s, Ml., 1894, Mass.	30,000 00	32,400 00	30,000 00	
Salem 6s, Ml., 1891-8, Mass..	8,000 00	8,640 00	8,000 00	
Worcester 6s, Ml., 1892, Mass.	12,000 00	12,960 00	12,000 00	
Total public funds of N. England.	122,600 00	-	-	122,600 00

GARDINER SAVINGS INSTITUTION—CONTINUED.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
County of Adams 8s, 1880, Ill.	\$10,000 00	\$10,300 00	\$10,000 00	
Auglaize 7s, 1880 3, Ohio.	4,000 00	4,060 00	4,000 00	
Clay 7s, 1879-82, Ind.	8,000 00	8,160 00	8,000 00	
Cook 7s, 1885, Ill.	5,000 00	5,250 00	5,000 00	
Cuyahoga 7s, 1882, Ohio ..	15,000 00	15,600 00	15,000 00	
Franklin 7s, 1880, Ohio ...	5,000 00	5,250 00	5,000 00	
Licking 7 3-10s, 1882, Ohio	5,000 00	5,200 00	5,000 00	
Madison 7s, 1878, Ind.	10,000 00	10,000 00	10,000 00	
Marion 8s, 1883, Ind.	10,000 00	10,500 00	10,000 00	
Morgan 8s, 1896, Ohio	2,000 00	2,080 00	2,000 00	
Peoria 7s, 1880, Ill.	5,000 00	5,100 00	5,000 00	
Sangamon 8s, 1891, Ill.	5,000 00	5,250 00	5,000 00	
St. Louis 7s, 1888, Mo	10,000 00	10,500 00	10,000 00	
City of Albany 6s, Ml., 1896, N. Y.	5,000 00	5,350 00	5,000 00	
Augusta 7s, Ml., 1878-9, Ga.	11,500 00	9,775 00	11,500 00	
Brooklyn 6s, Ml., 1896-9, N. Y.	18,000 00	19,260 00	18,000 00	
Cleveland 7s, Ml., 1877-91, O.	28,000 00	29,310 00	28,000 00	
Chicago 7s, Ml., 1880-99, Ill.	68,500 00	75,350 00	68,500 00	
Cincinnati 7 3-10s, Ml., 1888-99, Ohio	35,000 00	38,500 00	35,000 00	
Columbus 7s, Ml., 1883, Ohio.	35,000 00	37,100 00	35,000 00	
Covington 7 3-10s, Ml., 1890, Ky.	40,000 00	40,000 00	40,000 00	
Dayton 8s, Ml., 1881-5, Ohio.	10,000 00	10,800 00	10,000 00	
Des Moines 7s, Ml., 1895, Iowa.	5,000 00	5,250 00	5,000 00	
Detroit 7s, Ml., 1879-90, Mich.	10,000 00	10,700 00	10,000 00	
Elizabeth 7s, Ml., 1877-8, N. J.	31,000 00	30,690 00	31,000 00	
East Saginaw 8s, Ml., 1888, Mich.	10,000 00	10,600 00	10,000 00	
Jersey City 7s, Ml., 1892, N. J.	28,000 00	30,520 00	28,000 00	
Kansas 8s, Ml., 1893, Mo	25,000 00	26,000 00	25,000 00	
La Porte 7s, Ml., 1890, Ind.	4,000 00	4,360 00	4,000 00	
Louisville 6s, Ml., 1887, Ky.	15,000 00	15,900 00	15,000 00	
Louisville 7s, Ml., 1901-2, Ky.	21,000 00	21,630 00	21,000 00	
Marietta 8s, Ml., 1892, Ohio.	5,000 00	5,350 00	5,000 00	
Newport 7 3-10s, Ml., 1901, Ky.	25,000 00	26,000 00	25,000 00	
Newark 7s, Ml., 1886, N. J. ..	25,000 00	28,250 00	25,000 00	
Pomeroy 8s, Ml., 1887, Ohio.	2,000 00	2,120 00	2,000 00	
Portsmouth 8s, Ml., 1886, Ohio.	5,000 00	5,250 00	5,000 00	
Quincy 6s, Ml., 1886-98, Ill.	20,000 00	17,000 00	20,000 00	
Sandusky 7s, Ml., 1890, Ohio.	10,000 00	10,500 00	10,000 00	
St. Louis 6s, Ml., 1882 7, Mo.	47,000 00	49,350 00	47,000 00	
Springfield 8s, Ml., 1894-6, Ill.	20,500 00	21,525 00	20,500 00	
Toledo 8s, Ml., 1880-2, Ohio.	14,000 00	14,840 00	14,000 00	
Total public funds out of N. Eng. ..	667,500 00	-	-	\$667,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1898.	1,000 00	880 00	1,000 00	
Maine Central 6s, gold, 1900.	500 00	440 00	500 00	
Portland and Kennebec 6s, 1895	17,500 00	16,625 00	17,500 00	
Total railroad bonds of Maine	19,000 00	-	19,000 00	
Eastern 3½s, 1906, gold, Mass.	21,000 00	10,500 00	21,000 00	
Total railroad bonds of N. England.	40,000 00	-	-	40,000 00
Long Branch and Sea Shore 7s, 1899, N. J.	5,000 00	5,050 00	5,000 00	
Michigan Central, 1st mortgage, 8s, 1890, Mich.	15,000 00	16,800 00	15,000 00	
Total R. R. bonds out of N. Eng. ..	20,000 00	-	-	20,000 00

GARDINER SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

<i>Bank Stock Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Cobbossee National, Gardiner.....	\$12,500 00	\$15,625 00	\$12,500 00	
Gardiner National, Gardiner.....	2,750 00	3,437 50	2,750 00	
Granite National, Augusta.....	300 00	420 00	300 00	
Northern National, Hallowell.....	4,500 00	6,300 00	4,500 00	
Oakland National, Gardiner.....	1,000 00	1,500 00	1,000 00	
Total bank stock of Maine.....	21,050 00	-	21,050 00	
Boston National, Boston, Mass.....	6,700 00	7,102 00	6,700 00	
National Hide and Leather, Boston, Mass.....	4,500 00	4,680 00	4,500 00	
Washington National, Boston, Mass.....	1,000 00	1,300 00	1,000 00	
Total bank stock of New England.....	33,250 00	-	-	\$33,250 00
Real estate owned, Chicago, Ill.....		18,789 19	18,789 19	18,789 19
<i>Loans on Public Funds.</i>				
County of Arapahoe bonds, Col.....		10,000 00	10,000 00	
Perry, Ill.....		1,000 00	1,000 00	
Total on public funds out of New England....		-	-	11,000 00
<i>On Savings Bank Books.</i>				
Gardiner Savings Institution, Gardiner, Me.....		1,245 00	1,245 00	
Society for Savings, Hartford, Conn.....		250 00	250 00	
Total on savings bank books of New England..		-	-	1,495 00
<i>On Railroad Bonds.</i>				
Portland and Kennebec, Me.....		19,000 00	19,000 00	19,000 00
<i>To Municipalities.</i>				
Town of West Gardiner, Me.....		6,000 00	6,000 00	
School District No. 1, Farmingdale.....		1,000 00	1,000 00	
School District No. 5, Pittston.....		1,000 00	1,000 00	
Total to municipalities of Maine.....		-	-	8,000 00
Loans on mortgages of real estate.....		183,681 04	183,681 04	183,681 04
silver and gold coin.....		185 00	185 00	185 00
Cash on deposit bearing interest at 3 per cent—				
Boston National Bank.....		14,429 88	14,429 88	14,429 88
Cash on hand.....		2,706 57	2,706 57	2,706 57
Unpaid accrued interest.....		26,500 45		
Safe, furniture and fixtures.....		1,000 00	-	1,171,636 68
		1,239,081 63		
Due depositors, and including other liabilities..		1,097,475 13		
Surplus above all liabilities.....		141,606 50		
Rate of interest charged on loans the past year, 7 3-10 per cent.				
Annual expenses, \$2,400.00				

GORHAM SAVINGS BANK—GORHAM.

JULY 21, 1877.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LIABILITIES.

Deposits	\$117,336 69
Reserved fund	1,877 68
Profits	2,953 06
	122,167 43

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, 1891.....	\$2,000 00	\$2,180 00	\$2,000 00	\$2,000 00
Town of Norridgewock 6s, 1892.....	500 00	480 00	500 00	500 00
County of Auglaize 7s, 1880-81, Ohio	2,000 00	2,030 00	2,000 00	
Franklin 7s, 1880, Ohio	500 00	520 00	500 00	
Clay 7s, 1883, Ind.....	1,500 00	1,518 75	1,500 00	
Marion 7s, 1885, Ohio	2,000 00	2,080 00	2,000 00	
Peoria 7s, 1881, Ill.....	1,000 00	1,020 00	1,000 00	
St. Louis 7s, 1885-8, Mo	2,000 00	2,100 00	2,000 00	
Scioto 7s, 1881, Ohio	1,000 00	1,040 00	1,000 00	
Scioto 8s, 1893, Ohio	4,000 00	4,360 00	4,000 00	
City of Cleveland 7s, Ml., 1879, Ohio	1,000 00	1,030 00	1,000 00	
Columbus 7s, Ml., 1889, Ohio.....	1,000 00	1,060 00	1,000 00	
Columbus 8s, Ml., 1883, Ohio.....	1,000 00	1,080 00	1,000 00	
Dayton 8s, Ml., 1878-85, Ohio.....	2,000 00	2,070 00	2,000 00	
E. St. Louis 10s, Ml., 1881-2-3-5, Mo.	3,000 00	3,090 00	3,000 00	
Elizabeth 7s, Ml., 1878, N. J	1,000 00	1,000 00	1,000 00	
Evansville 6s, Ml., 1887, Ind.....	2,000 00	2,040 00	2,000 00	
Hamilton 7s, Ml., 1885, Ohio.....	1,000 00	1,060 00	1,000 00	
La Porte 7s, Ml., 1890, Ind	1,500 00	1,575 00	1,500 00	
Marietta 8s, Ml., 1887, 1892, Ohio..	3,000 00	3,210 00	3,000 00	
Newport 7 3-10s, Ml., 1902, Ky	1,000 00	1,050 00	1,000 00	
North Chicago 7s, Ml., 1895, Ill	5,000 00	4,900 00	5,000 00	
Pomeroy 8s, Ml., 1892, Ohio.....	1,000 00	1,070 00	1,000 00	
Portsmouth 8s, Ml., 1881, Ohio.....	1,000 00	1,050 00	1,000 00	
St. Louis 6s, Ml., 1891, Mo	3,000 00	3,150 00	3,000 00	
Toledo 7s & 8s, Ml., 1877-8-9-80-3-4- 6-90, Ohio.....	9,500 00	9,870 00	9,500 00	
Zanesville 8s, Ml., 1885, Ohio	3,000 00	3,210 00	3,000 00	
Total public funds out of N. Eng..	54,000 00	-	-	54,000 00
<i>Railroad Bonds Owned.</i>				
Androscoggin & Kennebec 6s, 1890-1	2,200 00	1,980 00	2,200 00	
*European & N. American 6s, gold..	5,000 00	1,750 00	5,000 00	
Maine Central 7s, 1898	900 00	900 00	900 00	
Portland & Kennebec 6s, 1895	100 00	90 00	100 00	
*Portland & Rochester 7s, 1887.....	1,500 00	750 00	1,500 00	
Total railroad bonds of Maine	9,700 00	-	-	9,700 00
<i>Bank Stock Owned.</i>				
Canal National, Portland	600 00	900 00	600 00	
Casco National, Portland	1,600 00	2,208 00	1,600 00	
Cumberland National, Portland.....	800 00	1,080 00	800 00	
First National, Portland	1,100 00	1,518 00	1,100 00	
Merchants' National, Portland.....	375 00	505 00	375 00	
National Traders', Portland.....	1,800 00	2,448 00	1,800 00	
Total bank stock of Maine.....	6,275 00	-	-	6,275 00
Real estate owned.....	-	350 00	350 00	350 00

* Suspended payment of interest coupons.

GORHAM SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
U. S. bonds.....	\$500 00	\$500 00	\$500 00
<i>On Railroad Bonds.</i>			
Portland & Kennebec, Me.....	71 75	71 75	71 75
Loans on mortgages of real estate	48,212 14	48,212 14	48,212 14
Cash on deposit not bearing interest—			
Canal National Bank, Portland, Me.....	340 65	340 65	340 65
Cash on hand	217 89	217 89	217 89
Unpaid accrued interest.....	2,051 38		
	124,716 56	-	122,167 43
Due depositors, and including other liabilities...	120,014 29		
Surplus above all liabilities.....	4,702 27		

Annual expenses, \$600.00.

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

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

AUGUST 21, 1877.

SIMON PAGE, PRESIDENT.

H. K. BAKER, TREASURER.

LIABILITIES.

Deposits	\$448,068 36
Reserved fund.....	12,500 00
Interest.....	1,321 39
Unpaid dividends	449 67
	462,339 42

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s, 1889.....	\$26,000 00	\$28,600 00	\$26,000 00	
County of Kennebec 6s, 1878-80	700 00	728 00	700 00	
City of Bangor 6s, R. R. aid, 1894-9,	25,000 00	26,500 00	22,143 96	
Bath 6s, R. R. aid, 1891.....	2,000 00	2,060 00	1,805 00	
Hallowell 7s, Ml., 1877	2,000 00	2,000 00	2,000 00	
Hallowell 5s, Ml., 1878	500 00	500 00	462 50	
Hallowell 6s, bridge, 1880....	500 00	525 00	450 00	
Town of Bluehill 6s, Ml., 1878	50 00	50 00	50 00	
Farmingdale 6s, Ml., 1878-80	1,500 00	1,530 00	1,500 00	
Total public funds of Maine.....	58,250 00	-	-	\$55,111 46
County of Adams 7s, Ill.....	5,000 00	5,100 00	5,000 00	
Scioto 8s, 1893, Ohio.....	2,000 00	2,100 00	2,000 00	
St. Louis 7s, 1888, Mo.....	5,000 00	5,250 00	4,796 25	
City of Bay 8s, Ml., 1903, Mich	3,000 00	3,150 00	3,000 00	

HALLOWELL SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Cleveland 7s, Ml., 1891, Ohio.....	\$2,000 00	\$2,140 00	\$2,000 00	
Chicago 7s, Ml., 1886-99, Ill.....	50,000 00	54,500 00	49,811 25	
Cincinnati 7 3-10s, Ml., 1886-99, O..	3,000 00	3,240 00	3,000 00	
Des Moines 7s, Ml., 1895, Iowa.....	10,000 00	10,500 00	9,700 00	
Detroit 7s, Ml., 1886-90, Mich.....	18,000 00	19,620 00	18,000 00	
E. Saginaw 10s & 8s, Ml., 1878-87, Mich	9,000 00	9,540 00	8,950 00	
Grand Rapids 8s, water, 1893, Mich.	5,000 00	5,300 00	5,000 00	
Kansas 8s, Ml., 1897, Mo.....	5,000 00	5,200 00	5,000 00	
Marietta 8s, Ml., 1887, Ohio.....	1,000 00	1,060 00	1,000 00	
Springfield 7s, Ml., 1886-97, Ill....	3,000 00	3,150 00	3,000 00	
Toledo 7 3-10s, R. R. aid, 1900, Ohio	6,500 00	6,695 00	6,500 00	
Total public funds out of N. Eng..	127,500 00	-	-	\$126,757 50
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consolidated, 1912,	1,500 00	1,320 00	1,455 00	
Maine Central 7s, 1898.....	18,400 00	18,400 00	18,400 00	
Portland & Kennebec 6s, 1895, consol'd	19,900 00	18,905 00	17,48 5	
Total railroad bonds of Maine....	39,8 00	-	-	37,344 50
Eastern 3½s, 1906, Mass.....	3,000 00	1,500 00	2,793 92	
Total railroad bonds of N. England	42,800 00	-	-	40,138 42
<i>Bank Stock Owned.</i>				
American National, Hallowell.....	200 0	240 00	200 00	
Northern National, Hallowell.....	5,200 00	7,280 00	5,200 00	
Total bank stock of Maine.....	5,400 00	-	-	5,400 00
Real estate owned, including safe and fixtures...		1,000 00	1,000 00	1,000 00
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution, Hallowell, Me....		2,366 43	2,366 43	2,366 43
<i>To Municipalities.</i>				
City of Hallowell.....		3,500 00	3,500 00	
Town of Manchester.....		1,380 00	1,380 00	
Total to municipalities of Maine.....		-	-	4,880 00
Expense account.....		-	88	88
Loans on mortgages of real estate.....		221,091 05	222,091 05	222,091 05
Cash on deposit not bearing interest—				
Northern National, Hallowell, Me.....		4,539 85	4,539 85	4,539 85
Cash on hand.....		53 83	53 83	53 83
Unpaid accrued interest.....		14,186 61	-	462,339 42
Due depositors, and including other liabilities...		494,800		
		449,601 63		
Surplus above all liabilities.....		45,199 14		

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

Annual expenses, \$1,300.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

JULY 26, 1877.

ARNO WISWELL, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits	\$71,767 59
Reserved fund	872 41
Profits	104 76
Interest	167 56
	72,912 32

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of Ellsworth bonds, 6s, Ml., 1882-97, Me.....	\$2,600 00	\$2,730 00	\$2,600 00	\$2,600 00
<i>Loans on Public Funds.</i>				
United States bonds.....		145 00	145 00	145 00
State of Maine.....		725 00	725 00	
City of Ellsworth.....		373 00	373 00	
Ellsworth order.....		120 00	120 00	
Town of Sullivan order.....		90 00	90 00	
Trenton.....		210 00	210 00	
Total on public funds of Maine.....		-	-	1,518 00
<i>On Savings Bank Books.</i>				
Hancock County Savings Bank, Ellsworth Me...		172 00	172 00	172 00
Loans on mortgages of real estate.....		54,613 00	54,613 00	54,613 00
other collaterals.....		3,000 00	3,000 00	3,000 00
Cash on deposit bearing interest at 3 per cent.— New England Trust Company, Boston, Mass...		3,250 47	3,250 47	3,250 47
Cash on hand.....		7,613 85	7,613 85	7,613 85
Unpaid accrued interest.....		2,626 04		
		75,668 36		72,912 32
Due depositors, and including other liabilities...		72,331 73		
Surplus above all liabilities.....		3,336 63		

Rate of interest charged on loans the past year, 8 to 9 per cent.

Annual expenses, \$425.00.

HARTLAND SAVINGS BANK—HARTLAND.

AUGUST 15, 1877.

ARCHIBALD LINN, PRESIDENT. LAWRENCE WILLIAMS, TREASURER.

LIABILITIES.

Deposits	\$13,957 69
Reserved fund.....	336 06
Profits.....	798 41
	15,092 16

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>
<i>Public Funds Owned.</i>			
County of White bonds, 8s, 1891, Ill.....	\$1,000 00	\$1,050 00	\$976 66
<i>Railroad Bonds Owned.</i>			
* Northern Pacific 6s, gold, 1900.....	100 00	17 00	98 75
Safe	-	100 00	300 00
Loans on mortgages of real estate	-	13,063 31	13,363 31
names alone.....	-	250 00	250 00
Cash on hand.....	-	103 44	103 44
Unpaid accrued interest.....	-	515 97	
		15,099 72	15,092 16
Due depositors, and including other liabilities...	-	14,278 69	
		821 03	
Surplus above all liabilities.....	-		

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

Annual expenses, \$100.00.

* Suspended payment of interest coupons.

HOULTON SAVINGS BANK—HOULTON.

August 4, 1877.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

LIABILITIES.

Deposits.....	\$33,254 55
Reserved fund.....	619 95
Profits.....	611 86
Bills payable.....	4,000 00
	38,486 36

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>				
County of Aroostook bonds, 8s, 1880-4	\$5,000 00	\$5,250 00	\$5,000 00	
Town of Maysville orders, 12s.....	327 00	327 00	327 00	
Total public funds of Maine.....	5,327 00	-	-	\$5,327 00
<i>Loans on Savings Bank Books.</i>				
Houlton Savings Bank, Houlton, Me		230 00	230 00	230 00
Loans on mortgages of real estate		27,440 80	27,440 80	27,440 80
Expense account.....		-	272 56	272 56
Cash on hand.....		5,216 00	5,216 00	5,216 00
Unpaid accrued interest.....		905 75		
Safe, (charged off).....		800 00	1,000 00	38,486 36
		40,169 55		
Due depositors, and including other liabilities ..		38,472 8		
Surplus above all liabilities.....		1,696 75		
Rate of interest charged on loans the past year, 8 to 10 per cent.				
Annual expenses, \$325.00.				

KENNEBEC SAVINGS BANK—AUGUSTA.

AUGUST 16, 1877.

WATSON F. HALLETT, PRESIDENT.

S. B. GLAZIER, TREASURER.

LIABILITIES.

Deposits.....	\$338,334 19
Reserved fund.....	6,610 45
Profits.....	8,981 90
Premium account.....	852 15
	354,778 69

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
City of Augusta bonds, 6s, Ml., 1878, 1887, Me.....	\$1,000 00	\$1,050 00	\$1,000 00	\$1,000 00
[Mo.]				
*County of Cass 6s, gold, R.R. aid, 1887,	3,000 00	1,500 00	3,000 00	
Johnson 10s, Ml., 1891, Mo.	3,000 00	3,180 00	3,000 00	
Johnson 8s, R.R. aid, 1881, Mo	6,000 00	6,240 00	6,000 00	
Leavenworth 10s, C. house, 1883, Kan.....	14,000 00	14,840 00	14,000 00	
White 8s, R. R. aid, 1891, Ill	1,000 00	1,050 00	1,000 00	
Scioto 8s, bridge, 1880, Ohio	10,000 00	10,500 00	10,000 00	
City of Columbus 8s, Ml., 1886, Ohio.	3,000 00	3,210 00	3,000 00	
Covington 7 3-10s, Ml., 1890, Ky	8,000 00	8,000 00	8,000 00	
Dayton 8s, Ml., 1885, Ohio...	10,000 00	10,800 00	10,000 00	
Jeffersonville 7 3-10s, Ml., 1896, Ind.....	5,000 00	5,000 00	5,000 00	
Kansas 8s, Ml., 1893-97, Mo..	16,000 00	16,640 00	16,000 00	
Logansport 8s, Ml., 1896, Ind.	3,000 00	3,150 00	3,000 00	
Louisville 7s, Ml., 1892, Ky..	2,000 00	2,060 00	2,000 00	
Newport 7 3-10s, Ml., 1901-3, Ky.....	23,000 00	23,920 00	23,000 00	
Omaha 10s, R. R. aid, 1889, Neb	3,000 00	3,150 00	3,000 00	
Peoria 7s, gold, Ml., 1890, Ill.	4,000 00	4,200 00	4,000 00	
Pomeroy 8s, Ml., 1887-94, Ohio	24,000 00	25,680 00	24,000 00	
Quincy 6s, Ml., 1886, Ill.....	1,500 00	1,477 50	1,500 00	
Sioux City 10s, Ml., 1886, Iowa	4,000 00	4,200 00	4,000 00	
St. Paul 8s, Ml., 1897, Minn..	10,000 00	10,300 00	10,000 00	
South Bend 8s, Ml., 1896, Ind.	5,000 00	5,250 00	5,000 00	
Toledo 7 3-10s, R. R. aid, 1900, Ohio	7,000 00	7,140 00	7,000 00	
Town of Lake 7s, Ml., 1894, Ill.....	15,000 00	15,000 00	15,000 00	
Muskegon 8s, Ml., 1894, Mich	2,000 00	2,100 00	2,000 00	
North Chicago 7s, park, 1895, Ill	22,000 00	21,560 00	22,000 00	
Total public funds out of N. Eng..	204,500 00	-	-	204,500 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899	25,000 00	8,750 00	25,000 00	
Maine Central 7s, 1912.....	13,000 00	11,440 00	13,000 00	
Maine Central 6s, gold, 1900	2,000 00	1,760 00	2,000 00	
Total railroad bonds of Maine	40,000 00	-	-	40,000 00
Grand River Valley 8s, 1879, Mich..	7,000 00	5,600 00	7,000 00	7,000 00
<i>Bank Stock Owned.</i>				
Caseo National, Portland.....	11,000 00	15,180 00	11,000 00	
Cobbossee National, Gardiner.....	6,800 00	8,500 00	6,800 00	
First National, Portland.....	14,600 00	20,148 00	14,600 00	

* Suspended payment of interest coupons.

KENNEBEC SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Freeman's National, Augusta.....	\$8,600 00	\$11,610 00	\$8,600 00	
Manufacturers' National, Lewiston..	2,500 00	2,625 00	2,500 00	
National Shoe and Leather, Auburn.	7,500 00	7,875 00	7,500 00	
Northern National, Hallowell.....	200 00	280 00	200 00	
Oakland National, Gardiner.....	1,250 00	2,225 00	1,250 00	
Total bank stock of Maine.....	52,450 00	-	-	\$52,450 00
Real estate owned.....		2,391 35	2,391 35	2,391 35
<i>Loans on Public Funds.</i>				
United States bonds.....		800 00	800 00	800 00
City of Chicago, Ill.....		1,000 00	1,000 00	
Elizabeth, N. J.....		1,000 00	1,000 00	
Town of Dunkirk, Ind.....		500 00	500 00	
East Oakland, Ill.....		1,200 00	1,200 00	
Hanover, Kan.....		130 00	130 00	
Total on public funds out of New England....		-	-	3,830 00
<i>On Savings Bank Books.</i>				
Kennebec Savings Bank, Augusta, Me.....		500 00	500 00	500 00
<i>On Railroad Bonds.</i>				
Maine Central, Me.....		2,500 00	2,500 00	2,500 00
<i>On Corporation Stock.</i>				
Kennebec Land and Lumber Co., Augusta, Me ..		5,000 00	5,000 00	5,000 00
<i>To Corporations.</i>				
East Kennebec Agricultural and Horticultural Society.....		200 00	200 00	200 00
Expense account.....		-	260 00	260 00
Loans on mortgages of real estate.....		31,356 85	31,356 85	31,356 85
Cash on deposit not bearing interest—				
Freeman's National Bank, Augusta, Me.....		1,482 99	1,482 99	1,482 99
Cash on hand.....		1,507 50	1,507 50	1,507 50
Unpaid accrued interest.....		4,220 00		
Due depositors, and including other liabilities...		360,979 19	-	354,778 69
		343,009 87		
Surplus above all liabilities.....		17,969 32		
Rate of interest charged on loans the past year, $7\frac{1}{2}$ to 8 per cent.				
Annual expenses, \$1,250.00.				

KENNEBUNK SAVINGS BANK—KENNEBUNK.

JULY 12, 1877.

JOSEPH TITCOMB, PRESIDENT.

JOSEPH DANE, TREASURER.

LIABILITIES.

Deposits	\$182,777 30
Reserved fund.....	1,057 50
Profits.....	4,851 28
	188,686 08

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books	
<i>Public Funds Owned.</i>				
County of Cook bonds, 7s, 1880-5, Ill.	\$3,500 00	\$3,640 00	\$3,511 25	
Cuyahoga 7s, 1879-81-3, O.	8,000 00	8,320 00	8,273 75	
Franklin 7s, 1879, Ohio ...	2,000 00	2,080 00	1,952 50	
Marion 8s, 1881, Ohio.....	3,000 00	3,120 00	3,070 00	
St. Louis 7s, 1881-8, Mo...	5,000 00	5,250 00	5,040 00	
City of Cleveland 7s, Ml., 1879-96, O.	13,000 00	13,780 00	13,126 25	
Chicago 7s, Ml., 1880, Ill....	1,000 00	1,070 00	970 00	
Columbus 6s, Ml., 1891, Ohio	1,000 00	1,050 00	1,012 50	
Evansville 7s, Ml., 1906, Ind.	1,000 00	1,060 00	1,018 75	
Dayton 8s, Ml., 1885, Ohio..	2,000 00	2,140 00	2,100 00	
Elizabeth 7s, Ml., 1877-8, N.J.	2,000 00	2,000 00	1,897 50	
Louisville 7s, Ml., 1892, Ky..	2,000 00	2,000 00	1,860 00	
Marietta 8s, Ml., 1892, Ohio.	2,000 00	2,140 00	2,090 00	
Newport 7 3-10s, Ml., 1901, Ky.	2,000 00	2,000 00	1,970 00	
New Salem 10s, Ml., 1890, Ill.	1,000 00	1,060 00	1,000 00	
Orange 7s, Ml., 1887, N. J. . .	3,000 00	3,120 00	2,925 00	
Portsmouth 8s, Ml., 1886, Ohio	1,000 00	1,070 00	1,020 00	
St. Louis 6s, Ml., 1889, Mo..	1,000 00	1,050 00	927 50	
Toledo 8s, Ml., 1879-80, Ohio	4,000 00	4,200 00	4,110 00	
*Town of Brimfield 10sr. R. aid. 1884, Ill	1,000 00	1,000 00	1,000 00	
Total public funds out of N. Eng..	58,500 00	-	-	\$58,875 00
<i>Corporation Bonds Owned.</i>				
Equitable Trust Co. 7s, 1878, New London, Conn	3,000 00	3,030 00	3,015 00	3,015 00
<i>Railroad Bonds Owned.</i>				
*European & N. American 7s, gold, 1899	3,000 00	1,050 00	2,680 00	
Maine Central 7s, 1912, (consol'd) ..	5,000 00	4,350 00	5,000 00	
Maine Central 6s, gold, 1900	1,000 00	1,000 00	997 50	
Portland & Kennebec 6s, 1895	3,000 00	2,730 00	2,715 00	
Total railroad bonds of Maine....	12,000 00	-	11,392 50	
Boston & Maine 7s, 1894, Mass	2,000 00	2,224 00	2,060 00	
Total railroad bonds of N. England	14,000 00	-	-	13,452 50
Atchison, Topeka and Santa Fe 7s, gold, 1899, 1900, Kansas	1,500 00	1,320 00	1,204 38	
Burlington, Cedar Rapids & Northern 5s, 1906, Iowa	4,000 00	2,000 00	4,000 00	
*Central Iowa, 1st mort. 7s, gold, 1899, Iowa	2,000 00	700 00	1,790 00	
Michigan Central 8s, 1890, Mich....	2,000 00	2,060 00	2,195 00	
Michigan Lake Shore 8s, 1890, Mich.	1,000 00	950 00	950 00	
Total railroad bonds out of N. Eng.	10,500 00	-	-	10,139 38
<i>Railroad Stock Owned.</i>				
Burlington, Cedar Rapids & Northern, Iowa.....	1,075 00	-	1,075 00	1,075 00

* Suspended payment of interest coupons.

KENNEBUNK SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Canal National, Portland	\$1,200 00	\$1,776 00	\$1,592 00	
Casco National, Portland	2,300 00	3,174 00	3,069 00	
First National, Portland	1,400 00	1,932 00	1,920 00	
Merchants' National, Portland	1,350 00	1,854 00	1,755 00	
Ocean National, Kennebunk	8,600 00	10,750 00	10,521 00	
Total bank stock of Maine	14,850 00	-	-	\$18,857 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe, Kansas		5,000 00	5,000 00	5,000 00
<i>To Corporations.</i>				
South Congregational Parish, Kennebunkport, Me		805 00	805 00	
School District No. 5, Kennebunk		500 00	500 00	
Total to corporations of Maine		-	-	1,305 00
Loans on mortgages of real estate		72,105 00	72,105 00	72,105 00
Expenses and taxes		-	1,100 00	1,100 00
Cash on deposit not bearing interest—				
Ocean National Bank, Kennebunk, Me.....		3,246 27	3,246 27	3,246 27
Cash on hand		515 93	515 93	515 93
Unpaid accrued interest		2,259 62		
		186,481 82		188,686 08
Due depositors, and including other liabilities ..		186,477 30		
Surplus above all liabilities		4 52		

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

Annual expenses, \$500 00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

LIMERICK SAVINGS BANK—LIMERICK.

JULY 19, 1877.

J. M. MASON, PRESIDENT.

J. C. LANE, TREASURER.

LIABILITIES.

Deposits	\$29,501 69
Reserved fund	183 88
Profits	319 29
	30,004 86

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
National Shoe and Leather, Auburn, Me	\$1,500 00	\$1,575 00	\$1,500 00	\$1,500 00
<i>Loans on Public Funds.</i>				
United States bonds		200 00	200 00	200 00
<i>On Bank Stock.</i>				
Biddeford National, Biddeford		50 00	50 00	
Manufacturers' National, Lewiston		1,000 00	1,000 00	
National Shoe and Leather, Auburn		277 20	277 20	
Total on bank stock of Maine			-	1,327 20
<i>To Municipalities.</i>				
Town of Limerick, Me		240 00	240 00	240 00
Loans on mortgages of real estate		22,383 43	22,383 43	22,383 43
neat stock		200 00	200 00	200 00
names alone		2,122 61	2,122 61	2,122 61
Expense account		-	1 16	1 16
Cash on hand		2,030 46	2,030 46	2,030 46
Unpaid accrued interest		140 00		
		30,218 70		
Due depositors, and including other liabilities ..		29,567 69	-	30,004 86
Surplus above all liabilities		651 01		

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

Annual expenses, \$60.00.

LUBEC SAVINGS BANK—LUBEC.

JULY 31, 1877.

SIMÉON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

LIABILITIES.

Deposits	\$6,037 56
Reserved fund	207 75
	6,295 31

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
<i>Public Funds Owned.</i>			
Town of Trescott orders, Me.	\$1,380 63	\$1,380 63	\$1,380 63
Loans on mortgages of real estate	-	2,559 01	2,559 01
names alone	-	2,260 22	2,260 22
Cash on hand	-	95 45	95 45
Unpaid accrued interest	-	52 92	
Safe	-	40 00	6,295 31
		6,388 23	
Due depositors, and including other liabilities...	-	6,113 40	
		274 83	
Surplus above all liabilities	-		

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

Annual expenses, nothing.

BANK EXAMINER'S REPORT.

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MACHIAS SAVINGS BANK—MACHIAS.

JULY 30, 1877.

S. H. TALBOT, PRESIDENT.

L. LORING KEITH, TREASURER.

LIABILITIES.

Deposits	\$345,862 34
Reserved fund.....	5,712 82
	351,575 16

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
United States bonds, 4½s, 1891.....	\$40,000 00	\$43,400 00	\$40,000 00	
United States bonds, 4s, 1907.....	10,000 00	10,600 00	10,000 00	
Total United States bonds.....	50,000 00	-	-	\$50,000 00
City of Bath bonds, 6s, Ml., 1887....	5,000 00	5,150 00	5,000 00	
Lewiston 6s, Ml., 1913	5,000 00	5,250 00	5,000 00	
Portland 6s, Ml., 1886	4,000 00	4,200 00	4,000 00	
Town of Dexter 6s, R. R. aid, 1897..	3,000 00	3,000 00	3,000 00	
East Machias orders	69 00	69 00	69 00	
Jonesboro'	87 57	87 57	87 57	
Machiasport	95 00	95 00	95 00	
Total public funds of Maine.....	17,251 57	-	17,251 57	
City of Lawrence bonds, 6s, 1895, Mass	9,000 00	9,900 00	9,000 00	
Total public funds of N. England.	26,251 57	-	-	26,251 57
County of Cook bonds, 7s, 1880, Ill..	10,500 00	10,920 00	10,500 00	
Cuyahoga 7s, 1881, Ohio ..	10,000 00	10,400 00	10,000 00	
Franklin 7s, 1877, Ohio...	2,000 00	2,080 00	2,000 00	
Hardin 8s, 1878-9, Ohio...	2,000 00	2,100 00	2,000 00	
Marion 8s, 1881-3, Ind....	15,000 00	15,750 00	15,000 00	
St. Louis 7s, 1888-9, Mo..	30,000 00	31,500 00	30,000 00	
City of Cleveland 7s, Ml., 1877-93, Ohio	25,000 00	26,300 00	25,000 00	
Cincinnati 7s, Ml., 1904, Ohio.	5,000 00	5,500 00	5,000 00	
Cincinnati 7 3-10s, Ml., 1902, O.	5,000 00	5,500 00	5,000 00	
Evansville 7s, Ml., 1906, Ind.	5,000 00	5,300 00	5,000 00	
Dayton 8s, Ml., 1885, Ohio...	5,000 00	5,350 00	5,000 00	
La Porte 7s, Ml., 1890, Ind...	10,000 00	10,400 00	10,000 00	
Louisville 7s, Ml., 1892, Ky..	13,000 00	13,000 00	13,000 00	
Pomeroy 8s, Ml., 1887, Ohio..	2,000 00	2,160 00	2,000 00	
Portsmouth 8s, Ml., 1886, Ohio	4,000 00	4,320 00	4,000 00	
St. Louis 6s, Ml., 1882, Mo...	1,000 00	1,030 00	1,000 00	
Toledo 8s, Ml., 1878-82, Ohio.	22,000 00	22,800 00	22,000 00	
Total public funds out of N. Eng..	166,500 00	-	-	166,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1898.....	4,000 00	4,000 00	4,000 00	
Portland and Ogdensburg 6s, gold, 1900	2,000 00	1,500 00	2,000 00	
Total railroad bonds of Maine	6,000 00	-	-	6,000 00
Real estate owned.....		5,308 94	5,308 94	5,308 94
<i>Loans on Public Funds.</i>				
City of Lawrence bonds, Mass.....		500 00	500 00	500 00
<i>To Municipalities.</i>				
County of Washington.....		4,800 00	4,800 00	
Town of Cutler.....		1,030 09	1,030 09	
Machiasport		4,100 00	4,100 00	
Total to municipalities of Maine.....	-	-	-	9,930 09

MACHIAS SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>On Insurance Policies.</i>			
Mutual Life, New York.....	\$400 00	\$400 00	\$400 00
Loans on mortgages of real estate	53,637 64	53,637 64	53,637 64
Unpaid dividends carried to deposit account.....	-	5,785 67	5,785 67
Cash on deposit bearing interest at 2½ & 3 per cent.—			
First National Bank, Portland, Me.....	14,042 32	14,042 32	14,042 32
National Exchange Bank, Boston, Mass.....	10,697 01	10,697 01	10,697 01
Cash on hand	2,521 92	2,521 92	2,521 92
Unpaid accrued interest.....	5,716 62		
Value of retired railroad bonds.....	2,450 00	-	351,575 16
	366,866 11		
Due depositors, and including other liabilities ..	347,321 11		
Surplus above all liabilities	19,545 00		
Rate of interest charged on loans the past year, 8 per cent.			
Annual expenses, \$1,300.00.			

MAINE SAVINGS BANK—PORTLAND.

OCTOBER 15, 1877.

SAMUEL ROLFE, PRESIDENT.

A. M. BURTON, TREASURER.

A. G. ROGERS, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$3,412,364 06
Reserved fund	11,000 00
Profits	45,682 32
	3,469,046 38

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, 1891.....	\$60,000 00	\$62,400 00	\$60,000 00	\$60,000 00
City of Auburn 6s, ML, 1885-7.....	10,000 00	10,500 00	9,512 50	
Augusta 6s, ML, 1887.....	2,500 00	2,625 00	2,400 00	
Bangor 6s, R. R. aid, 1894-9.	35,000 00	36,400 00	31,850 00	
Bath 6s, R. R. aid, 1899-1902	15,000 00	15,450 00	13,500 00	
Belfast 6s, R. R. aid, 1885-98	15,000 00	15,450 00	13,500 00	
Biddeford 5s, ML, 1887	1,000 00	1,010 00	997 50	
Calais 6s, ML, 1891.....	16,000 00	16,640 00	15,820 00	
Gardiner 6s, ML, 1882-3.....	3,500 00	3,675 00	3,400 00	
Lewiston 6s, ML, 1893, 1913.	16,000 00	16,800 00	15,271 00	
Portland 6s, R. R. aid, 1897.	62,000 00	65,100 00	57,598 50	
Saco 5s, ML, 1887.....	1,000 00	1,010 00	997 50	

MAINE SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Bucksport 6s, R. R. aid, 1893	\$23,000 00	\$23,460 00	\$20,987 50	
Camden 6s, Ml., 1886.	7,000 00	7,210 00	7,000 00	
Cape Elizabeth 6s, Ml., 1883.	700 00	707 00	672 00	
Gorham 6s, Ml., 1879.	500 00	505 00	500 00	
Norridgewock 6s, Ml., 1892 .	7,000 00	7,000 00	6,508 75	
Waterville 5s, Ml., 1887	1,000 00	1,010 00	997 50	
Total public funds of Maine.	216,200 00	-	-	\$201,512 75
City of Cambridge 6s, Ml., 1883-1904,				
Mass.	20,000 00	21,800 00	19,012 50	
Fall River 6s, Ml., 1904, Mass.	20,000 00	21,600 00	19,175 00	
Fitchburg 6s, Ml., 1893, Mass.	10,000 00	11,000 00	9,500 00	
Lawrence 6s, Ml., 1894, Mass.	10,000 00	10,900 00	9,512 50	
Lowell 6s, Ml., 1890, Mass. ...	10,000 00	10,800 00	9,360 00	
Manchester 6s, Ml., 1890, N.H.	10,000 00	10,700 00	9,475 00	
Portsmouth 6s, R. R. aid, 1894,				
N. H.	10,000 00	10,400 00	9,100 00	
Worcester 6s, Ml., 1892, Mass.	10,000 00	11,000 00	9,650 00	
Town of Medford 6s, Ml., 1894, Mass.	8,000 00	8,320 00	7,580 00	
Meriden 6s, Ml., 1895-6, Conn.	10,000 00	10,300 00	9,975 00	
Total public funds of N. England.	334,200 00	-	-	313,852 75
County of Adams 8s, 1880, Illinois. .	6,000 00	6,180 00	6,000 00	
Auglaize 7s, 1878-9, Ohio. . .	5,000 00	5,000 00	5,000 00	
Clay 7s, 1879-84, Ind.	10,000 00	10,200 00	10,000 00	
Cook 7s, 1880, Ill.	9,500 00	9,880 00	9,493 75	
Cuyahoga 7s, 1878-81, Ohio	41,000 00	42,640 00	41,000 00	
Fulton 8s, 1878-9, Ohio. . .	17,000 00	17,510 00	17,000 00	
Grant 7s, 1897, Ind.	15,000 00	15,450 00	15,000 00	
Jasper 7s, 1897, Ill.	10,000 00	10,000 00	9,500 00	
Lee 6s, 1895, Iowa.	10,000 00	9,100 00	9,025 00	
Lucas 7s, 1878-84, Ohio. . .	9,000 00	9,270 00	9,000 00	
Madison 8s, 1879-81, Iowa.	30,000 00	30,700 00	30,000 00	
Marion 7s, 1885, Ind.	65,000 00	67,600 00	65,000 00	
Marion 8s, 1881, Ind.	1,000 00	1,050 00	1,000 00	
Montgomery 8s, 1879, Ohio	4,500 00	4,635 00	4,500 00	
Morgan 8s, 1896, Ill.	20,000 00	20,800 00	20,000 00	
Morgan 7s, 1886, Ind.	9,000 00	9,090 00	9,000 00	
Peoria 7s, 1879-85, Ill.	60,000 00	61,800 00	60,000 00	
Putnam 7s, 1879-80, Ohio .	4,000 00	4,040 00	4,000 00	
Putnam 8s, 1880, Ohio.	5,000 00	5,100 00	5,000 00	
St. Louis 6s, gold, 1905, Mo.	40,000 00	43,200 00	40,000 00	
St. Louis 7s, 1881-8, Mo. . .	138,000 00	147,660 00	138,000 00	
Van Wert 8s, 1882-90, Ohio .	22,000 00	22,880 00	22,000 00	
City of Brooklyn 6s, Ml., 1891-6, N.Y.	3,000 00	3,210 00	2,865 00	
Buffalo 7s, Ml., 1903-24, N. Y.	31,000 00	34,100 00	30,900 00	
Burlington 8s, Ml., 1896, Iowa	25,000 00	26,250 00	25,000 00	
Cleveland 5s, Ml., 1907, Ohio.	45,000 00	45,450 00	44,775 00	
Cleveland 6s, Ml., 1878-97, Ohio	103,000 00	108,150 00	102,453 25	
Cleveland 7s, Ml., 1878-93, Ohio	52,000 00	55,120 00	52,000 00	
Cincinnati 7 3-10s, Ml., 1888,				
1898, Ohio.	89,000 00	95,230 00	89,000 00	
Cincinnati 7s, Ml., 1885, Ohio	10,000 00	10,600 00	10,000 00	
Columbus 6s, Ml., 1891, Ohio.	30,000 00	31,800 00	30,000 00	
Columbus 7s, Ml., 1888-9, Ohio	51,000 00	54,570 00	51,000 00	
Columbus 8s, Ml., 1885-7, Ohio	13,000 00	13,910 00	13,000 00	
Dayton 7s, Ml., 1878-91, Ohio.	44,000 00	47,080 00	44,000 00	
Dayton 8s, Ml., 1885, Ohio. .	1,000 00	1,080 00	1,000 00	
Detroit 7s, Ml., 1904, Mich. .	35,000 00	38,500 00	35,000 00	
Dubuque 7s, Ml., 1896, Iowa.	26,600 00	26,600 00	25,480 00	
Evansville 6s, Ml., 1907, Ind.	35,000 00	35,700 00	35,000 00	
Evansville 7s, Ml., 1906, Ind.	130,000 00	135,200 00	130,000 00	

MAINE SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
City of E. Saginaw 8s, Ml. 1880-9, Mich.	\$6,000 00	\$6,000 00	\$6,000 00	
Fort Wayne 6s, Ml., 1892, Ind.	14,000 00	14,280 00	14,000 00	
Fort Wayne 8s, Ml., 1881, Ind.	6,000 00	6,180 00	6,000 00	
Hamilton 7s, Ml., 1878-86, Ohio	31,000 00	32,240 00	31,000 00	
Indianapolis 7 3-10s, Ml., 1893-5, Ind.	7,000 00	7,280 00	7,005 00	
Indianapolis 6s, sch'1, 1882, Ind.	25,000 00	25,000 00	25,000 00	
Iowa City 8s, Ml., 1891, Iowa	7,500 00	7,800 00	7,500 00	
Ironton 8s, Ml., 1880, Ohio...	20,000 00	21,200 00	20,000 00	
Lancaster 8s, Ml., 1882-3, Ohio	10,000 00	10,600 00	10,000 00	
Long Island 7s, Ml. 1890-7, N. Y.	15,000 00	14,700 00	14,456 25	
Louisville 6s, Ml., 1883-97, Ky.	38,000 00	37,240 00		
Louisville 7s, Ml., 1891-4, Ky.	58,000 00	59,740 00	\$86,715 00	
Milwaukee 7s, Ml., 1896, Wis.	20,000 00	21,200 00	20,000 00	
Newark 7s, Ml., 1893, N. J. ...	20,000 00	22,400 00	19,700 00	
N. Brunswick 7s, Ml., 1885, N. J.	20,000 00	21,000 00	20,000 00	
Newport 7 3-10s, Ml., 1894, 1902, Ky.	70,000 00	72,800 00	69,150 00	
Orange 7s, Ml., 1882-94, N. J.	15,000 00	15,450 00	14,775 00	
Peoria 7s, Ml., 1890, Ill.	25,000 00	26,750 00	25,000 00	
Pomeroy 8s, Ml., 1892, Ohio...	12,000 00	12,840 00	12,000 00	
Rochester 7s, Ml., 1903, N. Y.	20,000 00	22,400 00	20,000 00	
St. Louis 6s, Ml., 1880-91, Mo.	51,000 00	52,020 00	47,782 25	
St. Paul 7s, Ml., 1893-1903 Minn	5,000 00	5,200 00	5,000 00	
Zanesville 8s, Ml., 1884-87, O.	30,000 00	41,340 00	39,000 00	
Town of Noblesville 10s, Ml., 1881, Ind.	3,000 00	3,150 00	3,000 00	
Total public funds out of N. Eng.	1,792,100 00	-	-	\$1,774,070 50
<i>Railroad Bonds Owned.</i>				
Rutland equipment 8s, 1880, Vt.	52,000 00	29,120 00	52,000 00	52,000 00
<i>Bank Stock Owned.</i>				
Calais National, Calais.	2,150 00	2,580 00	2,150 00	
Cumberland National, Portland.	800 00	1,080 00	800 00	
First National, Dexter.	5,000 00	5,250 00	5,000 00	
First National, Portland.	6,800 00	9,316 00	6,800 00	
National Traders', Portland.	4,800 00	6,576 00	4,800 00	
Total bank stock of Maine.	19,550 00	-	-	19,550 00
Real estate owned.		45,139 31	45,139 31	45,139 31
<i>Loans on Public Funds.</i>				
United States bonds.		13,350 00	13,350 00	13,350 00
State of Maine.		1,000 00	1,000 00	
County of Androscoggin.		475 00	475 00	
City of Bath.		1,000 00	1,000 00	
Portland.		4,450 00	4,450 00	
Town of Cornish.		550 00	550 00	
Dexter.		225 00	225 00	
Westbrook.		7,000 00	7,000 00	
Total on public funds of Maine.		-	14,700 00	
State of New Hampshire.		4,000 00	4,000 00	
Town of Conway, N. H.		85 00	85 00	
Total on public funds of New England.		-	-	18,785 00
County of Cook, Ill.		900 00	900 00	
Scioto, Ohio.		4,900 00	4,900 00	
Winnebago, Iowa.		100 00	100 00	
City of Appleton, Wis.		4,400 00	4,400 00	
Cleveland, Ohio.		980 00	980 00	
Chicago, Ill.		1,950 00	1,950 00	
Cincinnati, Ohio.		6,000 00	6,000 00	
Pomeroy, Ohio.		1,975 00	1,975 00	

MAINE SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>Loans on Public Funds.</i>			
City of St. Louis, Mo.....	\$1,000 00	\$1,000 00	
Union City, Ind.....	250 00	250 00	
Total on public funds out of New England....	-	-	\$22,455 00
<i>On Bank Stock.</i>			
Canal National, Portland	500 00	500 00	
Casco National, Portland	3,100 00	3,100 00	
First National, Portland	1,800 00	1,800 00	
National Traders', Portland	400 00	400 00	
Northern National, Hallowell.....	1,400 00	1,400 00	
Total on bank stock of Maine.....	-	-	7,200 00
<i>On Savings Bank Books.</i>			
Maine Savings Bank, Portland	2,000 00	2,000 00	
Portland Savings Bank, Portland.....	3,057 60	3,057 60	
Total on savings bank books of Maine.....	-	-	5,057 60
<i>On Railroad Bonds.</i>			
Androscoggin and Kennebec	5,150 00	5,150 00	
European and North American.....	19,000 00	19,000 00	
Leeds and Farmington	450 00	450 00	
Maine Central.....	144,477 00	144,477 00	
Portland and Ogdensburg.....	3,066 95	3,066 95	
Total on railroad bonds of Maine	-	-	172,143 95
Burlington and Missouri River, Neb.....	6,300 00	6,300 00	6,300 00
<i>On Corporation Stock.</i>			
Atwood Lead Company, Portland.....	4,100 00	4,100 00	
Central Wharf, Portland	1,500 00	1,500 00	
Franklin Wharf Company, Portland.....	14,300 00	14,300 00	
International Steamship Company, Portland.....	36,900 00	36,900 00	
Ocean Insurance Company, Portland.....	2,675 00	2,675 00	
Portland Company, Portland.....	3,500 00	3,500 00	
Portland Rolling Mills, Portland	200 00	200 00	
Portland Steam Packet Company, Portland.....	28,808 14	28,808 14	
Total on corporation stock of Maine.....	-	91,983 14	
Eastern Express Company, Boston, Mass.....	8,500 00	8,500 00	
Total on corporation stock of New England ...	-	-	100,483 14
<i>On Mortgage Bonds.</i>			
Equitable Trust Company, New London, Conn...	5,550 00	5,550 00	5,550 00
<i>Loans on mortgages of real estate</i>			
Expense account.....	825,673 94	825,673 94	825,673 94
Cash on deposit bearing interest at 3 per cent.—	-	1,120 69	1,120 69
First National Bank, Portland	24,098 47	24,098 47	24,098 47
Cash on hand.....	2,216 03	2,216 03	2,216 03
Unpaid accrued interest.....	62,160 15		
Vaults, safes and furniture.....	5,000 00	-	3,469,046 38
Market value of bonds charged off and not appearing on books of bank.....	13,085 00		
	3,671,536 59		
Due depositors, and including other liabilities...	3,465,880 06		
Surplus above all liabilities.....	205,656 53		

Rate of interest charged on loans the past year, 6 to 7 per cent.

Annual expenses, \$7,500.

MECHANICS' SAVINGS BANK—AUBURN.

OCTOBER 22, 1877.

JOHN F. COBB, PRESIDENT.

J. R. LEARNED, TREASURER.

LIABILITIES.

Deposits	\$265,611 34
Reserved fund	538 02
Profits	7,262 86
	273,412 22

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Newport bonds, 7 3-10s, water, 1902, Ky	\$3,000 00	\$3,120 00	\$2,985 00	
Portsmouth 8s, water, 1886, O.	5,000 00	5,250 00	5,000 00	
Toledo 8s, gen. fund, 1888, O.	3,000 00	3,180 00	3,000 00	
Toledo 8s, school, 1883, Ohio.	1,000 00	1,060 00	1,000 00	
Toledo 8s, court house, 1884, O.	1,000 00	1,060 00	1,000 00	
Total public funds out of N. Eng. . . .	13,000 00	-	-	\$12,985 00
<i>Bank Stock Owned.</i>				
Canal National, Portland	2,300 00	3,450 00	2,300 00	
Casco National, Portland	1,100 00	1,540 00	1,100 00	
Cumberland National, Portland	5,440 00	7,616 00	5,440 00	
First National, Portland	9,900 00	13,563 00	9,900 00	
Manufacturers' National, Lewiston ..	10,000 00	10,500 00	10,000 00	
Merchants' National, Portland	1,350 00	1,849 50	1,350 00	
Norway National, Norway	3,000 00	3,300 00	3,000 00	
National Shoe and Leather, Auburn ..	50,000 00	52,500 00	50,000 00	
National Traders', Portland	2,200 00	3,014 00	2,200 00	
People's National, Waterville	3,000 00	4,110 00	3,000 00	
Total bank stock of Maine	88,290 00	-	-	88,290 00
Real estate owned	-	6,562 46	6,562 46	6,562 46
<i>Loans on Public Funds.</i>				
United States bonds		200 00	200 00	200 00
Town of Buckfield bonds, Me.		325 00	325 00	325 00
<i>On Bank Stock.</i>				
National Shoe and Leather, Auburn ..		5,402 50	5,402 50	5,402 50
<i>On Savings Bank Books.</i>				
Mechanics' Savings Bank, Auburn ..		2,101 00	2,101 00	
Portland Savings Bank, Portland ..		150 00	150 00	
Total on savings bank books of Maine ..	-	-	-	2,251 00
<i>On Railroad Bonds.</i>				
Androscoffin & Kennebec		500 00	500 00	
Leeds & Farmington		800 00	800 00	
Total on railroad bonds of Maine	-	-	-	1,300 00
<i>On Corporation Stock.</i>				
Little Androscoffin Water Power Co., Auburn ..	1,000 00	1,000 00	1,000 00	
Lewiston Machine Co., Lewiston	450 00	450 00	450 00	
Lewiston Steam Mill Co., Lewiston ..	6,000 00	6,000 00	6,000 00	
Total on corporation stocks of Maine ..	-	-	-	7,450 00
<i>To Corporations.</i>				
High Street Congregational Parish, Auburn ..	1,063 40	1,063 40	1,063 40	
Little Androscoffin Water Power Co., Auburn ..	5,000 00	5,000 00	5,000 00	
North Auburn Boot & Shoe Manuf'g Co., Auburn	1,132 17	1,132 17	1,132 17	
Turner Centre Universalist Society, Turner ..	450 00	450 00	450 00	
Total to corporations of Maine	-	-	-	7,645 57

MECHANICS' SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate	\$107,579 00	\$107,579 00	\$107,579 00
names alone	6,600 46	6,600 46	6,600 46
Premium account	-	13,416 25	13,416 25
Cash on deposit bearing interest at 3 3-10 percent— National Shoe and Leather Bank, Auburn	12,912 77	12,912 77	12,912 77
Cash on hand	492 21	492 21	492 21
Unpaid accrued interest	1,644 69		
			273,412 22
Due depositors, and including other liabilities	275,478 16	272,233 08	
Surplus above all liabilities	3,245 08		

Rate of interest charged on loans the past year, 7½ per cent., in advance.
Annual expenses, \$1,325.00.

NEWPORT SAVINGS BANK—NEWPORT.

AUGUST 15, 1877.

DANIEL DUDLEY, PRESIDENT.

ATKINSON HOBART, TREASURER.

LIABILITIES.

Deposits	\$109,832 41
Reserved fund	1,101 70
	110,934 11

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>				
City of St. Joseph bonds, 10s, 1891	\$6,000 00	\$6,075 00	\$5,400 00	\$5,400 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, gold, 1899	6,000 00	2,100 00	5,400 00	5,400 00
Real estate owned in Kansas and Mo. <i>Loans on Public Funds.</i>	-	17,100 00	16,762 32	16,762 32
State of Maine bonds		3,038 16	3,038 16	3,038 16
City of St. Joseph bonds, Mo		540 00	540 00	540 00
<i>On Railroad Bonds.</i>				
Maine Central, Me		2,495 01	2,495 01	2,495 01
<i>On Railroad Stock.</i>				
Maine Central, Me		1,119 32	1,119 32	1,119 32
<i>To Municipalities.</i>				
Town of St. Albans, Me		410 00	410 00	410 00
Loans on mortgages of real estate		58,429 60	58,429 60	58,429 60
neat stock, horses and carriages		976 44	976 44	976 44
lumber, merchandise and buildings		4,512 95	4,512 95	4,512 95
names alone		300 00	300 00	300 00
Profit and loss account		-	6,227 48	6,227 48
Cash on deposit bearing interest at 2 1-2 per cent— National Bank of Redemption, Boston, Mass		1,482 09	1,482 09	1,482 09

* Suspended payment of interest coupons.

NEWPORT SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
Cash on hand.....	\$3,840 74	\$3,840 74	\$3,840 74
Safe.....	300 00	-	110,934 11
Unpaid accrued interest.....	10,186 34		
	112,905 65		
Due depositors, and including other liabilities..	112,032 40		
	873 25		
Surplus above all liabilities			
Rate of interest charged on loans the past year, 9 to 10 per cent.			
Annual expenses, \$1,000.00.			

NORTH ANSON SAVINGS BANK—ANSON.

MAY 31, 1877.

MARK EMERY, JR., PRESIDENT.

JOHN A. FLETCHER, TREASURER.

LIABILITIES.

Deposits	\$15,737 92
Unpaid dividends of 25 per cent. on deposits	709 48
Profits	1,933 84
	18,381 24

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Anson bonds, 6s.....	\$2,400 00	\$2,304 00	\$2,400 00	
Emden 6s.....	1,700 00	1,632 00	1,700 00	
Total public funds of Maine.....	4,100 00	-	-	\$4,100 00
<i>Loans on Public Funds.</i>				
United States bonds.....		600 00	600 00	600 00
Town of Anson, Me.....		545 00	545 00	545 00
<i>On Railroad Bonds.</i>				
Somerset, Me		1,200 00	1,200 00	1,200 00
Real estate owned		2,000 00	2,000 00	2,000 00
Loans on mortgages of real estate.....		6,233 29	6,433 29	6,433 29
names alone.....		358 27	358 27	358 27
Safe		100 00	167 00	167 00
Cash on hand		2,977 68	2,977 68	2,977 68
Unpaid accrued interest.....		656 57		
		18,606 81	-	18,381 24
Due depositors, and including other liabilities ..		16,736 90		
Surplus above all liabilities		1,869 91		
Rate of interest charged on loans the past year, 8 per cent.				
Annual expenses, \$162.00.				
This bank is paying off its depositors with a view of final settlement.				

NORWAY SAVINGS BANK—NORWAY.

JUNE 14, 1877.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

LIABILITIES.

Deposits	\$363,948 31
Reserved fund.....	6,000 00
Profits	3,109 81
	273,058 02

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
Town of Greenwood bonds, 7 $\frac{1}{2}$ s.....	\$800 00	\$832 00	\$800 00	
Norway orders	183 00	183 00	183 00	
Total public funds of Maine.....	983 00	-	-	\$983 00
*County of Macon bonds, 8s, Mo.....	2,000 00	400 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>				
Casco National, Portland	4,200 00	5,786 00	4,635 00	
Canal National, Portland	500 00	740 00	725 00	
First National, Portland	12,300 00	16,974 00	14,544 25	
Manufacturers' National, Lewiston..	10,000 00	10,500 00	10,000 00	
National Shoe and Leather, Auburn..	7,500 00	7,875 00	7,500 00	
Norway National, Norway	13,700 00	15,070 00	13,700 00	
Total bank stock of Maine.....	48,200 00	-	-	51,104 25
<i>Railroad Bonds Owned.</i>				
*European and North American	2,000 00	700 00	2,000 00	
Maine Central 7s, consolidated	5,000 00	4,200 00	5,000 00	
Portland and Ogdensburg, 1st mort., 6s, gold	2,000 00	1,400 00	2,000 00	
*Portland & Rochester, 1st mort., 7s,	10,000 00	5,000 00	10,000 00	
Total railroad bonds of Maine	19,000 00	-	-	19,000 00
*Central Iowa, Iowa, 1st mort., 7s, gold	1,000 00	350 00	1,000 00	1,000 00
<i>Corporation Scrip Owned.</i>				
Norway Village, Norway, Me	500 00	500 00	500 00	500 00
Real estate owned	-	7,753 75	8,253 75	8,253 75
<i>Loans on Public Funds.</i>				
United States bonds		1,175 00	1,175 00	1,175 00
<i>On Bank Stock.</i>				
Norway National, Norway, Me		700 00	700 00	700 00
<i>On Savings Bank Books.</i>				
Norway Savings Bank, Norway, Me.....		387 00	387 00	
Maine Savings Bank, Portland, Me		327 50	327 50	
Total on savings bank books of Maine		-	-	714 50
<i>To Municipalities.</i>				
County of Oxford		1,000 00	1,000 00	
School District No. 7, Norway.....		129 00	129 00	
No. 8, Oxford		2,300 00	2,300 00	
Total to municipalities of Maine.....		-	-	2,529 00
<i>To Corporations.</i>				
Paris Hill Manufacturing Co., Paris, Me.....		7,500 00	7,500 00	7,500 00

* Suspended payment of interest coupons.

NORWAY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate	\$172,063 80	\$173,063 80	\$175,063 80
printing office and press, library, piano.	954 06	954 06	954 06
Cash on deposit bearing interest at 3 per cent—			
Norway National Bank, Norway, Me.....	703 10	703 10	703 10
Cash on hand	877 56	877 56	877 56
Unpaid accrued interest.....	4,218 15		
	270,598 92	-	273,058 02
Due depositors, and including other liabilities ..	268,618 80		
Surplus above all liabilities	1,980 12		

Rate of interest charged on loans the past year, 8 per cent., in advance.
Annual expenses, \$800.00.

ORONO SAVINGS BANK—ORONO.

OCTOBER 9, 1877.

EBENEZER WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

LIABILITIES.

Deposits	\$36,904 33
Special reserve fund	6,344 47
	43,248 80

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1865-7-8...	\$1,550 00	\$1,675 00	\$1,722 25	\$1,722 25
State of Maine 6s, 1889	500 00	550 00	500 00	500 00
<i>Bank Stock Owned.</i>				
Orono National, Orono, Me.....	1,700 00	1,530 00	1,700 00	1,700 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, gold, 1900	4,000 00	3,600 00	3,600 00	
Portland & Ogdensburg 6s, gold, 1900	2,000 00	1,800 00	1,800 00	
Total railroad bonds of Maine.....	6,000 00	-	-	5,400 00
*Northern Pacific 7 3-10s, gold, 1900	100 00	17 00	100 00	100 00
<i>Loans on Bank Stock.</i>				
Orono National, Orono, Me		150 00	150 00	150 00
<i>On Savings Bank Books.</i>				
Orono Savings Bank, Orono, Me		461 00	461 00	461 00
<i>To Corporations.</i>				
Hinckley and Egery Iron Co., Bangor, Me.....		1,133 00	1,133 00	1,133 00
Due from S. F. Barton, assignee		300 00	300 00	300 00
Real estate owned		1,400 00	1,400 00	1,400 00

*Suspended payment of interest coupons.

ORONO SAVINGS BANK—CONCLUDED.
RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate	\$25,100 25	\$25,175 25	\$25,175 25
Cash on deposit not bearing interest— Orono National Bank, Orono, Me.....	5,207 30	5,207 30	5,207 30
Unpaid accrued interest.....	2,161 41		
	45,084 96	-	43,248 80
Due depositors, and including other liabilities ..	37,504 33		
Surplus above all liabilities.....	7,580 63		
Rate of interest charged on loans the past year, 6 to 8 per cent.			
Annual expenses, \$500.00.			

PEMBROKE SAVINGS BANK—PEMBROKE.

AUGUST 1, 1877.

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

LIABILITIES.

Deposits	\$26,493 91
Reserved fund.....	444 14
	26,938 05

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>
<i>Public Funds Owned.</i>			
United States bonds, 6s, 1865-7.....	\$550 00	\$588 50	\$582 63
Town of Pembroke orders, 6s	421 32	421 32	421 32
<i>Railroad Bonds Owned.</i>			
Maine Central 7s, consolidated, Me	4,500 00	3,960 00	4,500 00
*Northern Pacific 7 3-10s, gold, 1900	2,000 00	340 00	1,855 60
<i>Loans on Savings Bank Books.</i>			
Pembroke Savings Bank, Pembroke, Me	-	231 00	231 00
<i>To Municipalities.</i>			
Town of Pembroke, by town note, 7 3-10s, payable in 1883, Me	4,587 98	5,045 98	4,587 98
Loans on mortgages of real estate	-	11,902 62	11,902 62
other collaterals.....	-	45 00	45 00
names alone.....	-	2,086 29	2,036 29
Expense account	-	-	233 59
Cash on deposit not bearing interest— National Bank of Commonwealth, Boston, Mass	-	542 02	542 02
Unpaid accrued interest.....	-	1,400 58	
		26,573 31	26,938 05
Due depositors, and including other liabilities...	-	26,547 13	
Surplus above all liabilities.....	-	26 18	
Rate of interest charged on loans the past year, 7 to 8 per cent.			
Annual expenses, \$150.00.			

*Suspended payment of interest coupons.

PENOBSCOT SAVINGS BANK—BANGOR.

AUGUST 9, 1877.

AMOS ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

LIABILITIES.

Deposits.....	\$565,093 95
Reserved fund.....	16,265 12
Profits.....	5,189 91
	\$586,548 98

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s, gold, 1889.	\$16,200 00	\$17,820 00	\$15,829 00	
County of Penobscot 6s, 1877-92....	9,000 00	9,360 00	9,156 90	
City of Bangor 6s, R. R. aid, 1894-9.	122,500 00	129,850 00	117,162 50	
Bangor 7s, R. R. aid, 1899....	10,000 00	11,000 00	10,100 00	
Bangor 6s, Ml., 1881-1905....	34,000 00	36,720 00	32,575 00	
Bath 6s, R. R. aid, 1892....	5,000 00	5,150 00		
Bath 6s, Ml., 1887-98.....	7,100 00	7,384 00		11,381 75
Belfast 6s, R. R. aid, 1898....	23,000 00	23,690 00	21,625 00	
Ellsworth 6s, Ml., 1897.....	15,000 00	15,750 00	15,000 00	
Rockland 6s, R.R. aid 1891-1902	30,900 00	31,827 00	30,017 25	
Town of Corinna 6s, R. R. aid, 1897.	4,000 00	4,000 00	3,600 00	
Damariscotta 6s, R.R. aid 1898	2,000 00	2,060 00	1,830 00	
Dexter 6s, R. R. aid, 1897..	7,900 00	7,900 00	7,172 00	
Thomaston 6s, R. R. aid, 1891	11,000 00	11,330 00	10,065 00	
Waldoboro' 6s, R. R. aid, 1892	6,000 00	6,180 00	5,490 00	
Total public funds of Maine.....	303,600 00	-	291,004 40	
City of Dover bonds, 6s, R. R. aid, 1893, N. H.....	2,000 00	2,000 00	2,000 00	
Town of St. Albans 6s, 1890-2, Vt...	34,600 00	35,092 00	30,529 00	
Concord 6s, R.R. aid, 1890, Vt.	2,000 00	2,000 00	1,900 00	
Total public funds of N. England.	342,200 00	-	-	\$325,433 40
<i>Bank Stock Owned.</i>				
Eastern, Bangor.....	17,400 00	19,140 00	17,400 00	
First National, Bangor.....	2,800 00	3,640 00	3,640 00	
Total bank stock of Maine.....	20,200 00	-	-	21,040 00
<i>Loans on Public Funds.</i>				
County of Aroostook bonds.....		4,000 00	4,000 00	
Town of Houlton.....		1,800 00	1,800 00	
Total on public funds of Maine.....		-	-	5,800 00
<i>To Municipalities.</i>				
City of Bangor.....		70,000 00	70,000 00	
Town of Houlton.....		2,000 00	2,000 00	
Lowell.....		1,500 00	1,500 00	
Stockton.....		2,500 00	2,500 00	
Total to municipalities of Maine.....		-	-	76,000 00
<i>On Corporation Stock.</i>				
Katahdin Iron Works.....		2,000 00	2,000 00	
Penobscot Boom Company, Bangor.....		3,000 00	3,000 00	
Total on corporation stock of Maine.....		-	-	5,000 00
<i>To Corporations.</i>				
Hinckley and Egery Iron Co., Bangor, Me.....		4,000 00	4,000 00	4,000 00

PENOBSCOT SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>On Vessels.</i>			
George Kremelberg, Belfast, Me.....	\$2,500 00	\$2,500 00	
Ship Sontag, Boston, Mass.....	7,000 00	7,000 00	
Total on vessels of New England.....	-	-	\$9,500 00
Loans on mortgages of real estate.....	103,164 00	109,164 00	109,164 00
Expense account.....	-	1,854 73	1,854 73
Furniture account.....	900 00	900 00	900 00
Cash on deposit bearing interest at 2½ per cent.—			
Suffolk National Bank, Boston, Mass.....	15,336 94	15,336 94	15,336 94
National Bank of Commerce, Boston, Mass....	308 79	308 79	308 79
Eastern Bank, Bangor, Me., not bearing interest	2,693 99	2,693 99	2,693 99
Cash on hand.....	9,517 13	9,517 13	9,517 13
Unpaid accrued interest.....	7,115 89		
	621,229 74	-	586,548 98
Due depositors, and including other liabilities..	575,152 16		
Surplus above all liabilities.....	46,077 58		

Rate of interest charged on loans the past year, 5 to 8 per cent.
Annual expenses, \$1,200.00.

PEOPLE'S SAVINGS BANK—LEWISTON.

OCTOBER 20, 1877.

GEORGE H. PILSBURY, PRESIDENT.

ADDISON SMALL, TREASURER.

LIABILITIES.

Deposits.....	\$207,334 07
Reserved fund.....	1,732 69
Interest.....	70 48
Profits.....	42 64
	209,179 88

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, coupons 1881	\$4,000 00	\$4,400 00	\$4,000 00	\$4,000 00
Town of Anson '7s, M1., 1915.....	600 00	606 00	600 00	600 00
<i>Bank Stock Owned.</i>				
Manufacturers' Nat'l, Lewiston, Me.	20,000 00	21,000 00	20,000 00	20,000 00
<i>Corporation Notes Owned.</i>				
Grand Trunk Railroad Company of Canada, endorsed by the Franklin Company.....	31,790 92	31,790 92	31,790 92	31,790 92
<i>Loans on Bank Stock.</i>				
First National, Lewiston.....		1,348 45	1,348 45	
Manufacturers' National, Lewiston.....		3,000 00	3,000 00	
Total on bank stock of Maine.....		-	-	4,348 45

PEOPLE'S SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Corporation Stock.</i>			
Little Androscoggin Water Power Co., Auburn, Me <i>To Corporations.</i>	\$1,500 00	\$1,500 00	\$1,500 00
Bates Manufacturing Co., Lewiston	3,026 58	3,026 58	
Little Androscoggin Water Power Co., Auburn ..	5,000 00	5,000 00	
Total to corporations in Maine	-	-	8,026 58
Loans on mortgages of real estate	131,147 75	131,147 75	131,147 75
Furniture and fixtures	50 00	50 00	50 00
Premium account	-	875 00	875 00
Interest account to October 1, 1877	-	3,131 00	3,131 00
Expense account	-	83 33	83 33
Cash on deposit not bearing interest—			
Manufacturers' National Bank, Lewiston, Me.	2,595 44	2,595 44	2,595 44
Cash on hand	1,031 41	1,031 41	1,031 41
Unpaid accrued interest	3,891 46		
	210,388 01	-	209,179 88
Due depositors, and including other liabilities....	208,773 07		
Surplus above all liabilities.....	1,614 94		
Rate of interest charged on loans the past year, 7 to 8 per cent.			
Annual expenses, \$1,029.10			

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

OCTOBER 24, 1877.

A. D. FISHER, PRESIDENT.

GEORGE W. JOHNSON, TREASURER.

LIABILITIES.

Deposits	\$466,868 94
Reserved fund	7,524 49
Profits	7,881 80
Premiums	10,828 05
	493,103 28

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1885	\$3,000 00	\$3,150 00	\$3,000 00	
United States 6s, 1887	3,050 00	3,294 00	3,050 00	
United States 6s, 1888	3,000 00	3,270 00	3,000 00	
Total United States bonds	9,050 00	-	-	\$9,050 00
State of Maine bonds, 6s, 1889	600 00	660 00	600 00	
County of Sagadahoc 6s, 1887-8.	3,200 00	3,328 00	3,200 00	
City of Bath 6s, Ml., 1878	1,000 00	1,000 00	1,000 00	
Bath 6s, Ml., 1889	2,000 00	2,080 00	2,000 00	
Bath 6s, R. R. aid, 1890	25,500 00	26,265 00	25,500 00	

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

RESOURCES.

	<i>Pur value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i> [1902				
Town of Damariscotta 6s, R. R. aid, 1891	\$18,300 00	\$18,849 00	\$18,300 00	
Newcastle 6s, R. R. aid, 1891-1902	24,400 00	25,132 00	24,400 00	
Nobleboro' 6s, R. R. aid, 1891	2,500 00	2,575 00	2,500 00	
Waldoboro' 6s, R. R. aid, 1902	7,500 00	7,725 00	7,500 00	
Wiscasset 6s, R. R. aid, 1880-1902	28,050 00	28,891 50	28,050 00	
Total public funds of Maine	113,050 00	-	-	\$113,050 00
<i>Railroad Bonds Owned.</i>				
*European & N. American 6s, gold, 1899	15,000 00	5,250 00	15,000 00	15,000 00
Union Pacific 6s, 1st mort., gold, 1896	5,000 00	5,250 00	5,000 00	5,000 00
Real estate owned	-	44,854 74	44,854 74	44,854 74
Vault, safe and furniture	-	2,066 33	2,066 33	2,066 33
<i>Loans on Public Funds.</i>				
United States bonds		500 00	500 00	500 00
City of Bath bonds, Me		1,000 00	1,000 00	1,000 00
<i>On Bank Stock.</i>				
Sagadahoc National, Bath, Me		150 00	150 00	150 00
<i>On Savings Bank Books.</i>				
People's Twenty-Five Cent, Bath, Me		600 00	600 00	600 00
<i>On Railroad Bonds.</i>				
Maine Central		25,000 00	25,000 00	
Portland and Kennebec		4,000 00	4,000 00	
Total on railroad bonds of Maine		-	-	29,000 00
<i>On Corporation Stock.</i>				
Knickerbocker Steam Towage Co., Bath, Me		8,000 00	8,000 00	8,000 00
<i>To Corporations.</i>				
Androscoggin Water Power Co., Lisbon, Me		15,000 00	15,000 00	15,000 00
<i>To Municipalities.</i>				
Town of Arrowsic		400 00	400 00	
Georgetown		1,750 00	1,750 00	
Total to municipalities of Maine		-	2,150 00	
City of Lynn, Mass		25,000 00	25,000 00	
Total to municipalities of New England		-	-	27,150 00
Loans on mortgages of real estate		131,113 76	131,113 76	131,113 76
vessels		70,053 16	70,053 16	70,053 16
furniture		1,000 00	1,000 00	1,000 00
Cash on deposit not bearing interest—				
Sagadahoc National Bank, Bath, Me		18,701 08	18,701 08	18,701 08
Cash on hand		1,814 21	1,814 21	1,814 21
Unpaid accrued interest		2,639 52		
		490,362 30		
Due depositors, and including other liabilities		475,008 94	-	493,103 28
Surplus above all liabilities		15,353 36		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$1,450.00.

*Suspended payment of interest coupons.

PHILLIPS SAVINGS BANK—PHILLIPS.

JUNE 7, 1877.

WILLIAM F. FULLER, PRESIDENT.

ELIAS FIELD, TREASURER.

LIABILITIES.

Deposits	\$34,319 40
Reserved fund.....	1,349 56
Profits	332 38
	36,001 34

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Biddeford bonds, 6s, Ml., 1885, Me.....	\$2,000 00	\$2,060 00	\$1,980 00	\$1,980 00
<i>Bank Stock Owned.</i>				
National Shoe and Leather, Auburn,	1,500 00	1,605 00	1,537 50	
Norway National, Norway	1,500 00	1,650 00	1,545 00	
Union National, Phillips.....	600 00	624 00	616 00	
Total bank stock of Maine	3,600 00	-	-	3,698 50
Safe	-	150 00	174 51	174 51
<i>Loans on Public Funds.</i>				
Town of Phillips orders		1,077 65	1,077 65	1,077 65
<i>On Bank Stock.</i>				
Union National, Phillips, Me.....		200 00	200 00	200 00
<i>On Savings Bank Books.</i>				
Phillips Savings Bank, Phillips, Me.....		100 00	100 00	100 00
<i>To School Districts.</i>				
School District No. 1, Kingfield, Me.....		700 00	700 00	700 00
Loans on mortgages of real estate		22,110 45	22,110 45	22,110 45
neat stock, horses and sheep		5,344 65	5,344 65	5,344 65
Cash on deposit not bearing interest—				
Union National Bank, Phillips, Me	300 00		300 00	300 00
Cash on hand		315 58	315 58	315 58
Unpaid accrued interest.....		417 54		
		36,654 87		36,001 34
Due depositors, and including other liabilities ..		35,481 74		
Surplus above all liabilities.....		1,173 13		

Rate of interest charged on loans the past year, $7\frac{1}{2}$ to 8 per cent., in advance.

Annual expenses, \$116.00.

PISCATAQUIS SAVINGS BANK—DOVER.

AUGUST 13, 1877.

E. A. THOMPSON, PRESIDENT.

C. B. KITTREDGE, TREASURER.

LIABILITIES.

Deposits	\$79,618 64
Reserved fund	1,000 00
Profits	1,202 48
	81,821 12

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.	
<i>Public Funds Owned.</i>				
City of Bangor bonds, 6s, R. R. aid, 1899	\$1,000 00	\$1,060 00	\$932 50	
Bath 6s, R. R. aid, 1902	1,000 00	1,030 00	927 50	
Portland 6s, R. R. aid, 1899-1907	13,500 00	14,310 00	13,361 00	
Total public funds of Maine.....	15,500 00	-	-	\$15,221 00
<i>Bank Stock Owned.</i>				
First National, Dexter, Me.	5,000 00	5,250 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, 1912, Me.	1,000 00	880 00	980 00	980 00
<i>Loans on Public Funds.</i>				
United States bonds		20 00	20 00	20 00
<i>To Corporations.</i>				
Piscataquis Mutual Fire Insurance Co., Dover, Me.		2,850 00	2,850 00	2,850 00
<i>To Municipalities.</i>				
Town of Atkinson		1,050 00	1,050 00	
Dover		200 00	200 00	
Orneville		200 00	200 00	
School District No. 1, Garland		250 00	250 00	
Total to municipalities of Maine.....		-	-	1,700 00
Loans on mortgages of real estate		51,922 80	51,922 80	51,922 80
other collaterals		1,544 59	1,544 59	1,544 59
Expense account.....		-	755 21	755 21
Cash on deposit bearing interest at 3 per cent.—				
Blackstone National bank of Boston		108 36	108 36	108 36
Cash on hand.....		1,719 16	1,719 16	1,719 16
				81,821 12
Safe, not charged on books of bank	1,500 00			
Unpaid accrued interest.....	255 22			
		84,150 13		
Due depositors, and including other liabilities...		80,746 63		
Surplus above all liabilities.....		3,403 50		

Rate of interest charged on loans the past year, 7 to 9 per cent.

Annual expenses, \$350.00

PORTLAND SAVINGS BANK—PORTLAND.

OCTOBER 11, 1877-

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

E. A. NOYES, ASSISTANT TREASURER.

LIABILITIES.

Deposits	\$4,248,756 01
Interest	127,819 99
Reserved fund	64,000 00
Premium	21,033 53
Profits	5,117 36
Rents	374 70
	4,467,101 59

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1881.....	\$25,000 00	\$27,250 00	\$25,000 00	
United States 4½s, 1891	135,000 00	140,400 00	135,000 00	
United States 4s, registered, 1907...	50,000 00	50,500 00	50,000 00	
Total United States bonds.....	210,000 00	-	-	\$210,000 00
State of Maine 6s, 1889.....	12,600 00	13,860 00	12,600 00	
City of Bangor 6s, R. R. aid, 1895....	26,000 00	27,040 00	24,700 00	
Bangor 6s, Ml., 1905	8,000 00	8,560 00	7,600 00	
Bath 6s, Ml., 1887.....	6,000 00	6,240 00	6,000 00	
Calais 6s, Ml., 1891.....	16,000 00	16,640 00	15,520 00	
Lewiston 6s, Ml., 1901	43,000 00	45,150 00	40,850 00	
Portland 5s, Ml., 1883	4,000 00	4,000 00	3,600 00	
Portland 6s, Ml., 1878 96....	81,000 00	86,670 00	81,000 00	
Portland 6s, R.R. aid, 1887-1907	131,500 00	138,075 00	124,925 00	
Total public funds of Maine.....	328,100 00	-	316,795 00	
City of Portsmouth 6s, R. R. aid, 1892, N. H.....	20,000 00	20,800 00	19,000 00	
Total public funds of N. England.	348,100 00	-	-	335,795 00
County of Cook 7s, 1880 5, Ill.....	14,500 00	14,935 00	14,210 00	
Cuyahoga 7s, 1878, 83, Ohio.	70,000 00	72,800 00	70,000 00	
Franklin 7s, 1878, Ohio.....	10,000 00	10,100 00	10,000 00	
Hamilton 6s, 1881, Ohio.....	10,000 00	10,400 00	9,500 00	
Hardin 8s, 1881, Ohio.....	10,000 00	10,300 00	10,000 00	
Marion 7s, 1885, Ind.....	38,000 00	39,520 00	38,000 00	
Peoria 7s, 1880 8, Ill.....	30,000 00	30,900 00	30,000 00	
St. Louis 7s, 1880-8, Mo.....	66,000 00	70,620 00	66,000 00	
St. Louis 6s, gold, 1905, Mo	30,000 00	32,100 00	30,000 00	
City of Buffalo 7s, park, 1924, N. Y..	30,000 00	32,400 00	30,000 00	
Cleveland 7s, 1877-93, Ohio ..	131,000 00	137,550 00	131,000 00	
Cleveland 6s, 1897, Ohio.....	14,000 00	14,700 00	14,000 00	
Cincinnati 7 3-10s, Ml., 1878, 1899, Ohio.....	113,000 00	120,910 00	113,000 00	
Cincinnati 7s, Ml., 1897-1904, O.	30,000 00	32,100 00	30,000 00	
Columbus 7s, Ml., 1888-89, Ohio	45,000 00	48,150 00	45,000 00	
Columbus 6s, Ml., 1891, Ohio..	45,000 00	47,700 00	45,000 00	
Dayton 7s, Ml., 1878 91, Ohio.	25,000 00	26,750 00	25,000 00	
Dayton 8s, Ml., 1885-87, Ohio.	58,000 00	62,640 00	58,000 00	
Detroit 7s, Ml., 1878-1900, Mich	112,000 00	122,080 00	112,000 00	
Evansville 7s, Ml., 1891-1906, Ind.....	25,000 00	26,000 00	25,000 00	
Evansville 6s, Ml., 1907, Ind..	25,000 00	25,500 00	25,000 00	
Fort Wayne 6s, Ml., 1892, Ind.	10,000 00	10,200 00	10,000 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Rochester 7s, Ml., 1903, N. Y.	\$30,000 00	\$33,600 00	\$30,000 00	
St. Louis 6s, Ml., 1878 88, Mo.	108,000 00	112,800 00	104,350 00	
Toledo 8s, funded 1878, Ohio..	9,000 00	9,090 00	9,000 00	
Toledo 7s, Ml., 1886, Ohio....	8,000 00	8,400 00	8,000 00	
Total public funds out of N. Eng.	1,096,500 00	-	-	\$ 1,092,060 00
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1890-1	13,000 00	12,480 00	11,180 00	
Leeds and Farmington 6s, 1896	40,000 00	36,400 00	34,000 00	
Maine Central 7s, 1898.....	63,000 00	63,000 00	59,850 00	
Maine Central 7s, consolidated, 1912.	160,000 00	139,200 00	144,000 00	
Portland and Kennebec 6s, 1883.....	27,400 00	26,304 00	24,660 00	
Portland and Kennebec 6s, consolidated, 1895	20,000 00	19,200 00	17,400 00	
Portland and Ogdensburg 6s, gold, 1900	50,000 00	37,500 00	30,000 00	
Total railroad bonds of Maine	373,400 00	-	-	321,090 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	18,900 00	28,350 00	18,900 00	
Casco National, Portland.....	20,000 00	28,000 00	20,000 00	
Cumberland National, Portland.....	4,680 00	6,318 00	4,680 00	
First National, Portland.....	17,800 00	24,386 00	17,800 00	
Merchants' National, Portland.....	13,125 00	17,981 25	13,125 00	
Traders' National, Portland	16,000 00	21,920 00	16,000 00	
Total bank stock of Maine	90,505 00	-	-	90,505 00
Real estate owned		100,000 00	113,847 32	113,847 32
<i>Loans on Public Funds.</i>				
United States bonds		54,730 00	54,730 00	54,730 00
State of Maine		1,700 00	1,700 00	
County of Androscoggin		500 00	500 00	
Cumberland		500 00	500 00	
City of Augusta.....		3,500 00	3,500 00	
Bangor.....		7,000 00	7,000 00	
Bath.....		8,000 00	8,000 00	
Belfast.....		1,000 00	1,000 00	
Biddeford.....		9,700 00	9,700 00	
Lewiston		1,900 00	1,900 00	
Portland		20,150 00	20,150 00	
Rockland		900 00	900 00	
Town of Anson.....		3,400 00	3,400 00	
Cape Elizabeth.....		2,400 00	2,400 00	
Damariscotta.....		1,000 00	1,000 00	
Durham.....		6,000 00	6,000 00	
Freeport.....		1,500 00	1,500 00	
Waldoboro'		4,000 00	4,000 00	
Waterville.....		500 00	500 00	
Total on public funds of Maine		-	-	73,650 00
County of Auglaize, Ohio.....		1,000 00	1,000 00	
Cook, Ill.....		9,750 00	9,750 00	
Cuyahoga, Ohio		3,900 00	3,900 00	
St. Louis, Mo		1,000 00	1,000 00	
City of Chicago, Ill.....		1,000 00	1,000 00	
Cleveland, Ohio		4,000 00	4,000 00	
Cincinnati, Ohio.....		2,000 00	2,000 00	
Columbus, Ohio		900 00	900 00	
Dayton, Ohio.....		1,600 00	1,000 00	
Evansville, Ind		4,900 00	4,900 00	

PORTLAND SAVINGS BANK—CONTINUED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
City of East St. Louis, Ill.....	\$1,800 00	\$1,800 00	
Fort Wayne, Ind.....	1,700 00	1,700 00	
Ironton, Ohio.....	5,000 00	5,000 00	
Louisville, Ky.....	1,000 00	1,000 00	
Newport, Ky.....	1,000 00	1,000 00	
Pomeroy, Ohio.....	1,000 00	1,000 00	
St. Louis, Mo.....	1,800 00	1,800 00	
St. Paul, Minn.....	1,000 00	1,000 00	
Toledo, Ohio.....	7,400 00	7,400 00	
Total on public funds out of New England....	-	-	\$51,150 00
<i>On Bank Stock.</i>			
Canal National, Portland.....	43,250 00	43,250 00	
Casco National, Portland.....	12,200 00	12,200 00	
Cumberland National, Portland.....	1,200 00	1,200 00	
Calais National, Calais.....	300 00	300 00	
First National, Portland.....	13,900 00	13,900 00	
Merchants' National, Portland.....	6,350 00	6,350 00	
Orono National, Orono.....	2,750 00	2,750 00	
Total on bank stock of Maine.....	-	-	79,950 00
<i>On Corporation Stock.</i>			
Atwood Lead Co., Portland.....	3,200 00	3,200 00	
Forest City Sugar Refinery Co., Portland.....	1,250 00	1,250 00	
Maine Steamship Co., Portland.....	4,950 00	4,950 00	
Ocean Insurance Co., Portland.....	1,050 00	1,050 00	
Portland Co., Portland.....	13,350 00	13,350 00	
Portland Kerosene Oil Co., Portland.....	15,500 00	15,500 00	
Portland Rolling Mills, Portland.....	24,465 00	24,465 00	
Portland Steam Packet Co., Portland.....	850 00	850 00	
Richardson Wharf Co., Portland.....	20,000 00	20,000 00	
Westbrook Manufacturing Co., Westbrook.....	9,000 00	9,000 00	
Total on corporation stock of Maine.....	-	-	93,615 00
<i>On Corporation Scrip.</i>			
Atlantic Mutual Insurance Co., New York.....	10,000 00	10,000 00	10,000 00
<i>On Corporation Bonds.</i>			
First Universalist Society, Portland.....	3,000 00	3,000 00	
Freehold mortgages, guaranteed.....	10,000 00	10,000 00	
Portland Dry Dock and Warehouse Company, Cape Elizabeth.....	6,098 80	6,098 80	
Portland Glass Co., Portland.....	9,920 00	9,920 00	
Portland Co., Portland.....	30,000 00	30,000 00	
Portland Tenement House Co., Portland.....	20,349 55	20,349 55	
Portland Water Co., Portland.....	26,000 00	26,000 00	
Total on corporation bonds of Maine.....	-	105,368 35	
Equitable Trust Co., New London, Conn.....	2,450 00	2,450 00	
Total on corporation bonds of New England....	-	-	107,818 35
<i>On Railroad Bonds.</i>			
Androscoggin and Kennebec.....	14,332 95	14,332 95	
European and North American.....	3,725 00	3,725 00	
Leeds and Farmington.....	11,128 76	11,128 76	
Maine Central.....	281,675 00	281,675 00	
Portland and Kennebec.....	1,750 00	1,750 00	
Portland and Ogdensburg.....	154,000 00	154,000 00	
Portland and Rochester.....	400 00	400 00	
Total on railroad bonds of Maine.....	-	467,011 71	

PORTLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
<i>On Railroad Bonds.</i>			
Lamoille Valley, Mont., St. Johnsbury and Essex Co., Vt.....	\$43,000 00	\$43,000 00	
Nashua and Rochester, N. H.....	1,200 00	1,200 00	
Total on railroad bonds of New England.....	-	-	\$511,211 71
Central Iowa, Iowa.....	7,300 00	7,300 00	
Chicago and Southwestern, Iowa and Mo.....	2,400 00	2,400 00	
Total on railroad bonds out of New England..	-	-	9,700 00
<i>On Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	450 00	450 00	
Portland Savings Bank, Portland.....	1,100 00	1,100 00	
Total on savings bank books of Maine.....	-	-	1,550 00
<i>To Municipalities.</i>			
Town of Brownfield.....	3,172 00	3,172 00	
Cumberland.....	3,000 00	3,000 00	
Windham.....	9,000 00	9,000 00	
School District Nos. 12 and 14, Cape Elizabeth .	5,381 66	5,381 66	
School District No. 4, Standish.....	200 00	200 00	
Total to municipalities of Maine	-	-	20,753 66
<i>To Corporations.</i>			
High Street Parish, Portland.....	1,500 00	1,500 00	1,500 00
Loans on mortgages of real estate	1,256,789 65	1,256,789 65	1,256,789 65
gold and silver coin and gold dust.....	895 00	895 00	895 00
Expense account	-	2,738 47	2,738 47
Cash on deposit bearing interest at 3 per cent.—			
First National Bank Portland	15,816 36	15,816 36	15,816 36
Cash on hand	11,936 07	11,936 07	11,936 07
Unpaid accrued interest.....	66,480 31		
Due depositors, and including other liabilities...	4,676,015 36	-	4,467,101 59
	4,366,745 01		
Surplus above all liabilities	309,270 35		
Rate of interest charged on loans the past year, 6 to 7 per cent.			
Annual expenses, \$8,170.24.			

RICHMOND SAVINGS BANK—RICHMOND.

AUGUST 22, 1877.

THOMAS J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

LIABILITIES.

Deposits	\$141,857 49
Reserved fund	2,348 17
Profits	666 70
	144,872 36

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
County of Paulding 8s, jail and bridge, 1886, Ohio	\$2,000 00	\$2,120 00	\$2,120 00	
Town of Lake 10s, water, 1881, Ill ..	3,000 00	3,150 00	3,120 00	
Total public funds out of N. Eng..	5,000 00	-	-	\$5,240 00
<i>Railroad Bonds Owned.</i>				
Portland and Kennebec 6s, 1895, Me.	4,000 00	3,800 00	4,000 00	4,000 00
* Port Royal 7s, gold, 1st mortgage, (end.) 1889, S. C. and Ga.....	3,000 00	2,250 00	2,325 00	2,325 00
<i>Railroad Stock Owned.</i>				
St. Paul and Sioux City, Minn.....	6,000 00	3,000 00	6,000 00	6,000 00
St. Paul & Sioux City, preferred stock	627 73	313 86	627 73	627 73
<i>Corporation Stock Owned.</i>				
† Bath Manufacturing and Commer- cial Company, Bath	700 00	300 00	700 00	700 00
Real estate owned	-	1,000 00	1,000 00	1,000 00
<i>Loans on Public Funds.</i>				
City of Grand Rapids bonds, Mich.....		2,250 00	2,250 00	
Quincy, Ill.....		3,000 00	3,000 00	
Total on public funds out of New England....		-	-	5,250 00
<i>On Bank Stock.</i>				
Richmond National, Richmond		15,500 00	15,500 00	
Union National, Brunswick		4,500 00	4,500 00	
Total on bank stock of Maine.....		-	-	20,000 00
<i>On Savings Bank Books.</i>				
Richmond Savings Bank, Richmond, Me.....		1,615 00	1,615 00	1,615 00
<i>On Railroad Bonds.</i>				
Maine Central, Me.....		20,000 00	20,000 00	20,000 00
<i>On Railroad Stock.</i>				
Portland and Forest Avenue, Portland, Me.....		1,000 00	1,000 00	1,000 00
<i>On Corporation Stock.</i>				
Knickerbocker Steam Towage Co., Gardiner, Me.		17,600 00	17,600 00	17,600 00
<i>To Corporations.</i>				
Knickerbocker Steam Towage Co., Gardiner, Me.		5,558 51	5,558 51	5,558 51
<i>On Vessels.</i>				
Steamer Maud M. Fish, Boothbay, Me.....		2,500 00	2,500 00	2,500 00
Loans on mortgages of real estate.....		50,778 11	50,778 11	50,778 11
<i>Cash on deposit not bearing interest—</i>				
First National Bank, Richmond.....		370 22	370 22	370 22
Cash on hand.....		307 79	307 79	307 79
Unpaid accrued interest.....		1,343 17		
		142,256 66		
Due depositors, and including other liabilities...		142,152 75		144,872 36
Surplus above all liabilities.....		103 91		
Rate of interest charged on loans the past year, 7 to 8 per cent.				
Annual expenses, \$550.00.				

* Suspended payment of interest coupons.

† Suspended payment of dividends.

ROCKLAND SAVINGS BANK—ROCKLAND.

OCTOBER 31, 1877.

JOHN T. BERRY, PRESIDENT.

WILLIAM H. TITCOMB, TREASURER.

LIABILITIES.

Deposits	\$448,421 43
Reserved fund	37,555 52
Profits	7,750 31
	493,727 26

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
County of Knox bonds, 6s, C. House, 1905	\$3,500 00	\$3,780 00	\$3,500 00	
City of Rockland 6s, R. R. aid, 1881- 1902	67,000 00	69,010 00	67,000 00	
Rockland 6s, Ml., 1879	2,000 00	2,000 00	2,000 00	
Town of Deer Isle 6s, Ml., 1880	300 00	300 00	275 00	
Fort Fairfield 6s, Ml., 1895, Limestone 8s, Ml., 1879	13,950 00 500 00	13,950 00 500 00	13,950 00 500 00	
Thomaston 6s, R.R. aid, 1881-7	11,500 00	11,845 00	11,500 00	
Total public funds of Maine	98,725 00	-	-	\$98,725 00
*City of Lawrence bonds, 6s, gold, 1884-94, Kansas	6,000 00	5,100 00	5,100 00	
Omaha 10s, R. R. aid, 1889, Neb	9,000 00	9,450 00	8,550 00	
Total public funds out of N. Eng..	15,000 00	-	-	13,650 00
<i>Railroad Bonds Owned.</i>				
*European and North American 6s, gold, 1899	19,000 00	6,650 00	17,020 00	
Maine Central 7s, consol'd, 1912	20,000 00	18,000 00	20,000 00	
Total railroad bonds of Maine	39,000 00	-	-	37,020 00
*Wisconsin Central 7s, 1st mort., 1901	1,000 00	300 00	860 00	860 00
<i>Bank Stock Owned.</i>				
Camden National, Camden	6,400 00	6,720 00	6,400 00	
Lime Rock National, Rockland	15,050 00	19,264 00	18,981 00	
North National, Rockland	5,000 00	5,250 00	4,900 00	
National Shoe and Leather, Auburn, Rockland National, Rockland	1,000 00 11,000 00	1,070 00 16,500 00	1,070 00 14,288 00	
Total bank stock of Maine	38,450 00	-	-	45,639 00
<i>Corporation Stock Owned.</i>				
International Telegraph Co., Port- land, Me	4,000 00	1,200 00	1,200 00	1,200 00
Real estate, furniture and fixtures ..	-	15,508 93	15,508 93	15,508 93
<i>Loans on Public Funds.</i>				
United States bonds		1,050 00	1,050 00	1,050 00
State of Maine		200 00	200 00	
City of Rockland		10,200 00	10,200 00	
Town of Deer Isle		250 00	250 00	
Total on public funds of Maine		-	-	10,650 00
<i>On Savings Bank Books.</i>				
Rockland Savings Bank, Rockland, Me.....		8,976 38	8,976 38	8,976 38
<i>On Railroad Bonds.</i>				
European and North American, Me		5,500 00	39,600 00	39,600 00
<i>On Corporation Bonds.</i>				
Philadelphia and Reading Coal & Iron Co., Penn.		5,500 00	5,500 00	5,500 00

*Suspended payment of interest coupons.

ROCKLAND SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>On Corporation Stock—(with sureties).</i>			
Achorn Lime Rock Co., Rockland	\$425 00	\$425 00	
Bodwell Granite Co., Rockland	9,124 49	9,124 49	
Cobb Lime Co., Rockland, (loans to individuals).	50,399 41	50,399 41	
Fox Island and Rockland Steamboat Co., Rockland	700 00	700 00	
Hallowell Granite Co., Hallowell	2,700 00	2,700 00	
Rockland Maine Water Power Co., Rockland, Me.	500 00	500 00	
Total on corporation stock of Maine	-	-	\$63,848 90
<i>To Corporations.</i>			
Little Androscoggin Water Power Co., Auburn, Me	5,000 00	5,000 00	5,000 00
Loans on mortgages of real estate	92,079 24	93,379 24	93,379 24
Katahdin pig iron	10,000 00	10,000 00	10,000 00
vessels	1,930 00	1,930 00	1,930 00
names alone	5,834 70	5,834 70	5,834 70
Cash on deposit not bearing interest—			
Lime Rock National Bank, Rockland	4,812 34	4,812 34	
North National Bank, Rockland	5,161 43	5,161 43	
Rockland National Bank, Rockland	6,439 56	6,439 56	
Total on deposit in banks of Maine	-	16,413 33	
First National Bank, Boston, Mass., bearing interest at 2½ per cent	8,131 72	8,131 72	
Total on deposit in banks of New England	-	-	24,545 05
Cash on hand	10,810 06	10,810 06	10,810 06
Unpaid accrued interest and rent	5,443 43		
	457,625 69		493,727 26
Due depositors, and including other liabilities...	450,421 43	-	
Surplus above all liabilities	7,204 26		
Rate of interest charged on loans the past year, 6 to 7 3-10 per cent.			
Annual expenses, \$2,000.00.			

SACCARAPPA SAVINGS BANK—SACCARAPPA.

JULY 17, 1877.

LEANDER VALENTINE, PRESIDENT.

F. M. RAY, TREASURER.

LIABILITIES.

Deposits.....	\$1,565 65
Reserved fund.....	7 18
Profits.....	81 38
Unpaid dividends.....	15 63
Bills payable.....	200 00
	1,869 84

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.
<i>Railroad Bonds Owned.</i>			
Maine Central 7s, consolidated, 1912.....	\$300 00	\$261 00	\$284 62
Loans on mortgages of real estate.....	-	1,213 00	1,213 00
other collaterals.....	-	90 00	90 00
Expense account.....	-	-	85 48
Cash on deposit not bearing interest—			
Canal National Bank, Portland, Me.....	-	195 07	195 07
Cash on hand.....	-	1 67	1 67
Unpaid accrued interest.....	-	42 74	-
Desk.....	-	12 00	1,869 84
		1,815 48	
Due depositors, and including other liabilities...	-	1,802 10	
Surplus above all liabilities.....	-	13 38	

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

Annual expenses, nothing.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

SACO SAVINGS BANK—SACO.

JULY 12, 1877.

JOSEPH G. DEERING, PRESIDENT.

GEORGE W. SCAMMAN, TREASURER.

LIABILITIES.

Deposits.....	\$140,505 63
Reserved fund.....	3,603 89
	144,109 52

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books
<i>Public Funds Owned.</i>			
County of Cook 7s, 1890, Ill.....	\$2,000 00	\$2,100 00	\$2,000 00
City of Chicago 7s, 1884-92-5, Ill....	10,000 00	11,000 00	10,000 00
Cincinnati 7s and 7 3-10s, 1891 2, Ohio.....	9,000 00	9,630 00	9,120 00
	21,000 00	-	-
			\$21,120 00

SACO SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	\$1,000 00	\$1,480 00	\$1,202 75	
Casco National, Portland.....	900 00	1,243 00	1,084 75	
Cumberland National, Portland....	1,000 00	1,400 00	1,337 75	
First National, Portland.....	3,000 00	4,140 00	3,625 25	
First National, Biddeford.....	1,600 00	1,840 00	1,792 00	
Merchants' National, Portland.....	900 00	1,236 00	1,104 25	
Saco National, Saco.....	2,500 00	2,845 00	2,845 00	
York National, Saco.....	700 00	910 00	805 00	
Total bank stock of Maine.....	11,600 00	-	-	\$13,796 75
<i>Railroad Stock Owned.</i>				
Portland, Saco and Portsmouth....	2,000 00	1,400 00	1,800 00	
* Rutland.....	6,500 00	585 00	2,623 67	
Total railroad stock of N. England	8,500 00	-	-	4,423 67
<i>Corporation Stock Owned.</i>				
Pepperell Manufg Co., Biddeford...	2,000 00	3,000 00	3,287 75	3,287 75
<i>Railroad Bonds Owned.</i>				
Eastern 3½s, gold, Mass.....	4,000 00	2,080 00	4,000 00	
Rutland 8s, 1902, Vt.....	1,100 00	770 00	1,041 04	
Total railroad bonds of N. England	5,100 00	-	-	5,041 04
Detroit and Bay City 8s, 1903, Mich.	2,000 00	1,990 00	1,990 00	
Jackson, Lansing and Saginaw 8s, Mich.....	3,000 00	2,700 00	3,063 75	
Lake Shore and Michigan Southern 7s, 1882, registered, Mich.....	3,000 00	3,180 00	2,820 00	
Michigan Central 7s and 8s, 1890, 1902, Mich.....	7,000 00	7,420 00	7,272 50	
Total railroad bonds out of N. Eng.	15,000 00	-	-	15,146 25
<i>Loans on Public Funds.</i>				
United States bonds.....		2,000 00	2,000 00	2,000 00
Town of Anson.....		177 67	177 67	177 67
<i>To Corporations.</i>				
Saco and Biddeford Gas Company.....		10,000 00	10,000 00	10,000 00
Loans on mortgages of real estate.....		68,472 78	68,472 78	68,472 78
Cash on deposit not bearing interest—				
Saco National Bank.....		103 16	103 16	103 16
Cash on hand.....		540 45	540 45	540 45
Unpaid accrued interest.....		1,003 03		
		143,246 09	-	144,109 52
Due depositors, and including other liabilities...		143,236 40		
Surplus above all liabilities.....		9 69		
Rate of interest charged on loans the past year, 8 per cent.				
Annual expenses, \$600.00.				

* Suspended payment of dividends.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

JULY 11, 1877.

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

LIABILITIES.

Deposits	\$1,294,474 68
Reserved fund.....	1,901 52
Profits.....	34,380 50
	1,330,756 70

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1881.....	\$44,850 00	\$50,232 00	\$44,850 00	
United States 6s, 5-20s of 1867.....	5,000 00	5,450 00	5,000 00	
Total United States bonds.....	49,850 00	-	-	\$49,850 00
City of Fall River 6s, Ml., 1905, Mass.	11,000 00	12,100 00	11,000 00	
State of Missouri 6s.....	21,000 00	22,050 00	21,000 00	
County of St. Louis 6s, gold, 1905, Mo.	5,000 00	5,350 00	5,000 00	
City of Cleveland 6s, Ohio.....	6,000 00	6,300 00	6,000 00	
Chicago 7s, Ill.....	34,000 00	36,720 00	34,000 00	
Louisville 6s, Ky.....	10,000 00	10,000 00	9,200 00	
St. Louis 6s, Mo.....	47,000 00	49,350 00	47,000 00	
Toledo 7s and 8s, Ohio.....	16,000 00	17,120 00	16,000 00	
Total public funds out of N. Eng..	139,900 00	-	-	138,200 00
<i>Bank Stock Owned.</i>				
Canal National, Portland.....	9,600 00	14,208 00	9,600 00	
Casco National, Portland.....	8,800 00	12,144 00	8,800 00	
Cumberland National, Portland.....	1,680 00	2,352 00	1,680 00	
Biddeford National, Biddeford.....	2,700 00	3,375 00	2,700 00	
First National, Biddeford.....	1,400 00	1,610 00	1,400 00	
Manufacturers' National, Lewiston..	2,000 00	2,100 00	2,000 00	
Saco National, Saco.....	7,900 00	8,848 00	7,900 00	
York National, Saco.....	3,200 00	4,160 00	3,200 00	
Total bank stock of Maine.....	37,280 00	-	37,280 00	
Blackstone National, Boston, Mass..	1,000 00	1,110 00	1,000 00	
Commerce National, Boston, Mass..	5,000 00	5,300 00	5,000 00	
Merchants' National, Boston, Mass..	3,700 00	4,995 00	3,700 00	
Shawmut National, Boston, Mass....	800 00	920 00	800 00	
Total bank stock of New England.	47,780 00	-	-	47,780 00
Commerce National, N. Y.....	2,000 00	2,200 00	2,000 00	
Metropolitan National, N. Y.....	5,300 00	6,784 00	5,300 00	
Total bank stock out of N. England	7,300 00	-	-	7,300 00
<i>Corporation Stock Owned.</i>				
† Central New Jersey Land Improve- ment Co., N. J.....	2,700 00	2,000 00	2,394 15	
Quincy Railroad Bridge, Ill.....	8,000 00	9,600 00	8,000 00	
Total corporation stock out of N. Eng	10,700 00	-	-	10,394 15
<i>Railroad Stock Owned.</i>				
Boston and Albany, Mass.....	8,000 00	9,200 00	8,000 00	
Boston and Lowell, Mass.....	7,500 00	4,575 00	6,696 25	
Boston and Maine, Mass.....	12,200 00	10,980 00	12,200 00	
Boston and Providence, Mass.....	8,500 00	10,200 00	8,500 00	
Connecticut River, Mass.....	5,000 00	6,250 00	5,000 00	
Old Colony, Mass.....	5,000 00	4,650 00	5,000 00	
Total railroad stock of N. England	46,200 00	-	-	45,396 25

† Suspended payment of dividends.

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONTINUED.
RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
Brunswick and Chillicothe, Mo.....	\$55,000 00	\$27,500 00	\$27,500 00	
† Central of New Jersey, N. J.....	15,300 00	1,224 00	8,800 00	
Chicago, Burlington and Quincy, Ill.	8,000 00	8,000 00	8,000 00	
Detroit, Lansing and Northern, pre- ferred, Mich.....	19,800 00	11,525 00	11,525 00	
† Michigan Central, Mich.....	45,000 00	18,000 00	38,300 00	
New York, New Haven and Hartford, N. Y.....	10,000 00	14,000 00	10,000 00	
Philadelphia, Wilmington and Balti- more, Penn.....	13,250 00	16,500 00	13,250 00	
Sandusky and Cincinnati, Ohio.....	100 00	57 00	57 00	
Total R. R.'s stock out of N. Eng..	166,450 00	-	117,432 00	
<i>Railroad Bonds Owned.</i>				
Maine Central 7s, consolidated, Me..	5,000 00	4,400 00	4,725 00	
Boston and Maine 7s, registered, Mass	3,000 00	3,360 00	3,000 00	
Eastern 3½s, gold, Mass.....	19,000 00	9,880 00	16,735 00	
Framingham and Lowell 7s, Mass...	10,000 00	9,025 00	9,025 00	
Metropolitan (horse) 7s, Boston, Mass	12,000 00	12,840 00	12,000 00	
* Vermont Central and Vermont and Canada 8s, Vt.....	30,000 00	18,000 00	30,000 00	
Total railroad bonds of N. England.	79,000 00	-	-	\$75,485 00
American Central 8s, Ill.....	15,000 00	15,300 00	15,000 00	
Atchison, Topeka and Santa Fe 7s, gold, Kan.....	29,500 00	25,960 00	22,315 00	
Burlington and Missouri River 8s, (conv.) Iowa.....	10,000 00	11,000 00	10,000 00	
Burlington and Missouri River 7s, L. G., Iowa.....	40,000 00	44,000 00	40,000 00	
Burlington and Missouri River 8s, Neb.....	56,000 00	59,920 00	56,000 00	
Carthage and Burlington 8s, 1878, Ill.	41,000 00	41,000 00	41,000 00	
Central of New Jersey 7s, N. J.....	1,000 00	1,050 00	1,000 00	
Central Pacific 6s, gold.....	20,000 00	22,000 00	20,000 00	
Chicago, Burlington and Quincy 7s, Ill	16,000 00	17,120 00	16,000 00	
Chicago and Iowa 8s, Ill.....	35,000 00	31,500 00	33,425 00	
* Chicago, Dubuque and Minnesota 8s, Iowa.....	25,000 00	5,500 00	20,000 00	
* Chicago and Michigan Lake Shore 8s, Mich.....	20,000 00	2,000 00	15,000 00	
Cincinnati and Indiana 7s, Ohio.....	22,000 00	20,240 00	18,900 00	
Detroit, Lansing and Northern 7s, Mich.....	15,000 00	15,000 00	15,000 00	
Dixon, Peoria and Hannibal 8s, Ill..	28,500 00	29,070 00	28,500 00	
Hannibal and St. Joseph 8s, Mo....	10,000 00	9,300 00	10,000 00	
* Indianapolis, Cincinnati and Lafay- ette 7s, Ind.....	23,800 00	21,420 00	18,050 00	
Illinois Grand Trunk 8s, Ill.....	27,000 00	29,430 00	27,000 00	
Jackson, Lansing and Saginaw 8s Mich	20,000 00	18,000 00	20,000 00	
Kansas City and Cameron 10s, Mo...	5,000 00	4,400 00	5,000 00	
Keokuk and St. Paul 8s, Iowa.....	32,500 00	32,825 00	32,500 00	
Leavenworth, Lawrence and Galves- ton 10s, Kan.....	20,000 00	4,000 00	14,220 89	
Mad River and Lake Erie 6s, Ohio...	8,000 00	7,000 00	6,799 98	
Missouri, Fort Scott and Gulf 10s, Kan.....	30,000 00	18,000 00	25,500 00	
North Missouri 7s, Mo.....	5,000 00	5,000 00	4,700 00	
Ottawa, Oswego and Fox River Valley 8s, Ill.....	40,000 00	43,000 00	40,000 00	

* Suspended payment of interest coupons.

† Suspended payment of dividends.

SACO AND BIDDEFORD SAVINGS INSTITUTION—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Railroad Bonds Owned.</i>				
Peoria and Hannibal 8s, Ill.	\$7,000 00	\$7,140 00	\$7,000 00	
Quincy and Warsaw 8s, Ill.	27,000 00	29,430 00	27,000 00	
Union Pacific 6s, 1st mortgage, gold.	35,000 00	36,750 00	35,000 00	
* White Water Valley 8s, Ind.	8,000 00	4,800 00	6,480 85	
Total R. R. bonds out of N. Eng. .	672,300 00	-	-	\$631,391 72
<i>Corporation Bonds Owned.</i>				
Portland Water Co., Portland, Me. .	5,000 00	5,000 00	5,000 00	5,000 00
American Dock and Improvement Co., N. J.	1,000 00	1,000 00	1,000 00	
Philadelphia and Reading Coal and Iron 7s, Pa.	10,000 00	9,500 00	9,500 00	
Total corporation bonds out of N. E.	11,000 00	-	-	10,500 00
<i>Railroad Scrip Owned.</i>				
Detroit, Hillsdale and Southwestern Mich.	260 00	260 00	260 00	260 00
Real estate owned.	-	53,912 66	53,912 66	53,912 66
<i>Loans on Public Funds.</i>				
United States bonds.		190 00	190 00	190 00
County of Androscoggin, Me.		150 00	150 00	150 00
City of Lynn, Mass.		1,000 00	1,000 00	1,000 00
<i>On Bank Stock.</i>				
National Exchange, Salem, Mass.		600 00	600 00	
Second National, Boston, Mass.		400 00	400 00	
Total on bank stock of New England .		-	-	1,000 00
<i>On Savings Bank Books.</i>				
Saco and Biddeford Savings Institution, Saco, Me. <i>To Corporations.</i>		760 00	760 00	760 00
Burlington and Missouri River Railroad Co., Neb.		3,000 00	3,000 00	3,000 00
Loans on mortgages of real estate .		91,219 63	91,219 63	91,219 63
Cash on deposit not bearing interest—				
York National Bank, Saco, Me.		5,997 28	5,997 28	5,997 28
Cash on hand.		23,538 01	23,538 01	23,538 01
Unpaid accrued interest .		12,776 52		
Value of \$66,369.00 bonds and stock, retired .		12,800 00	-	1,330,756 70
		1,333,803 10		
Due depositors, and including other liabilities .		1,320,474 68		
Surplus above all liabilities .		13,328 43		
Rate of interest charged on loans the past year, 8 per cent.				
Annual expenses, \$3,000.				

*Suspended payment of interest coupons.

SEARSPORT SAVINGS BANK—SEARSPORT.

JULY 25, 1877.

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

LIABILITIES.

Deposits.....	\$130,379 50
Reserved fund.....	1,300 00
Profits.....	2,189 90

133,869 40

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 4½s, 1891.....	\$8,000 00	\$8,860 00	\$8,860 00	\$8,860 00
City of Bath 6s, 1891	5,000 00	5,150 00	4,737 15	
Portland 6s, 1907	3,000 00	3,150 00	2,785 50	
Town of Hampden 6s, 1881	300 00	300 00	300 00	
Searsport orders, 6s	4,336 62	4,336 62	4,336 62	
Total public funds of Maine	12,636 62	-	-	12,159 27
County of Jasper 7s, 1897, Ill	3,000 00	3,000 00	2,939 00	
City of Cincinnati 7 3-10, 1906, Ohio.	5,000 00	5,150 00	5,150 00	
St. Paul 7s, 1898, Minn	8,000 00	8,000 00	7,499 58	
Total public funds out of N. Eng. .	16,000 00	-	-	15,588 58
<i>Corporation Stock Owned.</i>				
Eastern Express Co., Boston, Mass. .	2,000 00	2,000 00	1,930 00	
International Telegraph Co., Portland, Me	13,900 00	4,632 87	4,425 00	
Total corporation stock of N. Eng. .	15,900 00	-	-	6,355 00
<i>Loans on Public Funds.</i>				
United States bonds		100 00	100 00	100 00
City of Bangor, Me		2,000 00	2,000 00	2,000 00
<i>On Bank Stock.</i>				
First National, Bangor, Me		300 00	300 00	300 00
<i>On Corporation Stock.</i>				
Boston Marine Insurance Co., Boston, Mass.		6,250 00	6,250 00	6,250 00
<i>On Insurance Policy.</i>				
Ætna Life, Hartford, Conn		506 09	506 09	506 09
<i>On Vessels.</i>				
Ship Frank Pendleton, Searsport		2,000 00	2,000 00	
Nancy Pendleton, Belfast		1,500 00	1,500 00	
Phineas Pendleton, Searsport		2,000 00	2,000 00	
R. B. Thomas, Searsport		500 00	500 00	
Total on vessels of Maine.....		-	-	6,000 00
Loans on mortgages of real estate	41,853 52	42,853 52	42,853 52	42,853 52
other collaterals	2,357 56	2,357 56	2,357 56	2,357 56
names alone	205 00	205 00	205 00	205 00
Expense account	-	-	113 29	113 29
Cash on deposit bearing interest at 2½ per cent— Freeman National Bank, Boston, Mass	25,516 48	25,516 48	25,516 48	25,516 48
Cash on hand	4,704 61	4,704 61	4,704 61	4,704 61
	134,372 75	-	-	133,869 40
Due depositors, and including other liabilities...	132,331 63			
Surplus above all liabilities	2,041 12			

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

Annual expenses, \$1,050.00.

The bonds and securities of this bank are kept in a deposit vault, Belfast.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

MAY 31, 1877.

ABNER COBURN, PRESIDENT.

EDWARD P. PAGE, TREASURER.

LIABILITIES.

Deposits	\$252,373 64
Reserved fund	9,500 00
Profits	6,714 44

RESOURCES.

268,588 08

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Saginaw bonds, 10s, MI., 1880, Mich.....	\$7,500 00	\$7,875 00	\$7,725 00	
Town of Bloomington 10s, R. R. aid, 1889, Ill.....	6,000 00	6,000 00	6,000 00	
*Evans 10s, R.R. aid 1875-9, Ill	7,000 00	5,600 00	7,000 00	
Keithburg 10s, R. R. aid, 1891, Ill	4,000 00	4,000 00	3,980 00	
Moline 10s, R. R. aid, 1880- 4, Ill	2,500 00	2,500 00	2,237 50	
New Salem 10s, R. R. aid, 1890, Ill	2,000 00	2,000 00	2,000 00	
Pleasant 10s, R.R. aid, 1883 Ill	1,000 00	1,000 00	995 00	
*Warrenburg 10s, Mo	2,000 00	1,600 00	1,900 00	
Total public funds out of N. Eng..	32,000 00	-	-	\$31,837 50
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, gold, 1900	25,000 00	25,000 00	21,250 00	
Maine Central 7s, 1898.....	15,000 00	15,000 00	14,700 00	
Maine Central 7s, consolidated, 1912, Portland and Kennebec 6s, 1895	80,000 00	67,200 00	74,025 00	
	600 00	528 00	510 00	
Total railroad bonds of Maine	120,600 00	-	-	110,485 00
Real estate owned.....	-	14,564 22	17,889 22	17,889 22
<i>Loans on Public Funds.</i>				
United States bonds		315 00	315 00	315 00
City of Bath bonds		400 00	400 00	
Town of Fairfield orders, Me		400 00	400 00	
Total on public funds of Maine				800 00
Town of Astoria, Ill		3,500 00	3,500 00	
Bloomington, Ill		4,818 00	4,818 00	
Total on public funds out of New England....		-	-	8,318 00
<i>On Bank Stock.</i>				
First National, Skowhegan, Me.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>On Railroad Certificates.</i>				
Danville, Urbana, Bloomington & Pekin, Ill....	1,500 00	1,500 00	1,500 00	1,500 00
Loans on mortgages of real estate	92,241 04	94,241 04	94,241 04	94,241 04
Cash on deposit not bearing interest— First National Bank, Skowhegan, Me	2,202 32	2,202 32	2,202 32	2,202 32
		258,243 58	-	268,588 08
Unpaid accrued interest.....		11,500 00		
		269,743 58		
Due depositors, and including other liabilities...		268,645 21		
Surplus above all liabilities		1,098 37		

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

Annual expenses, \$900.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

* Suspended payment of interest coupons.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

JULY 14, 1877.

JOHN H. BURLEIGH, PRESIDENT.

JOHN H. PLUMMER, TREASURER.

LIABILITIES.

Deposits	\$182,708 68
Reserved fund	11,552 02
Profits	95 47
Interest	3,955 42
	198,311 59

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
City of Worcester bonds, 6s, Ml., 1892, Mass.	\$5,000 00	\$5,500 00	\$4,825 00	\$4,825 00
County of White 8s, 1892, Ill.	11,000 00	11,550 00	9,900 00	
City of Cleveland 7s, Ml., 1877-80, O..	15,000 00	15,450 00	14,995 00	
Chicago 7s, Ml., 1890, Ill.	1,000 00	1,080 00	970 00	
Cincinnati 7 3-10s, Ml., 1898, Ohio	10,000 00	10,800 00	10,350 00	
Des Moines 7s, Ml., 1895, Iowa	11,000 00	11,550 00	10,780 00	
Portsmouth 8s, Ml., 1886, Ohio	12,000 00	12,840 00	12,360 00	
Richmond 8s, Ml., 1880, Ind.	18,000 00	18,540 00	18,040 00	
West Chicago 7s, 1890, Ill.	10,000 00	10,300 00	9,706 25	
Town of Decatur 8s, 1892, Ill.	6,000 00	6,300 00	5,400 00	
Total public funds out of N. Eng..	99,000 00	-	-	92,501 25
<i>Bank Stock Owned.</i>				
South Berwick National, Me.	9,250 00	11,100 00	9,350 00	9,350 00.
<i>Railroad Stock Owned.</i>				
Cambridge, (horse) Mass.	5,000 00	5,555 00	4,706 50	
† Rutland, preferred, Vt.	6,000 00	540 00	4,710 00	
Total railroad stock of N. England.	11,000 00	-	-	9,416 50
<i>Railroad Bonds Owned.</i>				
Eastern 3½, 1906, Mass.	15,000 00	7,800 00	14,400 00	
* Vermont Central 8s, guaranteed, 1891, Vt.	5,000 00	2,500 00	5,050 00	
Total railroad bonds of N. England	20,000 00	-	-	19,450 00
Lake Shore and Michigan Southern 7s, 1900	10,000 00	10,400 00	9,750 00	
Louisiana and Missouri River 7s, guar- anteed by the Chicago and Alton, 1900	5,000 00	4,300 00	4,625 00	
Milwaukee and St. Paul 8s, 1897, Minn.	5,000 00	4,350 00	4,370 00	
Total railroad bonds out of N. Eng.	20,000 00	-	-	18,745 00
Real estate owned	4,800 00	4,800 00	4,800 00	
<i>Loans on Public Funds.</i>				
State of Maine bonds	500 00	500 00	500 00	
City of Denver, Col.	1,000 00	1,000 00	1,000 00	
<i>On Bank Stock.</i>				
South Berwick National, South Berwick, Me.		500 00	500 00	
Great Falls National, Great Falls, N. H.		3,300 00	3,300 00	
Total on bank stock of New England.		-	-	3,800 00
<i>On Corporation Stock.</i>				
Pondicherry Mills Co., Bridgton, Me.		2,500 00	2,500 00	2,500 00

*Suspended payment of interest coupons.

†Suspended payment of dividends.

SOUTH BERWICK SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
Loans on mortgages of real estate	\$31,148 00	\$31,148 00	\$31,148 00
Cash on hand	275 84	275 84	275 84
Unpaid accrued interest	2,260 13		
	196,738 97	-	198,311 59
Due depositors, and including other liabilities ..	184,542 80		
Surplus above all liabilities	12,196 17		

Rate of interest charged on loans the past year, 6 to 8 per cent.
Annual expenses, \$900.00.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

JUNE 15, 1877.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

LIABILITIES.

Deposits	\$97,012 92
Reserved fund	1,000 00
Profits	1,260 51
	99,273 43

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Bank Stock Owned.</i>				
Canal National, Portland	\$700 00	\$1,022 00	\$961 50	
Cumberland National, Portland.....	80 00	112 00	122 00	
First National, Portland.....	3,400 00	4,692 00	4,634 50	
National Shoe and Leather, Auburn.	7,500 00	7,875 00	7,500 00	
Total bank stock of Maine	11,680 00	-	-	\$13,218 00
<i>Railroad Bonds Owned.</i>				
Maine Central Ts, consolidated, 1912.	4,000 00	3,360 00	3,840 00	3,840 00
Safe		800 00	903 24	903 24
<i>Loans on Public Funds.</i>				
United States bonds		110 00	110 00	110 00
City of Portland		63 00	63 00	
Town of Fryeburg		1,136 00	1,136 00	
Greenwood		111 00	111 00	
Norway		550 00	550 00	
Total on public funds of Maine		-	-	1,860 00
<i>On Savings Bank Books.</i>				
South Paris Savings Bank, Paris, Me.....		50 00	50 00	50 00
<i>On Corporation Stock.</i>				
West Paris Steam Mill Co., Paris, Me		100 00	100 00	100 00

SOUTH PARIS SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>To Corporations.</i>			
Paris Hill Manufacturing Co., Paris.....	\$3,000 00	\$3,000 00	\$3,000 00
Loans on mortgages of real estate.....	73,181 18	73,181 18	73,181 18
machinery, printing press and buildings.	1,850 61	1,850 61	1,850 61
Expense account.....	-	96 64	96 64
Cash on deposit not bearing interest— Norway National Bank, Norway, Me.....	600 13	600 13	600 13
Cash on hand	463 63	463 63	463 63
Unpaid accrued interest.....	744 88		
	99,822 43	-	99,273 43
Due depositors, and including other liabilities ..	98,895 72		
Surplus above all liabilities.....	926 71		

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

Annual expenses, \$650.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

STOCKTON SAVINGS BANK—STOCKTON.

JULY 25, 1877.

ALEXANDER BLACK, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

LIABILITIES.

Deposits	\$1,304 24
Reserved fund.....	53 74
Profits.....	6 00
	1,363 98

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
Loans on mortgages of real estate.....	-	\$685 00
Safe	-	400 00
Unpaid accrued interest.....	-	225 96
		1,310 96
Due depositors, (no other liabilities known)....	-	1,304 24
Surplus.....	-	6 72

Annual expenses, nothing.

This bank is closing its affairs, making no loans, nor receiving deposits.

TREMONT SAVINGS BANK—TREMONT.

JULY 27, 1877.

H. H. CLARK, PRESIDENT.

ABRAHAM RICHARDSON, TREASURER.

LIABILITIES.

Deposits	\$3,133 20
Reserved fund.....	115 46
	3,248 66

RESOURCES.

		<i>Market and Estimated value.</i>	<i>Charged on Books.</i>
Loans on mortgages of real estate	-	\$2,945 52	\$2,945 52
Expense account	-	-	54 00
Cash on hand	-	249 14	249 14
Unpaid accrued interest.....	-	76 69	
		3,271 35	3,248 66
Due depositors, and including other liabilities...	-	3,194 90	
		76 45	

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

Annual expenses, \$20.00.

THOMASTON SAVINGS BANK—THOMASTON.

OCTOBER 30, 1877.

E. L. DILLINGHAM, PRESIDENT.

C. S. SMITH, TREASURER.

LIABILITIES.

Deposits	\$185,853 16
Special reserved fund	22,613 91
Profits.....	2,623 79
	211,090 86

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
County of Knox bonds, 6s, C. H., 1910	\$3,000 00	\$3,120 00	\$3,120 00	
City of Bangor 6s, Ml., 1882	1,000 00	1,050 00	1,050 00	
Bangor 6s, R. R. aid, 1899...	1,000 00	1,040 00	1,040 00	
Rockland 6s, R. R. aid, 1888-1902	4,000 00	4,150 00	4,150 00	
Town of Thomaston 6s, R. R. aid, 1885-1902	16,700 00	17,390 50	17,390 50	
Thomaston 6s, Ml., 1877-83,	3,700 00	3,860 00	3,860 00	
Wiscasset 6s, R. R. aid, 1891-2	2,000 00	2,060 00	2,060 00	
Wiscasset 6s, Ml., 1886-90..	4,000 00	4,160 00	4,160 00	
Total public funds of Maine	33,400 00	-	-	\$36,830 50
Town of Bement bonds, 10s, R. R. aid, 1881, Ill	4,000 00	4,000 00	4,000 00	
Danville 10s, R. R. aid, 1881, Ill	5,000 00	5,000 00	5,000 00	
Total public funds out of N. Eng...	9,000 00	-	-	9,000 00

THOMASTON SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
Leeds & Farmington 6s, 1896	\$5,000 00	\$4,550 00	\$4,550 00	
Maine Central 7s, consol'd, 1912	10,000 00	8,652 50	8,652 50	
Portland & Ogdensburg 6s, gold, 1900,	5,000 00	3,750 00	2,500 00	
Total railroad bonds of Maine	20,000 00	-	15,702 50	
Eastern 3½s, 1906, Mass.....	10,500 00	5,250 00	5,250 00	
Total railroad bonds of N. England	30,500 00	-	-	\$20,952 50
Atchinson, Topeka & Santa Fe 7s, gold, 1st mort. 1889, Kan	17,000 00	14,890 00	14,890 00	
*Central Iowa 7s, gold, 1st mort., 1899, Iowa	5,000 00	1,350 00	1,250 00	
Chicago & South Western 7s, 1899, Ill	3,000 00	2,760 00	2,760 00	
Michigan Air Line 8s, 1890, Mich...	5,000 00	4,150 00	4,150 00	
*Selma & Gulf 8s, 1890, endorsed, Ala	40,000 00	2,000 00		
Union Pacific 6s, gold, 1st mort., 1898	10,000 00	10,500 00	10,500 00	
Union Pacific 7s, land grant, 1887...	4,000 00	4,000 00	4,000 00	
Union Pacific 8s, sinking fund, 1893,	30,000 00	28,200 00	28,200 00	
Total railroad bonds out of N. E.	114,000 00	-	-	65,750 00
<i>Railroad Stock and Scrip Owned.</i>				
Central Iowa scrip, 7s, 1879, Iowa...	685 70			
Northern Pacific, preferred	42,000 00	3,300 00	3,300 00	3,300 00
<i>Vessels Owned.</i>				
L-32 schooner Cassie Jameson, Thomaston, Maine		600 00	600 00	600 00
<i>Loans on Public Funds.</i>				
United States bonds		900 00	900 00	900 00
<i>On Bank Stock.</i>				
Georges National, Thomaston		800 00	800 00	-
Thomaston National, Thomaston		2,000 00	2,000 00	
Total on bank stock of Maine		-	-	2,800 00
<i>On Savings Bank Books.</i>				
Thomaston Savings Bank, Thomaston, Maine....		5,961 00	5,961 00	5,961 00
<i>On Vessels.</i>				
Brig Daphne, Thomaston		800 00	800 00	
Schooner Almeda & Melissa A. Willey		2,134 63	2,134 63	
Ship A. McCallum, Thomaston		1,000 00	1,000 00	
Total on vessels of Maine		-	-	3,934 63
Loans on mortgages of real estate		58,628 03	58,628 03	58,628 03
buildings		100 00	100 00	100 00
Cash on deposit not bearing interest—				
Georges National, Thomaston, Me		1,205 00	1,205 00	1,205 00
Cash on hand		1,129 20	1,129 20	1,129 20
Unpaid accrued interest		1,577 57		
		216,018 43	-	211,090 86
Due depositors, and including other liabilities...		188,651 60		
Surplus above all liabilities		27,266 83		

Rate of interest charged on loans the past year, 6 to 7 3-10 per cent.

Annual expenses, \$1,000.00

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

* Suspended payment of interest coupons.

TOPSHAM AND BRUNSWICK SAVINGS BANK—BRUNSWICK.

AUGUST 9, 1877.

WILDES P. WALKER, PRESIDENT.

L. H. STOVER, TREASURER.

LIABILITIES.

Deposits	\$37,768 50
Interest	1,609 08
Premium	73 93
	39,451 51

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
United States bonds, 4s, 1907, consols.	\$2,000 00	\$2,100 00	\$2,000 00	\$2,000 00
City of Bath 6s, Ml., 1889	500 00	525 00	500 00	
Bath 6s, R. R. aid, 1902	1,000 00	1,030 00	1,000 00	
Town of Topsham 6s, Ml., 1877.....	1,850 00	1,850 00	1,850 00	
Total public funds of Maine.....	3,350 00	-	-	3,350 00
City of Evansville 7s, Ml., 1906, Ind..	3,000 00	3,120 00	3,000 00	
Newport 7 3-10s, water, 1894, Ky	3,000 00	3,090 00	3,000 00	
Total public funds out of N. Eng..	6,000 00	-	-	6,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central 6s, gold, 1900.....	2,000 00	1,760 00	2,000 00	2,000 00
<i>Bank Stock Owned.</i>				
Pejepscot National Bank, Brunswick, Me.....	2,200 00	2,200 00	2,200 00	2,200 00
<i>Loans on Public Funds.</i>				
County of Jackson bonds, Mo.....		1,670 00	1,670 00	1,670 00
<i>On Bank Stock.</i>				
First National, Brunswick, Me		900 00	900 00	900 00
Loans on mortgages of real estate		18,550 00	18,550 00	18,550 00
names alone		224 00	224 00	224 00
Expense account		-	1,169 04	1,169 04
Cash advanced on United States bonds not received		63 22	63 22	63 22
Cash on deposit not bearing interest—				
National Security Bank, Boston, Mass		20 43	20 43	20 43
Pejepscot National Bank, Brunswick, Me.....		1,304 82	1,304 82	1,304 82
Unpaid accrued interest.....		369 72		
		38,777 19	-	39,451 51
Due depositors, and including other liabilities...		38,676 21		
Surplus above all liabilities.....		100 98		

Rate of interest charged on loans the past year, 6 to 10 per cent.

Annual expenses, \$250.00.

WATERVILLE SAVINGS BANK—WATERVILLE.

MAY 29, 1877.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

LIABILITIES.

Deposits.....	\$291,122 24
Reserved fund.....	5,226 23
Profits.....	5,335 25
	301,683 72

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
County of Warren bonds, 8s, Ill....	\$2,000 00	\$1,400 00	\$1,400 00	
City of Beardstown 8s, R. R. aid, Ill..	3,500 00	2,450 00	2,450 00	
Covington 7 3-10s, Ml., Ky....	15,000 00	15,000 00	15,000 00	
Newport 7 3-10s, Ml., Ky....	10,000 00	9,800 00	9,800 00	
St. Paul 8s, Ml., Minn.....	10,000 00	10,500 00	10,200 00	
Township of De Witt 10s, Ill.....	10,000 00	9,500 00	9,500 00	
Total public funds out of N. Eng..	50,500 00	-	-	\$48,350 00
<i>Railroad Bonds Owned.</i>				
Androscoggin and Kennebec 6s, 1891.	300 00	270 00	267 00	
* European and North American 6s, gold, 1899.....	23,000 00	8,050 00	9,430 00	
Maine Central 7s, 1898.....	1,000 00	1,000 00	970 00	
Maine Central 7s, consolidated, 1912.	13,000 00	10,920 00	11,050 00	
Total railroad bonds of Maine....	37,300 00	-	-	21,717 00
* Wisconsin Central 7s, gold, 1901...	20,000 00	6,000 00	6,000 00	6,000 00
<i>Bank Stock Owned.</i>				
Freeman's National, Augusta.....	1,200 00	1,680 00	1,680 00	
People's National, Waterville.....	3,500 00	4,725 00	4,550 00	
Ticonic National, Waterville.....	9,400 00	12,596 00	11,750 00	
Waterville National, Waterville....	1,800 00	2,214 00	2,070 00	
Total bank stock of Maine.....	15,900 00	-	-	20,050 00
<i>Corporation Stock Owned.</i>				
Lockwood Co., Waterville, guaranteed	10,000 00	10,000 00	10,000 00	10,000 00
Real estate owned.....		8,000 00	8,000 00	8,000 00
Safe and fixtures.....		1,100 00	1,100 00	1,100 00
<i>Loans on Public Funds.</i>				
United States bonds.....		50 00	50 00	50 00
Towns of Anson and Embden bonds.....		4,800 00	4,800 00	
Town of Norridgewock.....		1,350 00	1,350 00	
Total on public funds of Maine.....		-	-	6,150 00
<i>On Bank Stock.</i>				
People's National, Waterville, Me.....		800 00	800 00	800 00
<i>On Railroad Bonds.</i>				
Androscoggin and Kennebec, and Maine Central, Me.....		2,500 00	2,500 00	2,500 00
<i>To Municipalities.</i>				
Town of Pittsfield, Maine.....		4,300 00	4,300 00	4,300 00
<i>On Corporation Stock.</i>				
Kennebec Fiber Co., Benton, Me.....		1,800 00	1,800 00	1,800 00

*Suspended payment of interest coupons.

WATERVILLE SAVINGS BANK—CONCLUDED.

RESOURCES.

	Market and Estimated value.	Charged on Books.	
Loans on mortgages of real estate.....	\$164,380 45	\$164,380 45	\$164,380 45
Buildings, machinery, lumber and marble.....	4,050 00	4,050 00	4,050 00
Cash on deposit not bearing interest—			
People's National Bank, Waterville.....	975 42	975 42	
Ticonic National Bank, Waterville.....	684 15	684 15	
Total on deposit in banks of Maine.....	—	—	1,659 57
Cash on hand.....	776 70	776 70	776 70
	301,671 72	—	301,683 72
Amount due depositors.....	291,122 24		
Surplus above liabilities to depositors.....	10,549 48		

The uncollected accrued interest on loans, bonds and stocks, exceed expenses and the amount of interest on deposits since the present May dividend.

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

Annual expenses, \$1,800.00.

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

JUNE 1, 1877.

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

LIABILITIES.

Deposits.....	\$82,602 60
Reserved fund.....	2,175 20
Profits.....	400 20
	85,178 00

RESOURCES.

	Par value.	Market and Estimated value.	Cost to Bank.	
<i>Public Funds Owned.</i>				
Town of Anson bonds, 6s.....	\$1,800 00	\$1,728 00	\$1,474 00	
Emden 6s.....	100 00	96 00	85 00	
Norridgewock 6s.....	11,950 00	11,472 00	10,157 50	
Total public funds of Maine.....	13,850 00	—	—	11,716 50
<i>Railroad Bonds Owned.</i>				
Burlington, Cedar Rapids and North- ern, 1st mortgage 5s, Iowa.....	4,000 00	1,520 00	3,520 00	
* Central Iowa, 1st mortgage 7s, gold, 1899.....	2,500 00	625 00	2,250 00	
* Northern Pacific.....	300 00	36 00	293 34	
Total R. R. bonds out of N. Eng..	6,800 00	—	—	6,063 34
<i>Railroad Stock Owned.</i>				
† Burlington, Cedar Rapids and Northern Iowa.....	3,500 00	350 00	880 00	880 00

* Suspended payment of interest coupons.

† Suspended payment of dividends.

WEST WATERTVILLE SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Cost to Bank.</i>	
Real estate owned	\$657 03	\$657 03	\$657 03
Vault, safe and fixtures	1,500 00	1,642 47	1,642 47
<i>Loans on Public Funds.</i>			
Town of Anson bonds	150 00	150 00	
Norridgewock	135 00	135 00	
Total on public funds of Maine	-	-	285 00
<i>On Bank Stock.</i>			
First National, Fairfield	200 00	200 00	
People's National, Waterville	625 00	625 00	
Waterville National, Waterville	400 00	400 00	
Total on bank stock of Maine	-	-	1,225 00
<i>On Railroad Bonds.</i>			
Androscoggin and Kennebec	200 00	200 00	
Somerset	2,000 00	2,000 00	
Total on railroad bonds of Maine	-	-	2,200 00
<i>To Corporations.</i>			
Dunn Edge Tool Co., West Waterville, Me.	2,500 00	2,500 00	2,500 00
Loans on mortgages of real estate	54,668 07	54,868 07	54,868 07
neat stock, horses, wagons and goods ..	732 55	732 55	732 55
names alone	1,716 63	1,716 63	1,716 63
Expense account	-	91 31	91 31
Cash on hand	600 10	600 10	600 10
Unpaid accrued interest	1,897 13		
	83,808 51	-	85,178 00
Due depositors, and including other liabilities. . .	83,726 07		
Surplus above all liabilities	82 44		

Rate of interest charged on loans the past year, 8 and 9 per cent.

Annual expenses, \$375.00.

WISCASSET SAVINGS BANK—WISCASSET.

OCTOBER 29, 1877.

WILLIAM P. LENNOX, PRESIDENT.

F. W. SEWALL, TREASURER.

LIABILITIES.

Deposits	\$215,694 27
Reserved fund.....	4,189 69
Profits.....	334 16
	220,218 12

RESOURCES.

	Par value.	Market and Estimated value.	Charged on Books.	
<i>Public Funds Owned.</i>				
United States bonds, 6s, 1885-7.....	\$1,500 00	\$1,575 00	\$1,500 00	
United States 6s, 1881.....	350 00	381 50	350 00	
Total United States bonds.....	1,850 00	-	-	\$1,850 00
State of Maine 6s, 1883-9.....	5,300 00	5,830 00	5,245 00	
Town of Boothbay 6s, Ml., 1882-3 ..	800 00	800 00	800 00	
Wiscasset 6s, Ml., 1888-9 ..	9,000 00	9,270 00	8,470 00	
Total public funds of Maine.....	15,100 00	-	-	14,515 00
County of Hamilton 8s, funded debt, 1880, Ind.....	2,500 00	2,600 00	2,546 87	
Hardin 8s, 1887-9, Ohio..	2,000 00	2,100 00	2,000 00	
Scioto 7s, 1880, Ohio.....	2,000 00	2,080 00	2,077 50	
City of Dayton 8s, water, 1885, Ohio..	2,000 00	2,160 00	2,110 00	
East St. Louis 10s, Ml., 1885-6, Ill.....	3,000 00	3,150 00	3,151 25	
Elizabeth 7s, Ml., 1878, N. J.	6,000 00	6,000 00	5,670 00	
Evansville 7s, Ml., 1906, Ind.	3,000 00	3,120 00	3,030 00	
Marietta 8s, R. R. aid, 1892, O.	2,000 00	2,100 00	2,090 00	
Pomeroy 8s, Ml., 1888, Ohio..	1,000 00	1,060 00	1,030 00	
Portsmouth 8s, water, 1886, O.	5,000 00	5,250 00	5,175 00	
Toledo 8s, Ml., 1878-93, Ohio..	21,000 00	22,260 00	21,340 00	
Total public funds out of N. Eng..	49,500 00	-	-	50,220 62
<i>Bank Stock Owned.</i>				
First National, Wiscasset, Me.....	12,100 00	15,125 00	13,714 00	13,714 00
<i>Railroad Bonds Owned.</i>				
* European and North American 6s, 1899	3,000 00	1,050 00	2,660 00	
Maine Central 6s, gold, 1900.....	3,000 00	3,000 00	2,570 00	
Maine Central 7s, consolidated, 1912.	13,500 00	12,150 00	13,075 00	
Portland and Kennebec 6s, 1895.....	6,000 00	5,760 00	5,370 00	
Total railroad bonds of Maine....	25,500 00	-	23,675 00	
Eastern 3½s, 1906, Mass.....	5,000 00	2,500 00	5,047 50	
Metropolitan 7s, 1884, Mass.....	3,000 00	3,090 00	3,000 00	
Total R. R. bonds of N. England..	33,500 00	-	-	31,722 50
* Chicago, Danville and Vincennes 7s, 1909	2,000 00	800 00	1,618 67	
Union Pacific 7s, land grant, 1888...	1,000 00	1,050 00	774 33	
Union Pacific 8s, sinking fund, 1893.	19,000 00	17,860 00	15,184 03	
Total R. R. bonds out of N. Eng..	22,000 00	-	-	17,577 03
<i>Mortgage Bonds Owned.</i>				
Equitable Trust Co. 7s, New London, 1881, Conn	2,000 00	2,000 00	2,035 00	2,035 00

* Suspended payment of interest coupons.

WISCASSET SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Loans on Public Funds.</i>			
United States bonds	\$570 00	\$570 00	\$570 00
State of Maine	4,000 00	4,000 00	
City of Lewiston	1,000 00	1,000 00	
Town of Wiscasset	1,300 00	1,300 00	
Total on public funds of Maine	-	-	6,300 00
<i>On Bank Stock.</i>			
First National, Portland	300 00	300 00	
First National, Wiscasset	5,300 00	5,300 00	
Total on bank stock of Maine	-	5,600 00	
Faneuil Hall National, Boston, Mass	800 00	800 00	
Shawmut National, Boston, Mass	1,150 00	1,150 00	
Tremont National, Boston, Mass	1,150 00	1,150 00	
Total on bank stock of New England	-	-	8,700 00
<i>On Savings Bank Books.</i>			
Wiscasset Savings bank, Wiscasset, Me	755 00	755 00	755 00
<i>On Railroad Bonds.</i>			
Maine Central, Me	800 00	800 00	800 00
Union Pacific	800 00	800 00	800 00
<i>On Railroad Stock.</i>			
Boston and Maine, Mass	2,700 00	2,700 00	
Northern, Mass	400 00	400 00	
Total on railroad stock of New England	-	-	3,100 00
Iowa Falls and Sioux City, Iowa	3,158 46	3,158 46	3,158 46
<i>On Corporation Stock.</i>			
International Telegraph Co., Portland, Me	2,600 00	2,600 00	
Wiscasset Manufacturing Co., Wiscasset, Me	85 00	85 00	
Total on corporation stock of Maine	-	2,685 00	
New England Mutual Fire Insurance Co., Boston, Mass	1,500 00	1,500 00	
Total on corporation stock of New England	-	-	4,185 00
<i>To Municipalities.</i>			
Town of Wiscasset	7,862 41	7,862 41	
School District No. 1, Wiscasset	1,400 00	1,400 00	
Total to municipalities of Maine	-	-	9,262 41
Loans on mortgages of real estate	49,097 77	49,097 77	49,097 77
Printing press and fixtures	700 00	700 00	700 00
Premium account	-	252 71	252 71
Cash on deposit not bearing interest—			
First National Bank, Wiscasset	902 62	902 62	902 62
Unpaid accrued interest	8,537 10		
	230,989 86	-	220,218 12
Due depositors, and including other liabilities	217,917 62		
Surplus above all liabilities	13,072 24		

Rate of interest charged on loans the past year, 6 to 8 per cent.

Annual expenses, \$1,100.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

JULY 10, 1877.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits	\$496,041 86
Reserved fund	6,113 70
Profits	17,874 58
Interest	6,855 27
Bills payable	10,000 00
	536,884 71

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Public Funds Owned.</i>				
State of Maine bonds, 6s	\$1,500 00	\$1,650 00	\$1,500 00	
City of Bath 6s.	1,000 00	1,030 00	1,000 00	
Belfast 6s, R. R. aid, 1898 ..	5,000 00	5,250 00	5,000 00	
Biddeford 6s, Ml., 1885.....	17,500 00	18,200 00	17,500 00	
Total public funds of Maine.....	25,000 00	-	25,000 00	
State of New Hampshire bonds 6s...	3,000 00	3,300 00	3,000 00	
City of Boston 6s, Mass	3,000 00	3,300 00	3,000 00	
Worcester 6s, Mass	3,000 00	3,300 00	3,000 00	
Town of Meriden 6s, Conn.....	2,000 00	2,020 00	2,000 00	
Northampton 6s, Mass.....	2,000 00	2,120 00	2,000 00	
Village of St. Albans 6s, Vt.....	3,000 00	3,000 00	3,000 00	
Total public funds of N. England.	41,000 00	-	-	\$41,000 00
County of Cook bonds, 7s, Ill.....	3,000 00	3,120 00	3,000 00	
Hardin 8s, Ohio.....	5,000 00	5,200 00	5,000 00	
Marion 8s, Ohio.....	5,000 00	5,200 00	5,000 00	
St. Louis 7s, Mo	8,000 00	8,400 00	8,000 00	
City of Buffalo 7s, Ml., N. Y	4,000 00	4,240 00	4,000 00	
Chicago 7s, Ml., 1895, Ill ...	3,000 00	3,210 00	3,000 00	
Elizabeth 7s, Ml., 1877, N. J.	5,000 00	5,000 00	5,000 00	
Houston 10s, 1902, Texas....	10,000 00	4,000 00	10,000 00	
Indianapolis 7s, Ind	6,000 00	6,300 00	6,000 00	
Kansas 10s, 1880, Mo	7,500 00	8,250 00	7,500 00	
La Porte 7s, Ml., 1890, Ohio..	5,000 00	5,500 00	5,000 00	
Louisville 7s, Ml., 1892, Ky..	7,000 00	7,000 00	7,000 00	
Pomeroy 8s, 1892, Ohio.....	3,000 00	3,240 00	3,000 00	
St. Joseph 10s, 1891, Mo	5,000 00	5,500 00	5,000 00	
Toledo 8s, Ml., 1878, Ohio ...	5,000 00	5,250 00	5,000 00	
Zanesville 8s, Ml., 1887, Ohio	5,000 00	5,350 00	5,000 00	
Township of Great Bend 10s, Kan...	5,000 00	5,250 00	5,000 00	
Total public funds out of N. Eng..	91,500 00	-	-	91,500 00
<i>Bank Stock Owned.</i>				
Canal National, Portland	400 00	592 00	400 00	
Casco National, Portland	2,100 00	2,898 00	2,100 00	
First National, Portland	1,500 00	2,070 00	1,500 00	
First National, Biddeford	13,100 00	16,375 00	13,100 00	
Total bank stock of Maine	17,100 00	-	17,100 00	
Eleventh Ward Nat'l, Boston, Mass..	3,300 00	3,300 00	3,300 00	
Total bank stock of New England,	20,400 00	-	-	20,400 00
<i>Corporation Stock Owned.</i>				
Laconia Manuf'g Co., Biddeford	10,400 00	10,400 00	10,400 00	
Pepperell Manuf'g Co., Biddeford...	3,000 00	4,500 00	3,000 00	
Total corporation stock of Maine..	13,400 00	-	-	13,400 00

YORK COUNTY SAVINGS BANK—CONCLUDED.

RESOURCES.

	<i>Par value.</i>	<i>Market and Estimated value.</i>	<i>Charged on Books.</i>	
<i>Railroad Bonds Owned.</i>				
*European & N. American 6s, 1899...	\$5,000 00	\$1,750 00	\$5,000 00	
Portland & Kennebec 6s, 1895	1,000 00	900 00	1,000 00	
*Portland & Ogdensburg	3,000 00	2,250 00	3,000 00	
*Portland & Rochester 7s	8,000 00	4,000 00	8,000 00	
Total railroad bonds of Maine.....	17,000 00	-	-	\$17,000 00
Achison, Topeka & Santa Fe 7s, gold Mo	7,000 00	6,150 00	6,000 00	
*Central Iowa, 1st mort. 8s, Iowa...	17,000 00	5,950 00	17,000 00	
*Northern Pacific 7 3-10s	15,000 00	1,800 00	10,000 00	
Total railroad bonds out of N. E. . .	39,000 00	-	-	33,000 00
Real estate owned	-	1,800 00	1,800 00	1,800 00
<i>Loans on Public Funds.</i>				
City of Biddeford bonds, Me.....		300 00	300 00	300 00
Kansas, Mo		500 00	500 00	500 00
<i>On Bank Stock.</i>				
Biddeford National, Biddeford.....		1,375 00	1,375 00	
First National Biddeford		4,000 00	4,000 00	
Total bank stock of Maine.....		-	-	5,375 00
<i>On Railroad Bonds.</i>				
New York, West Shore & Chicago, N. Y		1,000 00	1,000 00	
Sandusky, Dayton & Cincinnati, Ohio		4,000 00	4,000 00	
Total on railroad bonds out of New England...		-	-	5,000 00
<i>On Corporation Stock.</i>				
Continental Mills, Lewiston		500 00	500 00	
Hardy Machine Company, Biddeford		4,281 42	4,281 42	
Saco Water Power & Machine Shop Co., Biddeford		500 00	500 00	
Total on corporation stock of Maine		-	5,281 42	
Magoon Heater Company, Hartford, Conn		300 00	300 00	
New England Iron Co., Boston, Mass.....		330 00	330 00	
Total on corporation stock of New England ...		-	-	5,911 42
<i>On Vessels.</i>				
Ship Mount Washington, Saco, Me		1,500 00	1,500 00	1,500 00
Loans on mortgages of real estate		293,175 70	293,175 70	293,175 70
names alone		1,056 12	1,056 12	1,056 12
Cash on deposit not bearing interest—				
First National Bank, Biddeford, Me		5,471 85	5,471 85	5,471 85
Cash on hand		494 62	494 62	494 62
Unpaid accrued interest.....		16,750 60		
		533,450 31		
Due depositors, and including other liabilities...		521,749 26	-	536,884 71
Surplus above all liabilities		11,701 05		

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

Annual expenses, \$1,850.00.

The bonds and securities of this bank are kept in the Safety Deposit Vault, Portland.

* Suspended payment of interest coupons.

ABSTRACT OF THE
ANNUAL REPORTS
OF THE
TREASURERS
OF THE
SAVINGS BANKS.
1877.

SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

Organized April 2, 1870.

E. F. PACKARD, PRESIDENT.

F. W. PARKER, TREASURER.

Trustees—E. F. Packard, John Y. Scruton, W. F. Goulding, David Farrar, R. C. Pennell.

NOVEMBER 5, 1877.

Deposits.....	\$654,284 21	
Reserved fund.....	5,042 65	
Public funds.....	-	\$26,550 00
Bank stock.....	-	66,060 00
Railroad bonds.....	-	5,000 00
Other securities.....	-	76,600 00
Loans on real estate.....	-	358,083 01
" stocks and bonds.....	-	32,644 71
" to corporations.....	-	43,946 66
Expense account.....	-	1,129 23
Premium account.....	-	32,423 50
Interest.....	-	769 49
Banking room.....	-	4,502 41
Cash on hand and on deposit.....	-	11,616 85
	\$659,326 86	\$659,326 86

Number of depositors.....	2,499
Increase the past year.....	366
Amount deposited the last year.....	\$295,409 13
Amount withdrawn the last year.....	280,506 53
Increase of deposits the last year.....	14,902
Number of depositors whose balance is \$500 or less.....	2,105
Amount of same.....	233,802 87
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	225
Amount of same.....	170,051 23
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	168
Amount of same.....	245,330 77
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	5,099 34
Number of depositors whose balance is over \$2,000.....	10
Largest balance due any one person the past year.....	5,099 34
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	39,745 53
Dividends are paid first of June and December.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year.....	236 42
State tax paid the past year.....	6,578 97
Treasurer's bond dated May 22, 1877. Amount of same.....	15,000 00
The institution has sufficient available assets to pay its liabilities.	

AUBURN SAVINGS BANK—AUBURN.

Organized March 16, 1868.

JAMES DINGLEY, PRESIDENT.

GEO. S. WOODMAN, TREASURER.

Trustees—James Dingley, Nelson Dingley, Hiram C. Briggs, John Pickard, Frank Bartlett, Wm. D. Brewster, H. R. Smith.

NOVEMBER 5, 1877.

Deposits.....	\$437,244 26	
Reserved fund.....	1,240 42	
Profits.....	20,317 76	
Railroad bonds.....	-	\$22,000 00
Bank stock.....	-	66,600 00
Loans on real estate.....	-	241,585 51
" stocks and bonds.....	-	28,792 44
" other collaterals.....	-	12,261 37
" names alone.....	-	34,603 36
Furniture and fixtures.....	-	6,053 21
Premium account.....	-	26,013 73
Cash on hand and on deposit.....	-	20,892 82
	\$458,802 44	\$458,802 44

Number of depositors.....	1,985
Decrease the past year.....	265
Amount deposited the last year.....	\$97,120 44
Amount withdrawn the last year.....	233,398 17
Decrease of deposits the last year.....	136,277 73
Number of depositors whose balance is \$500 or less.....	1,740
Amount of same.....	187,431 47
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	151
Amount of same.....	107,360 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	94
Amount of same.....	142,452 79
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	4,455 15
Deposits draw interest from first day of every month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	31,284 50
Dividends are paid third Wednesday in May and October.	
Examinations by Trustees are made in May and November.	
United States tax paid the past year.....	200 44
State tax paid the past year.....	5,833 56
Amount of Treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

AUGUSTA SAVINGS BANK—AUGUSTA.

Organized September 29, 1848.

THOMAS LAMBARD, PRESIDENT. WILLIAM R. SMITH, TREASURER.

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

NOVEMBER 5, 1877.

Deposits.....	\$2,543,368 83	
Reserved fund.....	36,223 81	
Interest.....	67,694 33	
Rent.....	243 75	
Public funds.....	-	\$1,722,263 40
Railroad bonds.....	-	136,200 00
Bank stock.....	-	45,000 00
Real estate.....	-	11,600 00
Loans on real estate.....	-	393,359 63
" stocks and bonds.....	-	88,907 00
" other collaterals.....	-	24,161 64
" to municipalities.....	-	31,900 00
Safes and furniture.....	-	2,000 00
Premium account.....	-	24,959 10
Cash on hand and on deposit.....	-	167,179 95
	\$2,647,530 72	\$2,647,530 72

Number of depositors.....	5,796
Increase the past year.....	348
Amount deposited the last year.....	\$731,839 91
Amount withdrawn the last year.....	557,889 15
Increase of deposits the last year.....	173,950 76
Number of depositors whose balance is \$500 or less.....	4,308
Amount of same.....	532,140 59
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	726
Amount of same.....	513,836 17
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	736
Amount of same.....	1,254,107 31
Number of depositors whose balance is over \$5,000.....	26
Amount of same.....	243,284 76
Number of depositors whose balance is over \$2,000.....	131
Largest balance due any one person the past year.....	22,295 18
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	133,274 39
Dividends are paid on call after first Wednesday of February and August.	
Loss the past year, nothing.	
Examinations by Trustees are made on call of Bank Examiner.	
United States tax paid the past year.....	1,759 48
State tax paid the past year.....	23,044 76
Municipal tax paid the past year.....	168 73
Treasurer's bond dated August, 1876. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

BANGOR SAVINGS BANK—BANGOR.

Organized March 27, 1852.

CHARLES HAYWARD, PRESIDENT.

S. D. THURSTON, TREASURER.

LEVI MURCH, ASSISTANT TREASURER.

Trustees—Charles Haywood, Albert Holton, J. S. Wheelwright, Wm. B. Hayford.

NOVEMBER 5, 1877.

Deposits.....	\$1,331,174 03	
Unpaid dividends.....	20,436 61	
Reserved fund.....	57,511 82	
Interest.....	10,555 00	
Profits.....	91,619 29	
Public funds.....	-	\$346,568 70
Railroad bonds.....	-	296,103 00
Bank stock.....	-	25,538 75
Other securities.....	-	27,000 00
Real estate.....	-	294,851 96
Loans on real estate.....	-	478,855 07
" stocks and bonds.....	-	5,008 33
" other collaterals.....	-	2,500 00
" to municipalities and corporations.....	-	11,420 00
Premium account.....	-	34 25
Cash on hand and on deposit.....	-	23,416
	\$1,511,296 75	\$1,511,296 75
Number of depositors.....		4,169
Decrease the past year.....		357
Amount deposited the last year.....		\$352,230 31
Amount withdrawn the last year.....		540,220 99
Decrease of deposits the last year.....		187,990 68
Number of depositors whose balance is \$500 or less.....		3,418
Amount of same.....		451,159 49
Number of depositors whose balance is over \$500 and not exceeding \$1,000,		395
Amount of same.....		273,638 40
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,		352
Amount of same.....		579,109 12
Number of depositors whose balance is over \$5,000.....		4
Amount of same.....		27,267 02
Number of depositors whose balance is over \$2,000.....		45
Largest balance due any one person the past year.....		8,039 11
Deposits draw interest from first of January, April, July and October.		
Rate of two last dividends, 2½ and 2 per cent.		
Amount of same.....		64,940 48
Dividends are paid in April and October.		
Loss the past year, nothing.		
Examinations by Trustees are made in May.		
United States tax paid the past year.....		457 63
State tax paid the past year.....		12,336 12
Municipal tax paid the past year.....		300 00
Treasurer's bond dated July, 1877. Amount of same.....		20,000 00
The institution has sufficient available assets to pay its liabilities.		

BATH SAVINGS INSTITUTION—BATH.

Organized July 16, 1852.

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

Trustees—Charles Davenport, Levi W. Houghton, Michael F. Gannett, Henry W. Swanton, John H. Kimball, Ezekiel B. Drummond, Milton S. Briry.

NOVEMBER 5, 1877.

Deposits.....	\$1,461,196 28	
Profits.....	45,961 27	
Public funds	-	\$674,500 00
Railroad bonds.....	-	474,900 00
Bank stock	-	33,400 00
Other securities	-	127,000 00
Loans on real estate.....	-	127,089 18
" stocks and bonds	-	23,300 00
" other collaterals.....	-	36,329 94
" names alone	-	178 09
" to municipalities	-	3,500 00
Expense account.....	-	2,362 59
Cash on hand and on deposit	-	4,597 75
	\$1,507,157 55	\$1,507,157 55

Number of depositors.....	2,871
Increase the past year	115
Amount deposited the last year.....	\$414,132 78
Amount withdrawn the last year.....	464,397 10
Decrease of deposits the last year.....	50,264 32
Number of depositors whose balance is \$500 or less	2,050
Amount of same.....	267,794 28
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	325
Amount of same.....	304,264 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	480
Amount of same.....	779,808 00
Number of depositors whose balance is over \$5,000	16
Amount of same.....	109,330 00
Number of depositors whose balance is over \$2,000	51
Largest balance due any one person the past year	16,432 49
Deposits draw interest from January, February, March, April, July, August, September, October.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of same	65,554 66
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in January, May and July.	
United States tax paid the past year	934 94
State tax paid the past year.....	13,985 60
Municipal tax paid the past year	256 03
Treasurer's bond dated August, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

BELFAST SAVINGS BANK—BELFAST.

Organized April 30, 1868.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

Trustees—Asa Faunce, John G. Brooks, William O. Poor, Charles B. Hazeltino,
William H. Burrill.

NOVEMBER 5, 1877.

Deposits	\$701,584 19	
Reserved fund	24,700 00	
Profits	12,691 60	
Public funds	-	\$9,000 00
Railroad bonds	-	123,000 00
Bank stock	-	25,200 00
Real estate	-	14,500 00
Loans on real estate	-	162,342 49
" stocks and bonds	-	237,087 25
" other collaterals	-	91,760 87
" to municipalities	-	3,500 00
Suspense account	-	39,600 00
Expense account	-	489 37
Premium account	-	439 00
Cash on hand and on deposit	-	32,056 81
	\$738,975 79	\$738,975 79

Number of depositors	2,176
Increase the past year	13
Amount deposited the last year	\$170,628 83
Amount withdrawn the last year	153,137 56
Increase of deposits the last year	17,491 27
Number of depositors whose balance is \$500 or less	1,731
Amount of same	206,462 07
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	215
Amount of same	143,224 06
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	229
Amount of same	336,624 02
Number of depositors whose balance is over \$5,000	1
Amount of same	15,274 04
Number of depositors whose balance is over \$2,000	3
Largest balance due any one person the past year	15,274 04
Deposits draw interest from January, February, March, June, July, August, September and December.	
Rate of two last dividends, 2½ per cent.	
Amount of same	32,692 57
Dividends are paid first Monday of June and December.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November, and weekly statements are submitted to Trustees.	
United State tax paid the past year	429 02
State tax paid the past year	8,094 85
Municipal tax paid the past year	157 68
Treasurer's bond dated April, 1875. Amount of same	25,000 00
The institution has sufficient available assets to pay its liabilities.	

BETHEL SAVINGS BANK—BETHEL.

Organized February 28, 1872.

O. H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

Trustees—O. H. Mason, S. D. Philbrook, John M. Philbrook, Timothy Walker, Wm. H. Goddard, Ceylon Rowe, S. B. Twitchell.

NOVEMBER 5, 1877.

Deposits.....	\$63,570 53	
Unpaid dividends.....	1,419 01	
Reserved fund.....	1,295 80	
Profits.....	152 94	
Public funds.....	-	\$14,379 55
Bank stock.....	-	2,712 50
Loans on real estate.....	-	32,308 44
" United States bonds.....	-	100 00
" other collaterals.....	-	5,218 55
" names alone.....	-	960 00
" to trustees of said bank or firm, of which a trustee is a member.....	-	1,131 00
" municipalities.....	-	8,816 46
Cash on hand and on deposit.....	-	811 78
	\$66,438 28	\$66,438 28

Number of depositors.....	563
Decrease the past year.....	21
Amount deposited the last year.....	\$26,970 96
Amount withdrawn the last year.....	27,536 09
Decrease of deposits the last year.....	565 13
Number of depositors whose balance is \$500 or less.....	537
Amount of same.....	36,742 84
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	13
Amount of same.....	8,653 56
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	13
Amount of same.....	18,174 13
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	1,924 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	2,882 77
Dividends are paid the first Wednesday after the first of May and November.	
Loss the past year.....	500 02
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	645 16
Treasurer's bond dated May 2, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

BIDDEFORD SAVINGS BANK—BIDDEFORD.

Organized July 29, 1867.

WILLIAM P. HAINES, PRESIDENT.

R. M. CHAPMAN, TREASURER.

Trustees—William P. Haines, Joshua Moore, Ferguson Haines, Edwin Stone and O. F. Page.

NOVEMBER 5, 1877.

Deposits.....	\$563,953 31	
Reserved fund.....	10,900 00	
Interest.....	6,411 60	
Public funds.....	-	\$97,064 50
Railroad bonds.....	-	117,590 00
Bank stock.....	-	59,952 00
Other securities.....	-	87,466 12
Loans on real estate.....	-	132,541 21
" stocks and bonds.....	-	47,056 84
" other collaterals.....	-	9,000 00
" names alone.....	-	1,679 09
" to municipalities.....	-	12,040 71
Expense account.....	-	1,400 00
Cash on hand and on deposit.....	-	13,474 44
	\$581,264 91	\$581,264 91

Number of depositors.....	1,465
Increase the past year.....	38
Amount deposited the last year.....	\$126,225 87
Amount withdrawn the last year.....	162,321 75
Decrease of deposits the last year.....	36,095 88
Number of depositors whose balance is \$500 or less.....	1,115
Amount of same.....	182,255 14
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	173
Amount of same.....	117,962 06
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	177
Amount of same.....	263,736 11
Number of depositors whose balance is over \$2,000.....	6
Largest balance due any one person the past year.....	4,176 00
Deposits draw interest from first day of month following date of deposit.	
Rate of two last dividends, 2 per cent.	
Amount of same.....	22,459 95
Dividends are paid fifteenth of April and October.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	61 26
State tax paid the past year.....	5,856 48
Treasurer's bond dated July 14, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

BOOTHBAY SAVINGS BANK—BOOTHBAY.

Organized April 10, 1872.

R. MONTGOMERY, PRESIDENT.

DANIEL W. SAWYER, TREASURER.

Trustees—Moses E. Peirce, Robert Montgomery, Luther Maddocks, Moses R. White,
Daniel W. Sawyer.

NOVEMBER 5, 1877.

Deposits.....	\$20,247 03	
Reserved fund.....	63 96	
Profits.....	823 85	
Public funds.....	-	\$2,500 00
Railroad bonds.....	-	974 78
Bank stock.....	-	625 00
Other securities.....	-	1,000 00
Loans on real estate.....	-	15,032 92
" stocks and bonds.....	-	725 00
" names alone.....	-	225 00
Cash on hand and on deposit.....	-	52 14
	\$21,134 84	\$21,134 84

Number of depositors.....	263
Increase the past year.....	23
Amount deposited the last year.....	\$20,290 04
Amount withdrawn the last year.....	17,735 01
Increase of deposits the last year.....	2,555 03
Number of depositors whose balance is \$500 or less.....	257
Amount of same.....	14,457 50
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	2
Amount of same.....	1,299 67
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	4
Amount of same.....	4,715 79
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	1,564 81
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	878 46
Dividends are paid first of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in April and October.	
State tax paid the past year.....	197 59
Treasurer's bond dated January 16, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

BREWER SAVINGS BANK—BREWER.

Organized May 1, 1869.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

Trustees—John Holyoke, E. G. Harlow, C. O. Farrington, W. P. Burr and J. D. Holmes.

NOVEMBER 5, 1877.

Deposits	\$44,464 86	
Unpaid dividends	1,057 63	
Reserved fund	2,073 85	
Profits	1,417 41	
Public funds	-	\$555 00
Loans on real estate	-	47,368 47
Expense account	-	371 45
Cash on hand and on deposit	-	718 83
	\$49,013 75	\$49,013 75

Number of depositors	314
Increase the past year	12
Amount deposited the last year	\$15,231 14
Amount withdrawn the last year	10,873 71
Increase of deposits the last year	4,357 43
Number of depositors whose balance is \$500 or less	284
Amount of same	20,266 72
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	24
Amount of same	14,976 52
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	6
Amount of same	9,221 62
Number of depositors whose balance is over \$5,000, none.	
Number of depositors whose balance is over \$2,000	1
Largest balance due any one person the past year	2,964 00
Deposits draw interest from first of February, May, August and November.	
Rate of last dividend, 2½ per cent.	
Amount of same	2,056 70
Dividends are paid first of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first of May and November.	
United States tax paid the past year	8 45
State tax paid the past year	434 18
Treasurer's bond dated May 1, 1877. Amount of same	5,000 00
The institution has sufficient available assets to pay its liabilities.	

BRIDGTON SAVINGS BANK—BRIDGTON.

Organized July 1, 1869.

RUFUS GIBBS, PRESIDENT.

PERLEY P. BURNHAM, TREASURER.

Trustees—Rufus Gibbs, John P. Perley, William A. Stevens, William F. Perry, Benjamin T. Chase.

NOVEMBER 5, 1877.

Deposits.....	\$151,487 51	
Reserved fund	4,000 00	
Interest	37 10	
Profits	511 07	
Public funds	-	\$20,600 00
Railroad bonds.....	-	20,550 00
Bank stock	-	13,597 50
Other securities	-	1,300 00
Loans on real estate.....	-	69,184 12
" stocks and bonds	-	12,698 51
" other collaterals	-	9,119 02
" to municipalities	-	3,561 68
Safe, fixtures and carriages	-	1,262 28
Insurance account	-	119 75
Cash on hand and on deposit.....	-	4,042 82
	\$156,035 68	\$156,035 68

Number of depositors.....	931
Decrease the past year	57
Amount deposited the last year	\$41,897 94
Amount withdrawn the last year.....	58,499 01
Decrease of deposits the last year.....	16,601 07
Number of depositors whose balance is \$500 or less.....	870
Amount of same.....	76,340 56
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	46
Amount of same.....	32,295 25
Number of depositors whose balance is over \$1,000 and not exceeding \$5000,	25
Amount of same.....	42,851 70
Number of depositors whose balance is over \$2,000.....	4
Largest balance due and any one person the past year.....	4,738 50
Deposits draw interest from first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	8,293 55
Dividends are paid third Wednesday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year	41 25
State tax paid the past year.....	1,642 18
The institution has sufficient available assets to pay its liabilities.	

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Organized April 27, 1858.

HENRY CARVILL, PRESIDENT.

JAMES M. WINCHELL, TREASURER.

Trustees—Henry Carvill, Benjamin Green, A. H. Merryman, John Bishop, Alonzo Day.

NOVEMBER 5, 1877.

Deposits.....	\$235,781 11	
Profits.....	4,919 03	
Public funds.....	-	\$85,988 21
Railroad bonds.....	-	6,700 00
Bank stock.....	-	19,360 00
Loans on real estate.....	-	97,734 95
" stocks and bonds.....	-	3,949 50
" names alone.....	-	5,025 00
" to municipalities.....	-	1,960 00
Cash on hand and on deposit.....	-	19,982 48
	\$240,700 14	\$240,700 14

Number of depositors.....	958
Decrease the past year.....	293
Amount deposited the last year.....	\$7,838 74
Amount withdrawn the last year.....	119,647 71
Decrease of deposits the last year.....	111,808 97
Number of depositors whose balance is \$500 or less.....	805
Amount of same.....	82,558 04
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	95
Amount of same.....	69,750 38
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	58
Amount of same.....	83,472 69
Number of depositors whose balance is over \$2,000.....	3
Largest balance due any one person the past year.....	3,103 16

Déposits draw interest from first of January, April, July and October.

Two last dividends passed.

Dividends are paid April and October first.

Loss the past year, nothing.

Examinations are made by Trustees in May and November.

United States tax paid the past year.....	110 88
State tax paid the past year.....	3,080 84
Municipal tax paid the past year.....	329 07
Amount of Treasurer's bond.....	20,000 00

The institution has sufficient available assets to pay its liabilities.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Organized April 10, 1868.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

Trustees—Oliver Dow, James Morton, Theodore Elwell, Samuel Hanson, Thomas Tarbox, John C. Mayo, Martin Foss, John M. Hutchinson, John O. Anderson.

NOVEMBER 5, 1877.

Deposits.....	\$123,856 56	
Reserved fund.....	2,521 46	
Interest.....	1,254 33	
Rent.....	7 00	
Public funds.....	-	\$27,241 33
Railroad bonds.....	-	1,820 00
Bank stock.....	-	800 00
Loans on real estate.....	-	88,711 87
" other collaterals.....	-	800 42
Expense account.....	-	25 96
Premium account.....	-	582 28
Cash on hand and on deposit.....	-	7,657 49
	\$127,639 35	\$127,639 35

Number of depositors.....	558
Increase the past year.....	9
Amount deposited the last year.....	\$38,629 73
Amount withdrawn the last year.....	30,020 41
Increase of deposits the last year.....	8,609 32
Number of depositors whose balance is \$500 or less.....	493
Amount of same.....	48,234 91
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	32
Amount of same.....	23,898 03
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	33
Amount of same.....	49,523 23
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,099 35
Deposits draw interest from first day of each month after deposit is made.	
Rate of two last dividends, 2½ and 2½ per cent.	
Amount of same.....	5,807 15
Dividends are paid after first Wednesday of March and September.	
Loss the past year, nothing.	
Examinations by Trustees are made first Wednesday of March and September, and first Monday of May and November.	
United States tax paid the past year.....	3 46
State tax paid the past year.....	1,118 46
Treasurer's bond dated March 28, 1877. Amount of same.....	6,000 00
The institution has sufficient available assets to pay its liabilities.	

CALAIS SAVINGS BANK—CALAIS.

Organized June 24, 1861.

EDWARD A. BARNARD PRESIDENT.

JOSEPH A. LEE, TREASURER.

Trustees—Edward A. Barnard, O. B. Rideout, F. Nelson, W. B. King, C. H. Newton,
J. A. Lee, G. A. Lowell, G. G. King, H. N. Hill, Wm. Woods, D. B. Barnard.

NOVEMBER 5, 1877.

Deposits.....	\$267,271 44	
Reserved fund.....	5,513 28	
Profits.....	4,898 01	
Public funds.....	-	\$103,300 00
Railroad bonds.....	-	21,000 00
Bank stock.....	-	2,350 00
Other securities.....	-	11,000 00
Real estate.....	-	3,150 00
Loans on real estate.....	-	120,964 79
" stocks and bonds.....	-	15,425 00
" names alone.....	-	400 57
Cash on hand and on deposit.....	-	92 37
	\$277,682 73	\$277,682 73

Number of depositors.....	934
Decrease the past year.....	43
Amount deposited the last year.....	\$50,911 71
Amount withdrawn the last year.....	74,716 43
Decrease of deposits the last year.....	23,804 72
Number of depositors whose balance is \$500 or less.....	774
Amount of same.....	100,816 34
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	92
Amount of same.....	65,230 58
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	68
Amount of same.....	101,224 52
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,071 44
Deposits draw interest from first of each month.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of same.....	12,617 64
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
United States tax paid the past year.....	10 98
State tax paid the past year.....	2,916 71
Municipal tax paid the past year.....	80 09
Treasurer's bond dated July 27, 1875. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

CAMDEN SAVINGS BANK—CAMDEN.

Organized November 1, 1870.

S. D. CARLETON, PRESIDENT.

C. F. RICHARDS, TREASURER.

Trustees—S. D. Carleton, J. Huse, Henry Knight, David Talbot, H. B. Eaton, H. H. Cleveland, J. H. Martin.

NOVEMBER 5, 1877.

Deposits.....	\$228,571 49	
Reserved fund	1,593 62	
Interest	7,283 48	
Bills payable	18,128 47	
Public funds.....	-	\$9,298 00
Railroad bonds.....	-	52,139 23
Real estate	-	2,856 57
Loans on real estate.....	-	60,427 46
" stocks and bonds	-	42,868 95
" other collaterals	-	66,503 07
" names alone	-	19,650 33
Safe.....	-	1,440 00
Cash on hand and on deposit.....	-	393 45
	\$255,577 06	\$255,577 06

Number of depositors.....	800
Decrease the past year.....	650
Amount deposited the last year	\$24,283 67
Amount withdrawn the last year.....	30,949 31
Decrease of deposits the last year	6,665 64
Number of depositors whose balance is \$500 or less	690
Amount of same.....	102,577 05
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	65
Amount of same.....	39,497 57
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	43
Amount of same	73,911 36
Number of depositors whose balance is over \$5,000.....	2
Amount of same	12,585 51
Number of depositors whose balance is over \$2,000.....	13
Largest balance due any one person the past year	6,861 66
Deposits draw interest from first of February, May, August and November.	
Two last dividends passed.	
Dividends are paid third Tuesday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	226 10
State tax paid the past year.....	2,132 59
Municipal tax paid the past year.....	94 73
Treasurer's bond dated July 12, 1877. Amount of same	30,000 00
The institution has not available assets to pay its liabilities.	

DEXTER SAVINGS BANK—DEXTER.

Organized December 16, 1867.

A. F. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

Trustees—A. F. Bradbury, Nathaniel Dustin, W. D. Eaton, Job Abbott and T. P. Sawyer.

NOVEMBER 5, 1877.

Deposits.....	\$218,319 11	
Reserved fund.....	2,720 18	
Interest.....	4,032 43	
Rent and real estate.....	513 16	
Public funds.....	-	\$13,400 00
Bank stock.....	-	24,392 00
Railroad bonds.....	-	43,720 00
Other securities.....	-	9,300 00
Real estate.....	-	24,000 00
Loans on real estate.....	-	93,906 03
" stocks and bonds.....	-	8,423 50
" other collaterals.....	-	2,366 00
" to municipalities.....	-	4,384 40
" corporations.....	-	400 00
Expense account.....	-	423 73
Cash on hand and on deposit.....	-	869 22
	\$225,584 88	\$225,584 88

Number of depositors.....	1,379
Decrease the past year.....	34
Amount deposited the last year.....	\$93,208 81
Amount withdrawn the last year.....	114,963 29
Decrease of deposits the last year.....	21,754 81
Number of depositors whose balance is \$500 or less.....	1,242
Amount of same.....	88,998 35
Number of depositors whose balance is over \$500 and not exceeding \$1,000, Amount of same.....	61,195 61
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, Amount of same.....	47
Number of depositors whose balance is over \$2,000, none.....	68,125 15
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 2 and 2½ per cent.	
Amount of same.....	9,945 81
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in January, May and November.	
United States tax paid the past year.....	68 56
State tax paid the past year.....	2,136 65
Municipal tax paid the past year.....	195 00
Amount of Treasurer's bond.....	50,000 00
The institution has sufficient available assets to pay its liabilities.	

EASTPORT SAVINGS BANK—EASTPORT.

Organized May 5, 1870.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

Trustees—J. H. McLarren, H. Whelpley, Alden Bradford, W. Bates, J. W. Hinkley,
N. B. Nutt, John Doring, R. B. Clark, H. Pike.

NOVEMBER 5, 1877.

Deposits.....	\$137,846 25	
Reserved fund.....	2,732 23	
Profits.....	1,687 15	
Public funds.....	-	\$94,500 00
Bank stock.....	-	3,900 00
Other securities.....	-	2,205 53
Loans on real estate.....	-	31,633 02
" to municipalities.....	-	1,000 00
Expense account.....	-	500 00
Cash on hand and on deposit.....	-	8,527 08
	\$142,265 63	\$142,265 63

Number of depositors.....	566
Decrease the past year.....	44
Increase of deposits the last year.....	\$11,438 04
Number of depositors whose balance is \$500 or less.....	494
Amount of same.....	61,544 62
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	48
Amount of same.....	34,249 65
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	23
Amount of same.....	34,279 13
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	5,772 85
Number of depositors whose balance is over \$2,000.....	5
Largest balance due any one person the past year.....	5,772 85
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	6,475 00
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	52 49
State tax paid the past year.....	1,233 31
Treasurer's bond dated May, 1874. Amount of same.....	10,000 00-
The institution has sufficient available assets to pay its liabilities.	

FAIRFIELD SAVINGS BANK—FAIRFIELD.

Organized March 4, 1871.

WILLIAM CONNOR, PRESIDENT.

E. G. PRATT, TREASURER.

Trustees—William Connor, S. S. Brown, Samuel Gibson, C. G. Totman, J. F. Stinson.

NOVEMBER 5, 1877.

Deposits.....	\$73,314 47	
Reserved fund.....	2,778 44	
Interest.....	24 36	
Public funds.....	-	\$2,552 54
Bank stock.....	-	500 00
Loans on real estate.....	-	66,777 96
" stocks and bonds.....	-	1,350 00
" other collaterals.....	-	1,350 00
Expense account.....	-	1,088 84
Premium account.....	-	80 00
Cash on hand and on deposit.....	-	2,417 93
	\$76,117 27	\$76,177 27

Number of depositors.....	376
Decrease the past year.....	31
Amount deposited the last year.....	\$30,989 57
Amount withdrawn the last year.....	30,476 67
Increase of deposits the last year.....	512 80
Number of depositors whose balance is \$500 or less.....	334
Amount of same.....	33,491 67
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	26
Amount of same.....	17,398 44
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	16
Amount of same.....	22,424 36
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	1,947 50
Deposits draw interest from first of the month succeeding the deposit.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	3,307 58
Dividends are paid on demand after date.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	5 43
State tax paid the past year.....	759 72
The institution has sufficient available assets to pay its liabilities.	

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Organized November 16, 1868.

REUBEN CUTLER, PRESIDENT.

I. WARREN MERRILL, TREASURER.

Trustees—Reuben Cutler, Joseph W. Fairbanks, D. V. B. Ormsby, Frederic C. Perkins, Francis G. Butler.

NOVEMBER 5, 1877.

Deposits.....	\$206,279 13	
Reserved fund.....	4,880 00	
Interest.....	560 93	
Public funds.....	-	\$77,241 53
Railroad bonds.....	-	13,870 00
Bank stock.....	-	13,939 00
Other securities.....	-	793 56
Loans on real estate.....	-	83,376 67
" stocks and bonds.....	-	5,207 37
" other collaterals.....	-	3,166 00
" names alone.....	-	1,989 11
" to municipalities.....	-	297 36
Premium account.....	-	904 50
Cash on hand and on deposit.....	-	10,934 96
	\$211,720 06	\$211,720 06

Number of depositors.....	1,471
Increase the past year.....	63
Amount deposited the last year.....	\$90,251 68
Amount withdrawn the last year.....	73,358 14
Increase of deposits the last year.....	16,863 54
Number of depositors whose balance is \$500 or less.....	1,356
Amount of same.....	105,193 08
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	87
Amount of same.....	58,866 64
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	28
Amount of same.....	37,369 41
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,154 07
Deposits draw interest from first of January, April, May, June, July,	
October, November and December.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	9,368 80
Dividends are paid on call after being declared.	
Loss the past year, nothing.	
Examinations of accounts and books are made by Trustees monthly; of	
securities and investments in May and November.	
United States tax paid the past year.....	.90
State tax paid the past year.....	1,926 25
Treasurer's bond dated April 5, 1877. Amount of same.....	20,000 00.
The institution has sufficient available assets to pay its liabilities.	

GARDINER SAVINGS INSTITUTION—GARDINER.

Organized June 26, 1834.

ROBERT THOMPSON, PRESIDENT.

WESTON LEWIS, TREASURER.

Trustees—Robert Thompson, Joseph Bradstreet, J. S. Mitchell, William F. Richards,
C. A. White, F. G. Richards, Edward Robinson.

NOVEMBER 5, 1877.

Deposits.....	\$1,103,585 81	
Reserved fund.....	50,000 00	
Interest	24,363 02	
Public funds	-	\$799,080 75
Railroad bonds.....	-	45,312 50
Bank stock.....	-	33,250 00
Real estate.....	-	18,636 64
Loans on real estate.....	-	247,626 04
" stocks and bonds.....	-	11,000 00
" other collaterals.....	-	2,170 00
" to municipalities.....	-	7,000 00
Cash on hand and on deposit.....	-	13,872 90
	\$1,177,948 83	\$1,177,948 83

Number of depositors.....	3,731
Increase the past year.....	186
Amount deposited the last year.....	\$257,183 27
Amount withdrawn the last year.....	215,635 50
Increase of deposits the last year.....	41,547 97
Number of depositors whose balance is \$500 or less.....	2,940
Amount of same.....	345,850 41
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	445
Amount of same.....	290,762 27
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	346
Amount of same.....	466,973 13
Number of depositors whose balance is over \$2,000.....	6
Largest balance due any one person the past year	2,685 28
Deposits draw interest from third Wednesday of every month.	
Rate of two last dividends, 3 per cent.	
Amount of same	62,885 25
Dividends are paid third Wednesday of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in January, May and July.	
State tax paid the past year.....	10,515 26
Municipal tax paid the past year	295 00
Amount of Treasurer's bond, \$20,000.00. Renewed annually.	
The institution has sufficient available assets to pay its liabilities.	

GORHAM SAVINGS BANK—GORHAM.

Organized April 4, 1868.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

Trustees—Joseph Ridlon, John C. Carr, Simeon E. McLellan, Charles Johnson, Stephen Hinckley, Frederick Robie, Roscoe G. Harding, Humphrey Cousens, Joseph Colby, Arthur M. Benson.

NOVEMBER 5, 1877.

Deposits.....	\$121,237 20	
Reserved fund	2,167 28	
Profits	1,434 57	
Public funds.....	-	\$56,500 00
Railroad bonds.....	-	9,700 00
Bank stock.....	-	6,275 00
Real estate	-	350 00
Loans on real estate	-	50,214 74
" stocks and bonds	-	100 00
" other collaterals	-	71 75
Cash on hand and on deposit.....	-	1,627 56
	\$124,839 05	\$124,839 05

Number of depositors.....	590
Increase the past year	26
Amount deposited the last year.....	\$30,774 30
Amount withdrawn the last year	22,374 30
Increase of deposits the last year.....	8,400 00
Number of depositors whose balance is \$500 or less	512
Amount of same	44,002 18
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	47
Amount of same.....	32,087 32
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	31
Amount of same.....	45,147 70
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year	2,049 79
Deposits draw interest from first day of March, April, May, June, September, October, November and December.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	5,520 49
Dividends are paid after third Saturday of March and September.	
Loss the past year.....	100 00
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	1,115 55
Treasurer's bond dated April 9, 1877. Amount of same.....	20,000 00

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Organized July 3, 1854.

SIMON PAGE, PRESIDENT.

HENRY K. BAKER, TREASURER.

Trustees—Simon Page, Justin E. Smith, Calvin Spaulding, Eliphalet Rowell, James H. Leigh, Harvey Tobey, H. K. Baker.

NOVEMBER 5, 1877.

Deposits.....	\$443,027 98	
Unpaid dividends.....	250 00	
Reserved fund.....	12,500 00	
Interest.....	6,191 96	
Public funds.....	-	\$181,868 96
Railroad bonds.....	-	40,138 42
Bank stock.....	-	5,400 00
Real estate.....	-	1,000 00
Loans on real estate.....	-	219,985 56
" other collaterals.....	-	2,788 03
" to municipalities.....	-	4,880 00
Expense account.....	-	332 03
Cash on hand and on deposit.....	-	5,576 94
	\$461,969 94	\$461,969 94

Number of depositors.....	1,444
Increase the past year.....	102
Amount deposited the last year.....	\$133,804 31
Amount withdrawn the last year.....	137,945 51
Decrease of deposits the last year.....	4,141 20
Number of depositors whose balance is \$500 or less.....	1,135
Amount of same.....	126,688 48
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	165
Amount of same.....	113,715 94
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	144
Amount of same.....	202,622 56
Number of depositors whose balance is over \$2,000, none.	
Deposits draw interest from commencement of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	23,174 45
Dividends are paid first Monday of February and August.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United State tax paid the past year.....	127 91
State tax paid the past year.....	4,473 60
Municipal tax paid the past year.....	10 35
Treasurer's bond dated August, 1877. Amount of same.....	15,000 00
The institution has sufficient available assets to pay its liabilities.	

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Organized March 27, 1873.

ARNO WISWELL, PRESIDENT. CHARLES C. BURRILL, TREASURER.

Trustees—Arno Wiswell, Geo. Parcher, J. R. Jordan, C. G. Peck, Nathan King.

NOVEMBER 5, 1877.

Deposits.....	\$67,542 25	
Reserved fund	872 41	
Interest	1,582 66	
Public funds	-	\$2,600 00
Loans on real estate.....	-	56,268 00
" stocks and bonds	-	2,143 00
" other collaterals:.....	-	3,965 00
Cash on hand and on deposit	-	5,021 32
	\$69,997 32	\$69,997 32

Number of depositors.....	458
Increase the past year	17
Amount deposited the last year.....	\$48,978 63
Amount withdrawn the last year.....	43,246 82
Increase of deposits the last year.....	5,731 81
Number of depositors whose balance is \$500 or less	427
Amount of same.....	36,873 52
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	19
Amount of same.....	12,920 38
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	12
Amount of same.....	17,748 35
Number of depositors whose balance is over \$2,000	1
Largest balance due any one person the past year	3,494 77
Deposits draw interest from first of each quarter.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same	2,998 86
Dividends are paid first Monday in June and December.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year	8 65
State tax paid the past year.....	625 84
Amount of Treasurer's bond	5,000 00
The institution has sufficient available assets to pay its liabilities.	

HARTLAND SAVINGS BANK—HARTLAND.

Organized January 16, 1871.

ARCHIBALD LINN, PRESIDENT. LAWRENCE WILLIAMS, TREASURER.

Trustees—Archibald Linn, Sewell E. Prescott, H. Pushor, James Fuller, Amasa J. Moor.

NOVEMBER 5, 1877.

Deposits	\$13,853 98	
Unpaid dividends.....	341 61	
Reserved fund.....	336 06	
Profits.....	735 94	
State tax and expenses.....	125 80	
Public funds	-	\$976 67
Loans on real estate.....	-	13,006 43
“ other collaterals.....	-	347 00
Unpaid accrued interest.....	-	553 09
Cash on hand and on deposit.....	-	510 20
	\$15,393 39	\$15,393 39

Number of depositors.....	198
Decrease the past year.....	31
Amount deposited the last year.....	\$4,306 61
Amount withdrawn the last year	8,037 47
Decrease of deposits the last year	3,730 86
Number of depositors whose balance is \$500 or less.....	193
Amount of same	9,016 45
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	4
Amount of same.....	2,940 70
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	1
Amount of same.....	1,896 83
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year	1,896 83
Deposits draw interest from first day of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of same	795 72
Dividends are paid first Monday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	177 78
Treasurer's bond dated November 1, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

HOULTON SAVINGS BANK—HOULTON.

Organized February 13, 1872.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

Trustees—Almon H. Fogg, Lewis B. Johnson, Silas T. Plummer, Sylvanus H. Hussey, John H. Bradford.

NOVEMBER 5, 1877.

Deposits.....	\$36,114 27	
Reserved fund.....	619 95	
Interest.....	1,147 76	
Profits.....	2,000 00	
Public funds.....	-	\$6,576 00
Loans on real estate.....	-	26,694 82
" other collaterals.....	-	100 00
Expense account.....	-	960 43
Cash on hand and on deposit.....	-	5,550 73
	\$39,881 98	\$39,881 98

Number of depositors.....	412
Increase the past year.....	38
Amount deposited the last year.....	\$15,329 13
Amount withdrawn the last year.....	8,033 18
Increase of deposits the last year.....	7,295 95
Number of depositors whose balance is \$500 or less.....	403
Amount of same.....	23,909 09
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	3
Amount of same.....	2,108 52
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	6
Amount of same.....	10,096 66
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	3,900 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	1,794 82
Dividends are paid the first Wednesday of May and November.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
United States tax paid the past year.....	20 60
State tax paid the past year.....	246 38
Treasurer's bond dated July 17, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

KENNEBEC SAVINGS BANK—AUGUSTA.

Organized March 19, 1870.

W. F. HALLETT, PRESIDENT.

S. B. GLAZIER, TREASURER.

Trustees—W. F. Hallett, Russell Eaton, Deane Pray, Geo. F. Potter, F. H. Adams.]

NOVEMBER 5, 1877.

Deposits.....	\$338,284 28	
Reserved fund.....	6,610 45	
Premium account.....	852 15	
Profits.....	14,110 85	
Public funds.....	-	\$205,500 00
Railroad bonds.....	-	47,000 00
Bank stock.....	-	52,450 00
Real estate.....	-	2,391 35
Loans on real estate.....	-	30,146 85
“ stocks and bonds.....	-	13,840 00
Expense account.....	-	510 00
Cash on hand and on deposit.....	-	8,019 53
	\$359,857 73	\$359,857 73

Number of depositors.....	945
Decrease the past year.....	16
Amount deposited the last year.....	\$90,516 01
Amount withdrawn the last year.....	116,548 00
Decrease of deposits the last year.....	26,031 99
Number of depositors whose balance is \$500 or less.....	728
Amount of same.....	97,168 62
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	111
Amount of same.....	67,105 79
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	106
Amount of same.....	174,009 87
Number of depositors whose balance is over \$2,000.....	10
Largest balance due any one person the past year.....	4,281 44
Deposits draw interest from first of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	16,641 00
Dividends are paid first Monday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees at end of each quarter.	
United States tax paid the past year.....	134 24
State tax paid the past year.....	3,448 83
Municipal tax paid the past year.....	40 35
Treasurer's bond renewed each year. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

KENNEBUNK SAVINGS BANK—KENNEBUNK.

Organized May 1, 1871.

JOSEPH TITCOMB, PRESIDENT.

JOSEPH DANE, TREASURER.

Trustees—Joseph Titcomb, Edward E. Bourne, Samuel Clark, John Cousens, Albert M. Reed.

NOVEMBER 5, 1877.

Deposits	\$182,302 25	
Reserved fund	1,490 31	
Interest	4,262 74	
Public funds	-	\$58,140 00
Railroad bonds	-	23,591 88
Bank stock	-	18,857 00
Other securities	-	1,075 00
Loans on real estate	-	72,577 00
" stocks and bonds	-	5,000 00
" other collaterals	-	5,000 00
Expense and tax account, including safe and fixtures,	-	1,505 48
Cash on hand and on deposit	-	2,308 94
	\$188,055 30	\$188,055 30

Number of depositors	723
Decrease the past year	142
Amount deposited the last year	\$42,808 24
Amount withdrawn the last year	30,958 88
Increase of deposits the last year	11,849 36
Number of depositors whose balance is \$500 or less	635
Amount of same	99,091 86
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	58
Amount of same	39,216 42
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	30
Amount of same	43,993 97
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year	2,000 00
Deposits draw interest from first day of each month, except the one prior to January and July, which are dividend months.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of same	7,337 46
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year	7 65
State tax paid the past year	1,639 45
Treasurer's bond dated May 17, 1877. Amount of same	10,000 00
The institution has sufficient available assets to pay its liabilities.	

LIMERICK SAVINGS BANK—LIMERICK.

Organized April 1, 1875.

J. M. MASON, PRESIDENT.

J. C. LANE, TREASURER.

Trustees—J. M. Mason, W. Adams, A. M. Davis, S. O. Clark, Amos Felch, Joshua Holland, L. D. Durell.

NOVEMBER 5, 1877.

Deposits	\$29,211 25	
Reserved fund	183 88	
Interest	660 90	
Bank stock	-	\$1,500 00
Loans on real estate	-	21,778 43
" stocks and bonds	-	1,258 36
" other collaterals	-	425 00
" names alone	-	2,671 95
Expense account	-	29 56
Cash on hand and on deposit	-	2,392 73
	\$30,056 03	\$30,056 03

Number of depositors	133
Increase the past year	23
Amount deposited the last year	\$13,338 12
Amount withdrawn the last year	6,812 35
Increase of deposits the last year	6,522 77
Number of depositors whose balance is \$500 or less	115
Amount of same	13,216 38
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	12
Amount of same	7,931 10
Number of depositors whose balance is over \$1,000 and not exceeding \$5000,	6
Amount of same	8,063 77
Number of depositors whose balance is over \$2,000, none.	
Largest balance due and any one person the past year	1,626 10
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same	1,245 07
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly.	
State tax paid the past year	218 95
Treasurer's bond renewed April, 1875. Amount of same	5,000 00
The institution has sufficient available assets to pay its liabilities.	

LUBEC SAVINGS BANK—LUBEC.

Organized April 1, 1872.

SIMEON RYERSON, PRESIDENT.

M. M. FOSTER, TREASURER.

Trustees—O. M. Reynolds, Almon Rowell, Patrick Gillise, A. B. Sumner, W. H. Hunter, Robert Kelley.

NOVEMBER 5, 1877.

Deposits.....	\$6,160 18	
Reserved fund.....	224 76	
Public funds	-	\$1,542 78
Loans on real estate.....	-	2,487 01
“ names alone	-	2,206 10
Cash on hand and on deposit.....	-	149 05
	\$6,384 94	\$6,384 94

Number of depositors.....	70
Increase the past year	15
Amount deposited the last year.....	\$1,720 10
Amount withdrawn the last year.....	1,148 52
Number of depositors whose balance is \$500 or less.....	69
Amount of same.....	5,420 18
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	1
Amount of same.....	740 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	
none.	
Largest balance due any one person the past year.....	740 00
Deposits draw interest from first of January and July.	
Rate of two last dividends, $2\frac{1}{2}$ per cent.	
Dividends are paid tenth of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	58 42
The institution has sufficient available assets to pay its liabilities.	

MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

SAMUEL H. TALBOT, PRESIDENT.

L. LORING KEITH, TREASURER.

Trustees—S. H. Talbot, John F. Harmon, George W. Drisko, Ignatius Sargent, John R. Ames, Isaac Wilder, Gowen Wilson.

NOVEMBER 5, 1877.

Deposits.....	\$311,157 75	
Unpaid dividends.....	5,573 06	
Reserved fund.....	6,539 60	
Interest.....	258 60	
Public funds.....	-	\$245,050 00
Railroad bonds.....	-	6,000 00
Real estate.....	-	5,308 94
Loans on real estate.....	-	49,786 03
" to municipalities.....	-	5,969 09
Cash on hand and on deposit.....	-	11,414 95
	\$323,529 01	\$323,529 01

Number of depositors.....	1,063
Decrease the past year.....	104
Amount deposited the last year.....	\$60,312 50
Amount withdrawn the last year.....	92,038 20
Decrease of deposits the last year.....	31,725 70
Number of depositors whose balance is \$500 or less.....	877
Amount of same.....	96,680 78
Number of depositors whose balance is over \$500 and not exceeding \$1,000, Amount of same.....	59,410 95
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000, Amount of same.....	149,006 25
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	6,059 77
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	6,518 11
Deposits draw interest from January, April, July and October.	
Rate of two last dividends, 3 per cent. in January, and 2½ per cent. in July.	
Amount of same.....	18,512 66
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	173 23
State tax paid the past year.....	3,458 78
Municipal tax paid the past year.....	52 84
Treasurer's bond dated August, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

MAINE SAVINGS BANK—PORTLAND.

Organized May, 1859.

SAMUEL ROLFE, PRESIDENT.

A. M. BURTON, TREASURER.

A. G. ROGERS, ASSISTANT TREASURER.

Trustees—Samuel Rolfe, Charles Fobes, Wm. E. Gould, Daniel W. True, Rufus Cushman, A. K. Shurtleff, Mark P. Emery, Rufus H. Hinkley and A. M. Burton.

NOVEMBER 5, 1877.

Deposits.....	\$3,399,888 11	
Reserved fund.....	11,000 00	
Profits and interest	50,605 76	
Public funds	-	\$2,156,329 50
Railroad bonds.....	-	52,000 00
Bank stock.....	-	19,550 00
Real estate	-	45,139 31
Loans on real estate.....	-	832,533 46
“ stocks and bonds.....	-	343,926 60
Expense account	-	1,856 37
Cash on hand and on deposit.....	-	10,158 63
	\$3,461,493 87	\$3,461,493 87

Number of depositors.....	12,383
Decrease the past year.....	51
Amount deposited the last year, including dividends	\$884,165 71
Amount withdrawn the last year.....	901,184 12
Decrease of deposits the last year.....	17,018 41
Number of depositors whose balance is \$500 or less.....	10,116
Amount of same.....	1,049,235 00
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	1,296
Amount of same.....	923,360 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	970
Amount of same.....	1,422,166 00
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	5,125 00
Number of depositors whose balance is over \$2,000	4
Largest balance due any one person the past year.....	5,125 00
Deposits draw interest from first day of January, February, March, April, July, August, September and October.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	162,309 65
Dividends are paid in January and July.	
Estimated loss the past year, railroad bonds retired but not sold.	
Examinations by Trustees are made of books monthly, and investments in January and July.	
United States tax paid the past year	872
State tax paid the past year.....	33,999 18
Municipal tax paid the past year	514 73
Treasurer's bond dated June 6, 1873. Amount of same	20,000 00
The institution has sufficient available assets to pay its liabilities.	

MECHANICS' SAVINGS BANK—AUBURN.

Organized February 27, 1875.

JOHN F. COBB, PRESIDENT.

JOHN R. LEARNED, TREASURER.

Trustees—John F. Cobb, S. P. Miller, Dana Goff, W. H. Rounds, Moses Crafts, B. F. Sturges, E. W. Gross, Rufus Prince, R. C. Jewett.

NOVEMBER 5, 1877.

Deposits	\$266,696 35	
Reserved fund.....	538 02	
Profits	7,639 72	
Public funds	-	\$12,985 00
Bank stock.....	-	88,290 00
Real estate.....	-	6,556 46
Loans on real estate.....	-	107,779 00
“ stocks and bonds.....	-	14,677 50
“ other collaterals.....	-	2,201 00
“ names and to corporations.....	-	23,112 28
Premium account.....	-	13,416 25
Cash on hand and on deposit.....	-	5,856 60
	\$274,874 09	\$274,874 09

Number of depositors.....	1,172
Increase the past year.....	115
Amount deposited the last year.....	\$189,211 39
Amount withdrawn the last year.....	108,442 27
Increase of deposits the last year.....	80,769 12
Number of depositors whose balance is \$500 or less.....	1,023
Amount of same.....	118,463 34
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	95
Amount of same.....	64,753 58
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	53
Amount of same.....	76,683 64
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	6,795 79
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	6,795 79
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	10,923 36
Dividends are paid first Monday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year.....	60 41
State tax paid the past year.....	1,874 81
Municipal tax paid the past year.....	96 90
Amount of Treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

NEWPORT SAVINGS BANK—NEWPORT.

Organized 1866.

DANIEL DUDLEY, PRESIDENT.

ATKINSON HOBART, TREASURER.

Trustees—Alfred Miles, Daniel Dudley, Elisha W. Shaw, Elliot Walker and Byron Porter.

NOVEMBER 5, 1877.

Deposits.....	\$109,646 12	
Reserved fund.....	1,372 32	
Public funds.....	-	\$6,200 00
Railroad bonds.....	-	2,100 00
Real estate.....	-	17,100 00
Loans on real estate.....	-	57,490 83
" stocks and bonds.....	-	5,321 31
" other collaterals.....	-	5,198 36
" names alone.....	-	300 00
" to municipalities.....	-	410 00
Safe.....	-	300 00
Unpaid accrued interest.....	-	10,419 28
Cash on hand and on deposit.....	-	6,178 66
	\$111,018 44	\$111,018 44

Number of depositors.....	611
Decrease the past year.....	44
Amount deposited the last year.....	\$78,128 17
Amount withdrawn the last year.....	88,154 90
Decrease of deposits the last year.....	10,026 73
Number of depositors whose balance is \$500 or less.....	555
Amount of same.....	54,914 50
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	35
Amount of same.....	23,203 35
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	21
Amount of same.....	31,528 27
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	3,269 98
Deposits draw interest from first day of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	5,278 49
Dividends are paid first Monday of April and October.	
Loss the past year about.....	2,000 00
Examinations by Trustees are made in May and November.	
United States tax paid the past year.....	28 56
State tax paid the past year.....	974 72
Municipal tax paid the past year.....	554 13
Treasurer's bond dated September, 1877. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

NORTH ANSON SAVINGS BANK—ANSON.

Organized April 22, 1870.

MARK EMERY, JR., PRESIDENT.

JOHN A. FLETCHER, TREASURER.

Trustees—Mark Emery, Jr., T. M. Steward, Albert Moore, M. Steward, E. F. Collins, Stickney Gray, S. W. Hapgood, J. A. Fletcher.

NOVEMBER 5, 1877.

Deposits.....	\$9,713 36	
Interest	299 74	
Profits	1,456 55	
Real estate	-	\$1,009 45
Loans on real estate.....	-	4,590 07
" stocks and bonds	-	1,369 50
" names alone	-	384 77
Safe.....	-	100 00
Cash on hand	-	4,015 86
	\$11,469 65	\$11,469 65

Number of depositors	231
Decrease the past year.....	52
Amount deposited the last year, nothing.	
Amount withdrawn the last year.....	\$14,496 09
Decrease of deposits the last year.....	14,496 09
Number of depositors whose balance is \$500 or less	230
Amount of same.	8,314 32
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	1
Amount of same.	631 26
Number of depositors whose balance is over \$2,000, none.	
Deposits draw interest from April and October.	
Two last dividends passed.	
Special dividends on settlement of bank two, 25 per cent. each.	
Amount of same.	7,172 46
No semi-annual dividend made; bank closing its affairs.	
Loss the past year, nothing.	
Examinations are made by Trustees in April and October.	
State tax paid the past year.....	135 84
Municipal tax paid the past year	65 55
The institution has sufficient available assets to pay its liabilities.	

NORWAY SAVINGS BANK—NORWAY.

Organized March 19, 1866.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

Trustees—Robert Noyes, Freeland Howe, William Frost, 2nd, A. O. Noyes, Geo. P. Jones, George A. Brooks, Cyrus S. Tucker.

NOVEMBER 5, 1877.

Deposits.....	\$249,624 65	
Reserved fund.....	6,000 00	
Bills payable.....	4,000 00	
Profits.....	7,263 85	
Public funds.....		\$2,800 00
Railroad bonds.....	-	20,000 00
Bank stock.....	-	51,104 25
Real estate.....	-	11,461 09
Loans on real estate.....	-	157,199 99
" stocks and bonds.....	-	915 00
" other collaterals.....	-	1,763 56
" names alone.....	-	59 65
" to municipalities.....	-	2,000 00
" to corporations.....	-	7,500 00
Cash on hand and on deposit.....	-	12,084 96
	\$266,888 50	\$266,888 50

Number of depositors.....	1,574
Decrease the past year.....	177
Amount deposited the last year.....	\$53,295 43
Amount withdrawn the last year.....	125,851 90
Decrease of deposits the last year.....	72,556 47
Number of depositors whose balance is \$500 or less.....	1,441
Amount of same.....	123,866 92
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	92
Amount of same.....	65,247 85
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	41
Amount of same.....	125,757 73
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	5,125 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	16,563 13
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	134 95
Municipal tax paid the past year.....	128 16
Amount of Treasurer's bond.....	25,000 00.
The institution has sufficient available assets to pay its liabilities.	

ORONO SAVINGS BANK—ORONO.

Organized April 2, 1868.

EBENEZER WEBSTER, PRESIDENT.

SAMUEL LIBBY, TREASURER.

Trustees—Ebenezer Webster, Richard Lord, Samuel Libby, George W. Lunt, E. P. Butler.

NOVEMBER 5, 1877.

Deposits.....	\$34,840 36	
Interest	113 50	
Profits	6,276 58	
Public funds	-	\$2,222 25
Railroad bonds	-	5,500 00
Bank stock.....	-	1,700 00
Other securities	-	1,182 16
Real estate.....	-	1,400 00
Loans on real estate.....	-	25,175 25
" stocks and bonds.....	-	150 00
" other collaterals.....	-	486 00
Expense account	-	25 08
Cash on hand and on deposit.....	-	3,389 70
	\$41,230 44	\$41,230 44

Number of depositors.....	213
Decrease the past year.....	6
Amount deposited the last year.....	\$8,859 04
Amount withdrawn the last year.....	25,448 46
Decrease of deposits the last year.....	16,589 42
Number of depositors whose balance is \$500 or less.....	195
Amount of same	15,890 97
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	11
Amount of same.....	7,863 90
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	7
Amount of same.....	11,085 39
Number of depositors whose balance is over \$2,000	1
Largest balance due any one person the past year.....	4,710 14
Deposits draw interest from first day of each month.	
Rate of two last dividends, 2½ per cent.	
Amount of same	1,453 55
Dividends are paid in April and October.	
Loss the past year.....	3,512 46
Examinations are made by Trustees in May and November.	
United States tax paid the past year	58 61
State tax paid the past year	645 14
Municipal tax paid the past year	37 82
Treasurer's bond dated May 26, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

PEMBROKE SAVINGS BANK—PEMBROKE.

Organized March 14, 1871.

WILLIAM T. HOBART, PRESIDENT. WM. W. McLAUHLAN, TREASURER.

Trustees—Wm. T. Hobart, Wm. Welch, A. S. Farnsworth, A. McFaul, Joseph Wilder, Jr., David Wright, B. A. Campbell, C. M. Hersey, Wm. W. McLaughlan.

NOVEMBER 5, 1877.

Deposits.....	\$26,984 00	
Public funds	-	\$588 50
Railroad bonds	-	4,840 00
Other securities	-	565 68
Loans on real estate.....	-	10,702 62
" names alone.....	-	2,312 29
" to municipalities.....	-	4,587 98
Unpaid accrued interest.....	-	1,422 23
Cash on hand and on deposit.....	-	1,124 45
Deficiency.....	-	840 25
	\$26,984 00	\$26,984 00

Number of depositors.....	140
Decrease the past year.....	18
Number of depositors whose balance is \$500 or less.....	124
Amount of same.....	\$9,264 11
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	12
Amount of same.....	8,799 10
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	4
Amount of same.....	8,920 79
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	4,330 67
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	1,370 95
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	4 41
State tax paid the past year.....	264 41

NOTE.—This bank is rendered insolvent by error of its treasurer, whose correction came after Examiner's report was in press, and too late to be corrected—(See page 77.)

PENOBSCOT SAVINGS BANK—BANGOR.

Organized March 8, 1869.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

Trustees—A. M. Roberts, G. L. Boynton, Charles Hamlin, Peleg T. Jones Thomas Carey.

NOVEMBER 5, 1877.

Deposits.....	\$556,780 65	
Unpaid dividends.....	6,789 12	
Reserved fund.....	17,671 71	
Interest.....	785 84	
Public funds.....	-	\$327,183 40
Bank stock.....	-	21,040 00
Loans on real estate.....	-	109,878 00
" stocks and bonds.....	-	8,000 00
" other collaterals.....	-	9,500 00
" to municipalities.....	-	51,000 00
Expense account.....	-	3,262 00
Furniture.....	-	900 00
Cash on hand and on deposit.....	-	51,263 92
	\$582,027 32	\$582,027 32

Number of depositors.....	1,308
Increase the past year.....	67
Amount deposited the last year.....	\$202,783 21
Amount withdrawn the last year.....	172,410 24
Increase of deposits the last year.....	30,372 97
Number of depositors whose balance is \$500 or less.....	949
Amount of same.....	137,274 30
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	182
Amount of same.....	125,519 69
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	175
Amount of same.....	276,877 66
Number of depositors whose balance is over \$5,000.....	2
Amount of same.....	17,109 00
Number of depositors whose balance is over \$2,000.....	10
Largest balance due any one person the past year.....	9,672 05
Deposits draw interest quarterly.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of same.....	23,565 33
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	414 94
State tax paid the past year.....	5,131 21
Municipal tax paid the past year.....	87 65
Treasurer's bond dated May, 1873. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

PEOPLE'S SAVINGS BANK—LEWISTON.

Organized March 9, 1875.

GEO. H. PILSBURY, PRESIDENT.

ADDISON SMALL, TREASURER.

Trustees—Geo. H. Pilsbury, Wm. H. Stevens, C. I. Barker, A. M. Jones, Mark Lowell, John G. Cook, N. W. Dutton, J. K. Blanchard, J. N. Wood.

NOVEMBER 5, 1877.

Deposits.....	\$204,743 49	
Reserved fund.....	1,732 69	
Interest.....	83 78	
Profits.....	42 64	
Public funds.....		\$4,975 00
Bank stock.....	-	20,500 00
Furniture and fixtures.....	-	50 00
Loans on real estate.....	-	128,147 75
" stocks and bonds.....	-	5,848 45
" to corporations.....	-	44,719 57
Expense account.....	-	92 58
Cash on hand and on deposit.....	-	2,269 25
	\$206,602 60	\$206,602 60

Number of depositors.....	709
Increase the past year.....	164
Amount deposited the last year.....	\$129,910 07
Amount withdrawn the last year.....	92,715 59
Increase of deposits the last year.....	37,194 48
Number of depositors whose balance is \$500 or less.....	580
Amount of same.....	80,054 79
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	81
Amount of same.....	53,863 29
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	48
Amount of same.....	70,825 42
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	4,727 26
Deposits draw interest from first of every month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	9,748 33
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees just previous to declaring dividends.	
United States tax paid the past year.....	60 94
State tax paid the past year.....	1,674 32
Treasurer's bond dated March, 1876. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

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

Organized March 10, 1868.

A. D. FISHER, PRESIDENT.

G. W. JOHNSON, TREASURER.

Trustees—A. D. Fisher, Franklin Reed, C. W. Larrabee, Alfred Lemont, William F. Moses.

NOVEMBER 5, 1877.

Deposits	\$467,458 55	
Reserved fund	7,524 49	
Interest	7,153 66	
Rent	702 09	
Public funds	■	\$115,824 85
Railroad bonds	-	17,512 50
Real estate	-	44,854 74
Loans on real estate	-	131,113 76
" stocks and bonds	-	38,650 00
" other collaterals	-	92,553 16
" to municipalities	-	27,150 00
Cash on hand and on deposit	-	15,179 78
	\$482,838 79	\$482,838 79

Number of depositors	2,207
Increase the past year	90
Amount deposited the last year	\$142,011 24
Amount withdrawn the last year	178,390 34
Decrease of deposits the last year	36,379 10
Number of depositors whose balance is \$500 or less	1,926
Amount of same	120,627 55
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	142
Amount of same	101,530 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	136
Amount of same	215,766 00
Number of depositors whose balance is over \$5,000	3
Amount of same	29,535 00
Number of depositors whose balance is over \$2,000	10
Largest balance due any one person the past year	18,211 00
Deposits draw interest from first day of each month except May, June, November and December.	
Rate of two last dividends, 2½ per cent.	
Amount of same	23,483 06
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year	479 92
State tax paid the past year	4,910 38
Municipal tax paid the past year	535 33
Treasurer's bond dated January 7, 1877. Amount of same	25,000 00
The institution has sufficient available assets to pay its liabilities.	

PHILLIPS SAVINGS BANK—PHILLIPS.

Organized March 25, 1871.

WILLIAM F. FULLER, PRESIDENT.

ELIAS FIELD, TREASURER.

Trustees—Wm. F. Fuller, Raymond Toothaker, Bradford Beal, Charles C. Bangs,
Joel H. Byron.

NOVEMBER 5, 1877.

Deposits.....	\$39,043 63	
Reserved fund	1,349 56	
Interest	1,346 70	
Public funds	-	\$1,980 00
Bank stock	-	3,698 50
Loans on real estate	-	21,953 96
" stocks and bonds	-	200 00
" other collaterals	-	4,079 11
" to municipalities	-	880 00
Safe.....	-	174 51
Cash on hand and on deposit.....	-	8,773 81
	\$41,739 89	\$41,739 89

Number of depositors.....	497
Increase the past year	25
Amount deposited the last year	\$13,630 05
Amount withdrawn the last year	10,325 66
Increase of deposits the last year	3,304 39
Number of depositors whose balance is \$500 or less.....	485
Amount of same.....	29,666 82
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	10
Amount of same.....	6,470 60
Number of depositors whose balance is over \$1,000 and not exceeding \$5000,	2
Amount of same.....	2,906 21
Number of depositors whose balance is over \$2,000, none.	
Largest balance due and any one person the past year.....	1,665 43
Deposits draw interest from first of February, May, August and November.	
Rate of two last dividends, 3 per cent.	
Amount of same.....	2,043 16
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first Saturday of February, May,	
August and November.	
State tax paid the past year.....	355 99
Treasurer's bond dated June 25, 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

PISCATAQUIS SAVINGS BANK—DOVER.

Organized March 28, 1874.

E. A. THOMPSON, PRESIDENT.

C. B. KITTREDGE, TREASURER.

Trustees—E. A. Thompson, B. B. Vaughan, J. S. Wiley, A. M. Robinson, W. N. Thompson, Silas Paul.

NOVEMBER 5, 1877.

Deposits.....	\$79,318 02	
Reserved fund.....	1,000 00	
Interest.....	2,843 60	
Public funds.....	-	\$15,221 00
Railroad bonds.....	-	980 00
Bank stock.....	-	5,000 00
Loans on real estate.....	-	47,853 80
“ other collaterals.....	-	8,949 59
Expense account.....	-	771 61
Cash on hand and on deposit.....	-	4,385 62
	\$83,161 62	\$83,161 62

Number of depositors.....	672
Increase the past year.....	83
Amount deposited the last year.....	\$95,213 07
Amount withdrawn the last year.....	79,729 37
Increase of deposits the last year.....	15,483 70
Number of depositors whose balance is \$500 or less.....	637
Amount of same.....	45,487 74
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	21
Amount of same.....	14,575 94
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	14
Amount of same.....	19,254 34
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	3,455 21
Dividends are paid second Wednesday of May and November.	
State tax paid the past year.....	695 48
Amount of Treasurer's bond.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

PORTLAND SAVINGS BANK—PORTLAND.

Organized July 1, 1852.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

E. A. NOYES, ASSISTANT TREASURER.

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

NOVEMBER 5, 1877.

Deposits.....	\$4,248,543 82	
Reserved fund	63,350 00	
Interest	146,624 89	
Profits	21,283 53	
Public funds.....	-	\$1,659,608 66
Railroad bonds.....	-	321,090 00
Bank stock	-	90,505 00
Real estate.....	-	117,081 49
Loans on real estate.....	-	1,250,124 65
" stocks and bonds	-	992,163 06
" to corporations.....	-	2,000 00
Cash on hand and on deposit.....	-	47,229 38
	\$4,479,802 24	\$4,479,802 24

Number of depositors.....	10,711
Increase the past year.....	59
Amount deposited the last year, including dividends	\$1,016,976 97
Amount withdrawn the last year.....	1,064,639 05
Decrease of deposits the last year	47,662 08
Number of depositors whose balance is \$500 or less	7,876
Amount of same.....	1,109,702 27
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	1,552
Amount of same.....	1,059,145 13
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	1,271
Amount of same	1,990,739 16
Number of depositors whose balance is over \$5,000.....	12
Amount of same.....	88,957 26
Number of depositors whose balance is over \$2,000	46
Largest balance due any one person the past year	10,560 00
Deposits draw interest from January, February, May, June, July, August, November and December.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same	226,716 46
Dividends are paid in May and November.	
Loss the past year.....	650 00
Examinations are made by Trustees in April and October.	
United States tax paid the past year.....	1,221 41
State tax paid the past year.....	41,342 19
Municipal tax paid the past year	1,023 63
Amount of Treasurer's bond	20,000 00
The institution has sufficient available assets to pay its liabilities.	

RICHMOND SAVINGS BANK—RICHMOND.

Organized May 27, 1871.

T. J. SOUTHARD, PRESIDENT.

S. W. JACK, TREASURER.

Trustees—T. J. Southard, W. T. Hall, James Carney, C. H. Southard, Levi Mustard.

NOVEMBER 5, 1877.

Deposits.....	\$132,662 93	
Reserved fund.....	2,348 17	
Interest.....	2,514 66	
Public funds.....		\$5,240 00
Railroad bonds.....	-	6,325 00
Other securities.....	-	7,394 00
Real estate.....	-	1,060 00
Loans on real estate.....	-	53,654 11
" stocks and bonds.....	-	53,068 51
" other collaterals.....	-	9,000 00
Cash on hand and on deposit.....	-	1,844 14
	\$137,525 76	\$137,525 76

Number of depositors.....	542
Increase the past year.....	23
Amount deposited the last year.....	\$37,736 76
Amount withdrawn the last year.....	40,997 35
Decrease of deposits the last year.....	3,260 59
Number of depositors whose balance is \$500 or less.....	471
Amount of same.....	56,331 72
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	33
Amount of same.....	23,110 08
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	38
Amount of same.....	53,221 13
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,000 00
Deposits draw interest from first of every month.	
Rate of two last dividends, 3 and 2½ per cent.	
Amount of same.....	7,189 66
Dividends are paid 10th of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
State tax paid the past year.....	1,369 23
Municipal tax paid the past year.....	10 85
Treasurer's bond dated May, 1874. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

ROCKLAND SAVINGS BANK—ROCKLAND.

Organized April 18, 1868.

JOHN T. BERRY, PRESIDENT.

W. H. TITCOMB, TREASURER.

Trustees—John T. Berry, Timothy Williams, A. J. Bird, Samuel Bryant, Robert Crockett.

NOVEMBER 5, 1877.

Deposits.....	\$441,161 94	
Reserved fund	37,555 52	
Profits.....	8,691 74	
Public funds	-	\$113,235 00
Railroad bonds.....	-	37,020 00
Bank stock.....	-	45,639 00
Other securities	-	1,200 00
Real estate	-	15,508 93
Loans on real estate.....	-	93,179 24
" stocks and bonds	-	113,648 90
" other collaterals.....	-	24,630 00
" names alone	-	4,834 70
Cash on hand and on deposit	-	36,513 43
	\$487,409 20	\$487,409 20

Number of depositors.....	1,734
Decrease the past year.....	216
Amount deposited the last year.....	\$124,365 50
Amount withdrawn the last year.....	241,513 25
Decrease of deposits the last year	124,407 54
Number of depositors whose balance is \$500 or less	1,499
Amount of same.....	151,138 48
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	131
Amount of same.....	111,792 25
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	102
Amount of same.....	164,850 83
Number of depositors whose balance is over \$5,000	2
Amount of same.....	13,380 38
Number of depositors whose balance is over \$2,000	20
Largest balance due any one person the past year	7,003 16
Deposits draw interest from January, May, June, July, November and December, if over \$100.00.	
Rate of two last dividends, 2 and 2½ per cent.	
Amount of same	22,801 76
Dividends are paid in May and November.	
United States tax paid the past year	542 34
State tax paid the past year.....	5,345 96
Municipal tax paid the past year.....	119 60
Treasurer's bond dated May 1, 1877. Amount of same	20,000 00
The institution has sufficient available assets to pay its liabilities.	

SACCARAPPA SAVINGS BANK—WESTBROOK.

Organized May 24, 1875.

LEANDER VALENTINE, PRESIDENT.

F. M. RAY, TREASURER.

Trustees—James Haskell, John E. Warren, L. W. Edwards, James Pennell, Wm. L. Warren, Isaac F. Quimby, W. K. Dana, Leander Valentine, S. E. McLellan, John Cloudman, J. R. Andrews.

NOVEMBER 5, 1877.

Deposits	\$1,469 65	
Unpaid dividends.....	12 28	
Reserved fund.....	7 18	
Bills payable.....	150 00	
Profits.....	102 13	
Railroad bonds.....	-	\$284 62
Loans on real estate.....	-	963 00
“ other collaterals.....	-	90 00
Expense account.....	-	87 48
Cash on hand and on deposit.....	-	316 14
	\$1,741 24	\$1,741 24

Number of depositors.....	37
Decrease the past year.....	1
Number of depositors whose balance is \$500 or less.....	37
Amount of same.....	\$1,469 65
Number of depositors whose balance is over \$500, none.	
Largest balance due any one person the past year	325 00
Deposits draw interest from first of every month.	
Dividends are paid after third Saturday of March and September.	
Loss the past year, nothing.	
Examinations are made by Trustees every six months.	
State tax paid the past year.....	697 00
Amount of Treasurer's bond.....	5,000 00
The institution has sufficient available assets to pay its liabilities.	

SACO SAVINGS BANK—SACO.

Organized November 27, 1869.

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

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

NOVEMBER 5, 1877.

Deposits.....	\$139,970 49	
Reserved fund	357 21	
Profits	2,586 98	
Public funds.....	-	\$21,120 00
Railroad bonds.....	-	20,187 29
Bank stock.....	-	13,796 75
Other securities	-	7,711 42
Loans on real estate	-	74,022 78
“ stocks and bonds.....	-	2,177 61
Cash on hand and on deposit.....	-	3,898 83
	\$142,914 68	\$142,914 68

Number of depositors.....	642
Increase the past year	2
Amount deposited the last year.....	\$44,178 45
Amount withdrawn the last year.....	55,825 31
Decrease of deposits the last year.....	11,646 86
Number of depositors whose balance is \$500 or less	556
Amount of same	59,072 93
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	56
Amount of same.....	36,275 69
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	30
Amount of same.....	44,621 87
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year	2,273 76
Deposits draw interest from first of each month.	
Rate of two last dividends, 2½ and 2 per cent.	
Amount of same.....	6,419 17
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May.	
United States tax paid the past year	18 28
State tax paid the past year.....	1,550 83
Treasurer's bond dated February, 1872. Amount of same	10,000 00
The institution has sufficient available assets to pay its liabilities.	

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Organized, 1827.

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

Trustees—S. L. Goodale, J. Mason, A. Cutler, J. C. Bradbury, C. S. Bryant.

NOVEMBER 5, 1877.

Deposits.....	\$1,268,940 79	
Reserved fund.....	3,202 14	
Profits.....	11,861 83	
Public funds.....	-	\$193,050 00
Railroad bonds.....	-	706,876 72
Bank stock.....	-	54,080 00
Other securities.....	-	179,782 40
Real estate.....	-	69,412 66
Loans on real estate.....	-	59,412 83
" stocks and bonds.....	-	2,540 00
" other collaterals.....	-	1,474 00
Cash on hand and on deposit.....	-	17,376 15
	\$1,284,004 76	\$1,284,004 76

Number of depositors.....	3,597
Decrease the past year.....	56
Amount deposited the last year.....	\$186,041 86
Amount withdrawn the last year.....	242,045 58
Decrease of deposits the last year.....	56,003 72
Number of depositors whose balance is \$500 or less.....	2,715
Amount of same.....	344,225 50
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	507
Amount of same.....	361,997 87
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	375
Amount of same.....	562,717 42
Number of depositors whose balance is over \$2,000.....	23
Largest balance due any one person the past year.....	4,938 13
Deposits draw interest from third Wednesday of each month.	
Rate of two last dividends, 2½ per cent. in January, and 2 per cent. in July.	
Amount of same.....	58,152 55
Dividends are paid third Wednesday of January and July.	
Loss the past year, nothing.	
Examinations by Trustees are made monthly, beside the annual meetings,	
at which the weekly adjustments are acted on.	
State tax paid the past year.....	12,579 05
Municipal tax paid the past year.....	605 18
Treasurer's bond dated 1877. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

SEARSPORT SAVINGS BANK—SEARSPORT.

Organized April, 1, 1874.

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

Trustees—James G. Pendleton, Robert Porter, J. A. Clement, Clark Nichols, I. N. Harriman, I. W. Havener.

NOVEMBER 5, 1877.

Deposits	\$133,970 71	
Reserved fund	1,800 00	
Interest	685 66	
Public funds	-	\$32,271 23
Other securities	-	11,067 00
Loans on real estate	-	49,243 52
" stocks and bonds	-	6,900 00
" other collaterals	-	15,485 65
" names alone	-	170 00
Cash on hand and on deposit	-	21,318 97
	\$136,456 37	\$136,456 37

Number of depositors	431
Increase the past year	43
Amount deposited the last year	\$725,564 67
Amount withdrawn the last year	689,571 84
Increase of deposits the last year	35,992 83
Number of depositors whose balance is \$500 or less	373
Amount of same	62,269 69
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	35
Amount of same	23,333 71
Number of depositors whose balance is over \$1,000 and not exceeding \$5000,	22
Amount of same	39,040 20
Number of depositors whose balance is over \$5,000	1
Amount of same	9,321 11
Number of depositors whose balance is over \$2,000	1
Largest balance due and any one person the past year	12,782 91
Deposits draw interest from first of January, February, May, June, July and August.	
Rate of two last dividends, 2½ per cent.	
Amount of same	4,391 59
Dividends are paid first Monday of May and November.	
Loss the past year	1,000 00
Examinations are made by Trustees in April and October.	
United States tax paid the past year	78 11
State tax paid the past year	1,103 04
Treasurer's bond dated April 1, 1874. Amount of same	25,000 00
The institution has sufficient available assets to pay its liabilities.	

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Organized 1869.

ABNER COBURN, PRESIDENT.

EDWARD P. PAGE, TREASURER.

Trustees—Abner Coburn, James Bell, James B. Dascomb, John Vosmus, James P. Blunt.

NOVEMBER 5, 1877.

Deposits.....	\$239,913 92	
Reserved fund.....	9,500 00	
Profits.....	4,034 88	
Public funds.....	-	\$31,337 50
Railroad bonds.....	-	108,660 00
Real estate.....	-	21,499 70
Loans on real estate.....	-	82,209 49
“ stocks and bonds.....	-	8,218 00
Cash on hand and on deposit.....	-	1,524 11
	\$253,448 80	\$253,448 80

Number of depositors.....	1,584
Decrease the past year.....	454
Amount deposited the last year.....	\$73,412 02
Amount withdrawn the last year.....	107,484 93
Decrease of deposits the last year.....	34,072 91
Number of depositors whose balance is \$500 or less.....	1,455
Amount of same.....	94,354 64
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	81
Amount of same.....	76,138 11
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	48
Amount of same.....	69,421 17
Number of depositors whose balance is over \$5,000.....	1
Amount of same.....	5,150 00
Number of depositors whose balance is over \$2,000.....	6
Largest balance due any one person the past year.....	5,150 00
Deposits draw interest from February, May, August and November.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	14,875 26
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year.....	66 86
State tax paid the past year.....	2,642 12
Municipal tax paid the past year.....	80 40
Treasurer's bond renewed when Trustees require. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Organized 1866.

JOHN H. BURLEIGH, PRESIDENT. JOHN H. PLUMMER, TREASURER.

Trustees—J. H. Burleigh, W. D. Jewett, I. P. Yeaton, E. H. Jewett, G. C. Yeaton.

NOVEMBER 5, 1877.

Deposits.....	\$182,137 11	
Reserved fund.....	14,192 59	
Interest.....	1,571 89	
Profit and loss.....	94 06	
Public funds.....	-	\$87,326 25
Railroad bonds.....	-	38,195 00
Bank stock.....	-	9,350 00
Other securities.....	-	9,416 50
Real estate.....	-	4,800 00
Loans on real estate.....	-	28,695 00
" stocks and bonds.....	-	8,300 00
" to corporations.....	-	10,000 00
Cash on hand and on deposit.....	-	1,912 90
	\$197,995 65	\$197,995 65

Number of depositors.....	613
Increase the past year.....	8
Amount deposited the last year.....	\$32,012 19
Amount withdrawn the last year.....	44,100 74
Decrease of deposits the last year.....	12,088 55
Number of depositors whose balance is \$500 or less.....	490
Amount of same.....	100,500 61
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	87
Amount of same.....	29,169 00
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	36
Amount of same.....	52,467 50
Number of depositors whose balance is over \$2,000.....	2
Largest balance due any one person the past year.....	2,742 00
Deposits draw interest from 15th of each month.	
Rate of two last dividends, 2 per cent.	
Amount of same.....	7,200 49
Dividends are paid 15th of April and October.	
Estimated loss the past year.....	622 50
Examinations are made by Trustees twice each year.	
United States tax paid the past year.....	89 13
State tax paid the past year.....	1,884 02
Municipal tax paid the past year.....	272 77
Treasurer's bond dated August 3, 1874. Amount of same.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

Organized March 6, 1873.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

Trustees—D. N. True, George P. Whitney, Wallace Ryerson, W. W. Hardy, S. Richardson, W. A. Frothingham, S. B. Locke, J. H. Winslow.

NOVEMBER 5, 1877.

Deposits.....	\$103,289 31	
Unpaid dividends.....	2,417 70	
Reserved fund.....	1,500 00	
Interest.....	1,081 25	
Railroad bonds.....	-	\$3,840 00
Bank stock.....	-	15,918 00
Loans on real estate.....	-	77,111 73
“ stocks and bonds.....	-	2,823 00
“ other collaterals.....	-	4,800 00
Safe.....	-	903 24
Expense account.....	-	404 80
State tax paid.....	-	495 26
Cash on hand and on deposit.....	-	1,992 23
	\$108,288 26	\$108,288 26

Number of depositors.....	548
Increase the past year.....	44
Amount deposited the last year.....	\$46,444 15
Amount withdrawn the last year.....	36,708 70
Increase of deposits the last year.....	9,735 45
Number of depositors whose balance is \$500 or less.....	493
Amount of same.....	53,580 65
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	36
Amount of same.....	24,129 71
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	19
Amount of same.....	25,578 95
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year.....	2,526 90
Deposits draw interest from first of month succeeding deposit.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	4,779 71
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees monthly or twice a year.	
United States tax paid the past year.....	15 85
State tax paid the past year.....	950 58
Treasurer's bond dated March, 1876. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

STOCKTON SAVINGS BANK—STOCKTON.

Organized August 15, 1868.

T. M. HICHBORN, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

Trustees—T. M. Hichborn, S. A. Kendall, H. S. Staples, C. S. Kendall, J. G. Lambert, J. W. Mudgetts, L. M. Partridge.

NOVEMBER 5, 1877.

Deposits.....	\$575 38	
Unpaid dividends	74 45	
Loans on real estate.....	-	\$249 83
Other securities	-	400 00
	\$649 83	\$649 83

Number of depositors..... 22

Amount deposited the last year, nothing.

Number of depositors whose balance is \$500 or less..... 22

Amount of same \$649 83

Deposits draw interest from first of March and September.

Loss the past year, nothing.

The institution has sufficient available assets to pay its liabilities.

TREMONT SAVINGS BANK—TREMONT.

Organized January 17, 1874.

H. H. CLARK, PRESIDENT.

ABRAHAM RICHARDSON, TREASURER.

Trustees—H. H. Clark, Lewis Freeman, William N. Abbott, James Robinson, Samuel M. Gott.

NOVEMBER 5, 1877.

Deposits.....	\$2,916 57	
Loans on real estate.....	-	\$2,821 00
Expense account.....	-	54 00
Cash on hand and on deposit.....	-	41 57
	\$2,916 57	\$2,916 57
Number of depositors.....		37
Decrease the past year.....		2
Amount deposited the last year.....		\$566 75
Amount withdrawn the last year.....		325 00
Decrease of deposits the last year.....		241 75
Number of depositors whose balance is \$500 or less.....		37
Amount of same.....		2,597 04
Number of depositors whose balance is over \$2,000, none.		
Deposits draw interest from first day of each month.		
Two last dividends passed.		
Dividends are paid when called for by depositors.		
Loss the past year, nothing.		
Examinations are made by Trustees twice a year.		
State tax paid the past year.....		24 65
Amount of Treasurer's bond.....		5,000 00
The institution has sufficient available assets to pay its liabilities.		

THOMASTON SAVINGS BANK—THOMASTON.

Organized March 1, 1870.

E. L. DILLINGHAM, PRESIDENT.

C. S. SMITH, TREASURER.

Trustees—E. L. Dillingham, E. K. O'Brien, M. R. Matthews, Alfred Watts, W. W. Rice, W. M. Hyler, James Henderson.

NOVEMBER 5, 1877.

Deposits.....	\$180,550 88	
Special reserved fund.....	22,613 91	
Profits.....	2,799 16	
Public funds.....	-	\$44,810 50
Railroad bonds.....	-	82,340 00
Other securities.....	-	3,900 00
Loans on real estate.....	-	58,528 03
" stocks and bonds.....	-	3,700 00
" other collaterals.....	-	9,529 63
Cash on hand and on deposit.....	-	3,155 79
	\$205,963 95	\$205,963 95

Number of depositors.....	974
Decrease the past year.....	187
Amount deposited the last year.....	\$8,124 13
Amount withdrawn the last year.....	67,623 47
Decrease of deposits the last year, \$173,714.66, including 30 per cent. charged each account.	
Number of depositors whose balance is \$500 or less.....	898
Amount of same.....	102,540 57
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	53
Amount of same.....	37,560 50
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	23
Amount of same.....	40,449 81
Number of depositors whose balance is over \$2,000.....	3
Largest balance due any one person the past year.....	16,645 01
Deposits draw interest from first of each month.	
Two last dividends passed.	
Loss the past year, nothing.	
Examinations are made by Trustees in March and September.	
United States tax paid the past year.....	373 09
State tax paid the past year.....	3,543 32
Treasurer's bond dated March 7, 1876. Amount of same.....	20,000 00
The institution has sufficient available assets to pay its liabilities.	

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT SAVINGS
BANK—BRUNSWICK.

Organized March 22, 1875.

WILDES P. WALKER, PRESIDENT.

L. H. STOVER, TREASURER.

Trustees—Wildes P. Walker, E. D. Toothaker, D. H. Stone, Robert Skofield, W. B. Purinton, E. Beaumont, O. B. Merrill.

NOVEMBER 5, 1877.

Deposits.....	\$37,645 25	
Reserved fund.....	100 00	
Interest.....	868 28	
Public funds.....	-	\$11,668 93
Railroad bonds.....	-	1,823 00
Bank stock.....	-	2,400 00
Loans on real estate.....	-	17,575 00
" other collaterals.....	-	2,570 00
" names alone.....	-	50 00
Expense account.....	-	1,256 04
Cash on hand and on deposit.....	-	1,270 56
	\$38,613 53	\$38,613 53

Number of depositors.....	242
Increase the past year.....	17
Amount deposited the last year.....	\$16,775 68
Amount withdrawn the last year.....	11,258 97
Increase of deposits the last year.....	5,516 71
Number of depositors whose balance is \$500 or less.....	220
Amount of same.....	19,399 06
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	19
Amount of same.....	12,972 01
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	3
Amount of same.....	5,274 18
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year.....	2,045 42
Deposits draw interest from first of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of same.....	1,679 60
Dividends are paid April and October.	
Loss the past year, nothing.	
State tax paid the past year.....	318 60
Amount of Treasurer's bond.....	10,000 00
The institution has sufficient available assets to pay its liabilities.	

WATERVILLE SAVINGS BANK—WATERVILLE.

Organized May 4, 1869.

REUBEN FOSTER, PRESIDENT.

E. R. DRUMMOND, TREASURER.

Trustees—R. Foster, M. Lyford, C. C. Cornish, Franklin Smith, A. N. Greenwood, Nathaniel Meader, Joseph White.

NOVEMBER 5, 1877.

Deposits.....	\$248,166 04	
Reserved fund	2,200 00	
Surplus fund.....	4,026 23	
Profits.....	5,160 53	
Public funds.....	-	\$21,950 00
Railroad bonds.....	-	15,512 00
Bank stock	-	19,705 00
Real estate.....	-	8,000 00
Loans on real estate.....	-	161,621 59
" stocks and bonds	-	17,525 15
" other collaterals	-	4,230 00
" to municipalities	-	4,300 00
Safe and furniture	-	1,100 00
Cash on hand and on deposit.....	-	5,609 06
	\$259,552 80	\$259,552 80

Number of depositors.....	1,185
Decrease the past year.....	564
Amount deposited the last year.....	\$67,306 76
Amount withdrawn the last year.....	192,969 12
Decrease of deposits the last year	125,662 36
Number of depositors whose balance is \$500 or less	1,047
Amount of same.....	121,782 44
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	96
Amount of same.....	68,461 37
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	42
Amount of same.....	57,922 23
Number of depositors whose balance is over \$2,000, none.	
Largest balance due any one person the past year	2,000 00
Deposits draw interest from first of every month.	
Rate of two last dividends, 2½ per cent.	
Amount of same	13,694 69
Dividends are paid second Tuesday of May and November.	
United States tax paid the past year.....	6 07
State tax paid the past year.....	1,611 53
Municipal tax paid the past year	138 00
Treasurer's bond dated June 5, 1877. Amount of same	20,000 00
The institution has sufficient available assets to pay its liabilities.	

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

Organized May 7, 1869.

JOHN AYER, PRESIDENT.

GEORGE H. BRYANT, TREASURER.

Trustees—John Ayer, B. C. Benson, A. Winslow, S. S. Tiffany, G. W. Hubbard, S. A. Allen, J. M. Libby.

NOVEMBER 5, 1877.

Deposits.....	\$84,769 82	
Unpaid dividends	50 00	
Reserved fund.....	2,382 27	
Interest	30 24	
Public funds	-	\$12,373 53
Railroad bonds	-	6,943 34
Loans on real estate.....	-	54,182 10
" stocks and bonds	-	5,987 00
" other collaterals.....	-	732 55
" names alone	-	1,500 00
Vault, safe and fixtures	-	1,642 47
Cash on hand and on deposit.....	-	3,871 34
	\$87,232 33	\$87,232 33

Number of depositors.....	533
Decrease the past year.....	42
Amount deposited the last year.....	\$30,529 62
Amount withdrawn the last year.....	39,880 28
Decrease of deposits the last year.....	9,350 66
Number of depositors whose balance is \$500 or less.....	490
Amount of same	44,326 08
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	27
Amount of same.....	17,879 75
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	16
Amount of same.....	22,563 99
Number of depositors whose balance is over \$2,000	1
Largest balance due any one person the past year.....	3,775 00
Deposits draw interest from first day of the month if deposited on or before the sixth day; after the sixth day from the first of the following month.	
Rate of two last dividends, 2½ per cent.	
Amount of same	4,047 35
Dividends are paid fifth day of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees the first Monday in each month.	
United States tax paid the past year	28 89
State tax paid the past year.....	939 43
Treasurer's bond dated May 10, 1876. Amount of same	15,000 00
The institution has sufficient available assets to pay its liabilities.	

WISCASSET SAVINGS BANK—WISCASSET.

Organized 1866.

WILLIAM P. LENNOX, PRESIDENT.

F. W. SEWALL, TREASURER.

Trustees—Wm. P. Lennox, Andrew Lacy, Isaac T. Hobson, Geo. B. Sawyer, Lincoln W. Gibbs.

NOVEMBER 5, 1877.

Deposits.....	\$215,922 67	
Reserved fund	4,189 69	
Profits	665 59	
Public funds.....	-	\$68,620 62
Railroad bonds.....	-	49,299 53
Bank stock.....	-	13,714 00
Other securities	-	700 00
Loans on real estate	-	48,987 77
" stocks and bonds.....	-	28,383 46
" to municipalities.....	-	9,262 41
Premium account.....	-	252 71
Cash on hand and on deposit.....	-	1,557 45
	\$220,777 95	\$220,777 95

Number of depositors.....	882
Decrease the past year.....	8
Amount deposited the last year.....	\$55,180 17
Amount withdrawn the last year.....	65,946 44
Decrease of deposits the last year.....	10,766 27
Number of depositors whose balance is \$500 or less	737
Amount of same	85,828 31
Number of depositors whose balance is over \$500 and not exceeding \$1,000,	94
Amount of same.....	62,290 82
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000,	51
Amount of same.....	67,803 54
Number of depositors whose balance is over \$2,000.....	1
Largest balance due any one person the past year	2,289 43
Deposits draw interest from first of each month.	
Rate of two last dividends, $2\frac{1}{2}$ per cent.	
Amount of same.....	10,821 61
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
United States tax paid the past year	57 71
State tax paid the past year.....	2,274 38
Treasurer's bond dated 1877. Amount of same.....	30,000 00
The institution has sufficient available assets to pay its liabilities.	

YORK COUNTY SAVINGS BANK—BIDDEFORD.

Organized March 27, 1877.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

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

NOVEMBER 5, 1877.

Deposits.....	\$483,834 97	
Reserved fund.....	6,113 70	
Interest.....	1,326 12	
Profits.....	19,356 63	
Public funds.....	-	\$127,500 00
Railroad bonds.....	-	50,000 09
Bank stock.....	-	20,400 00
Other securities.....	-	13,400 00
Real estate.....	-	24,740 11
Loans on real estate.....	-	257,587 83
“ stocks and bonds.....	-	14,936 70
“ names alone.....	-	1,273 73
Cash on hand and on deposit.....	-	793 05
	\$510,631 42	\$510,631 42

Number of depositors.....	2,779
Decrease the past year.....	83
Amount deposited the last year.....	\$99,034 04
Amount withdrawn the last year.....	172,867 18
Decrease of deposits the last year.....	73,833 14
Number of depositors whose balance is \$500 or less.....	2,455
Amount of same.....	173,208 93
Number of depositors whose balance is over \$500 and not exceeding \$1,000.....	197
Amount of same.....	133,865 21
Number of depositors whose balance is over \$1,000 and not exceeding \$5,000.....	127
Amount of same.....	176,760 83
Number of depositors whose balance is over \$2,000.....	6
Largest balance due any one person the past year.....	4,153 06
Deposits draw interest from first of each month.	
Rate of two last dividends, 2 per cent.	
Amount of same.....	21,115 02
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
United States tax paid the past year.....	86 29
State tax paid the past year.....	5,475 99
Treasurer's bond dated November, 1877. Amount of same.....	50,000 00
The institution has sufficient available assets to pay its liabilities.	



Aggregate of Savings

Number of Bank.	NAME OF BANK.	Number of Depositors.	Average to each Depositor.	LIABILITIES.	LOANS.		
				DEPOSITS AND PROFITS.	Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
1	Androseg'n Co.	2,499	263	\$659,326 86	\$358,083 01	\$76,591 37	-
2	Auburn	1,985	231	458,802 44	241,585 51	75,657 17	-
3	Augusta	5,796	456	2,647,530 72	393,359 63	144,968 64	11,600 00
4	Bangor	4,169	362	1,511,296 75	478,855 07	18,928 33	294,851 96
5	Bath Savings Institution.	2,871	521	1,507,157 55	127,089 18	63,308 03	17,000 00
6	Belfast	2,176	337	738,975 79	162,342 49	332,348 12	14,500 00
7	Bethel	563	118	66,438 28	32,308 44	16,226 01	-
8	Biddeford	1,465	390	581,264 91	132,541 21	69,776 64	-
9	Boothbay	263	76	21,134 84	15,032 92	950 00	-
10	Brewer	314	156	49,013 75	47,368 47	-	-
11	Bridgton	941	165	156,035 68	69,184 12	25,379 21	-
12	Brunswick Savings Inst'n.	958	251	240,700 14	97,734 95	10,934 50	18,168 21
13	Buxton & Hollis	558	228	127,639 35	88,711 87	800 42	975 00
14	Calais	934	297	277,682 73	120,964 79	15,825 57	3,150 00
15	Camden	800	319	255,577 06	60,427 46	129,022 35	2,856 57
16	Dexter	1,379	163	225,584 88	93,906 03	15,573 90	24,000 00
17	Eastport	566	251	142,265 63	31,633 02	1,000 00	-
18	Fairfield	376	202	76,117 27	66,777 96	2,700 00	-
19	Franklin County	1,471	143	211,720 06	83,376 67	10,659 84	-
20	Gardiner	3,731	313	1,177,948 83	247,626 04	20,170 00	18,636 64
21	Gorham	590	211	124,839 05	50,214 74	171 75	350 00
22	Hallowell	1,444	319	461,969 94	219,985 56	7,668 03	1,000 00
23	Hancock County	458	152	69,997 32	56,268 00	6,108 00	-
24	Hartland	198	77	15,393 39	13,006 43	347 00	-
25	Houlton	412	96	39,881 98	26,694 82	100 00	-
26	Kennebec	945	380	359,857 73	30,146 85	13,840 00	2,391 35
27	Kennebunk	723	260	188,055 30	72,577 00	10,000 00	-

Banks, November 5, 1877.

RESOURCES.

INVESTMENTS.

U. S. Bonds.	State of Me. Bonds.	Other State & County & Munip'l Bonds	Railroad Stocks and Bonds.	Bank Stock.	Other In- vestments	Cash.
-	-	\$26,550 00	\$5,000 00	\$66,060 00	\$115,424 63	\$11,617 85
-	-	-	22,000 00	66,600 00	32,066 94	20,892 82
\$292,300 00	-	1,429,963 40	136,200 00	45,000 00	26,959 10	167,179 95
134,081 60	-	212,487 10	296,103 00	25,538 75	27,034 25	23,416 69
120,000 00	-	537,500 00	474,900 00	33,400 00	129,362 59	4,597 75
2,000 00	-	7,000 00	123,000 00	25,200 00	40,528 37	32,056 81
-	-	14,379 55	-	2,712 50	-	811 78
14,050 00	\$8,842 50	74,172 00	117,590 00	59,952 00	88,866 12	15,474 44
-	-	2,500 00	974 78	625 00	1,000 00	52 14
55 00	500 00	-	-	-	371 45	718 83
-	-	20,600 00	20,550 00	13,597 50	2,682 03	4,042 82
-	-	67,820 00	6,700 00	19,360 00	-	19,982 48
-	-	26,266 33	1,820 00	800 00	608 24	7,657 49
-	10,800 00	92,500 00	21,000 00	2,350 00	11,000 00	92 37
-	100 00	9,198 00	52,139 23	-	1,440 00	393 45
-	-	13,400 00	43,720 00	24,392 00	9,723 73	869 22
-	1,600 00	92,900 00	-	3,900 00	2,705 53	8,527 08
-	-	2,552 54	-	500 00	1,168 84	2,417 93
-	-	77,241 53	13,870 00	13,939 00	1,698 06	10,934 96
15,000 00	13,100 00	770,980 75	45,312 50	33,250 00	-	13,872 90
2,000 00	-	54,500 00	9,700 00	6,275 00	-	1,627 56
-	26,000 00	155,868 96	40,138 42	5,400 00	332 03	5,576 94
-	-	2,600 00	-	-	-	5,021 32
-	-	976 67	-	-	553 09	510 20
-	-	6,576 00	-	-	960 43	5,550 73
-	-	205,500 00	47,000 00	52,450 00	510 00	8,019 53
-	-	58,140 00	23,591 88	18,857 00	2,580 48	2,308 94

Aggregate of Savings

Number of Bank.	NAME OF BANK.	Number of Depositors.	Average to each Depositor.	LIABILITIES.		LOANS.		
				DEPOSITS AND PROFITS.	Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.	
28	Limerick	133	225	\$30,056 03	\$21,778 43	\$4,355 31	-	
29	Lubec	70	91	6,384 94	2,487 01	2,206 10	-	
30	Machias.....	1,063	304	323,529 01	49,786 03	5,969 09	\$5,308 94	
31	Maine.....	12,383	279	3,461,493 87	832,533 46	343,926 60	45,139 31	
32	Mechanics'	1,172	234	274,874 09	107,779 00	39,990 78	6,556 46	
33	Newport.....	611	181	111,018 44	57,490 83	11,529 67	17,100 00	
34	North Anson ...	231	49	11,469 65	4,590 07	1,754 27	1,009 45	
35	Norway.....	1,574	169	266,888 50	157,199 99	12,238 21	11,461 09	
36	Orono.....	213	193	41,230 44	25,175 25	636 00	1,400 00	
37	Pembroke.....	140	192	26,984 00	10,702 62	6,900 27	-	
38	Penobscot.....	1,308	444	582,027 32	109,878 00	68,500 00	-	
39	Peoples'.....	709	291	206,602 60	128,147 75	50,568 02	-	
40	Peoples' 25 Cent.	2,207	218	482,838 79	131,113 76	158,353 16	44,854 74	
41	Phillips	497	83	41,739 89	21,953 96	5,159 11	-	
42	Piscataquis	672	123	83,161 62	47,853 80	8,949 59	-	
43	Portland.....	10,711	418	4,479,802 24	1,250,124 65	994,163 06	117,081 49	
44	Richmond.....	542	253	137,525 76	53,654 11	62,068 51	1,000 00	
45	Rockland	1,734	281	487,409 20	93,179 24	145,113 60	15,508 93	
46	Saccarappa.....	37	47	1,741 24	963 00	90 00	-	
47	Saco.....	642	130	142,914 68	74,022 78	2,177 61	-	
48	Saco and Biddeford.	3,597	356	1,284,004 76	59,412 83	4,014 00	69,412 66	
49	Searsport	431	316	136,456 37	49,243 52	22,555 65	-	
50	Skowhegan.....	1,584	160	253,448 80	82,209 49	8,218 00	21,499 70	
51	South Berwick..	613	322	197,995 65	28,695 00	18,300 00	4,800 00	
52	South Paris	548	197	108,288 26	77,111 73	7,623 00	-	
53	Stockton.....	22	29	649 83	249 83	-	-	
54	Tremont.....	37	78	2,916 57	2,821 00	-	-	

Banks-Continued.

RESOURCES.

INVESTMENTS.

U. S. Bonds.	State of Me. Bonds.	Other State & County & Munip'l Bonds	Railroad Stocks and Bonds.	Bank Stock.	Other In- vestments	Cash.
-	-	-	-	\$1,500 00	\$29 56	\$2,392 73
\$205 00	-	\$1,337 78	-	-	-	149 05
50,750 00	-	194,300 00	\$6,000 00	-	-	11,414 95
60,000 00	-	2,096,329 50	52,000 00	19,550 00	1,856 37	10,158 63
-	-	12,985 00	-	88,290 00	13,416 25	5,856 60
-	-	6,200 00	2,100 00	-	10,419 28	6,178 66
-	-	-	-	-	100 00	4,015 86
-	-	2,800 00	20,000 00	51,104 25	-	12,084 96
1,722 25	\$500 00	-	5,500 00	1,700 00	1,207 24	3,389 70
588 50	-	-	4,840 00	-	2,828 16	1,124 45
-	15,829 00	311,354 40	-	21,040 00	4,162 00	51,263 92
4,375 00	-	600 00	-	20,500 00	142 58	2,269 25
10,008 52	600 00	103,150 00	17,512 50	-	2,066 33	15,179 78
-	-	1,980 00	-	3,698 50	174 51	8,773 81
-	-	15,221 00	980 00	5,000 00	771 61	4,385 62
210,000 00	12,600 00	1,437,008 66	321,090 00	90,505 00	-	47,229 38
-	-	5,240 00	6,325 00	-	7,394 00	1,844 14
-	-	113,235 00	37,020 00	45,639 00	1,200 00	36,513 43
-	-	-	284 62	-	87 48	316 14
-	-	21,120 00	20,187 29	13,796 75	7,711 42	3,898 83
49,850 00	-	143,200 00	706,876 72	54,080 00	179,782 40	17,376 15
8,860 00	-	23,411 23	-	-	11,067 00	21,318 97
-	-	31,337 50	108,660 00	-	-	1,524 11
-	-	87,326 25	38,195 00	9,350 00	9,416 50	1,912 90
-	-	-	3,840 00	15,918 00	1,803 30	1,992 23
-	-	-	-	-	400 00	-
-	-	-	-	-	54 00	75 14

Aggregate of Savings

Number of Bank.	NAME OF BANK.	Number of Depositors.	Average to each Depositor.	LIABILITIES.		LOANS.					
				DEPOSITS AND PROFITS.	Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.				
55	Thomaston.....	974	211	\$205,963	95	\$58,528	03	\$13,229	63	-	
56	Topsham and Brunswick,	242	159	38,613	53	17,575	00	2,620	00	-	
57	Waterville.....	1,185	218	259,552	80	161,621	59	26,055	15	\$8,000	00
58	West Waterville	533	163	87,232	33	54,182	10	8,219	55	657	03
59	Wiscasset.....	882	250	220,777	95	48,987	77	37,645	87	-	
60	York County ...	2,779	183	510,631	42	257,587	83	16,210	43	24,740	11
	Gen'l average to each depositor.....	88,661	303	\$26,898,432	76	7,496,441	70	3,158,395	12	805,009	64

Banks—Concluded.**RESOURCES.****INVESTMENTS.**

U. S. Bonds.	State of Me. Bonds.	Other State & County & Munip'l Bonds	Railroad Stocks and Bonds.	Bank Stock.	Other In- vestments	Cash.
-	-	\$44,810 50	\$82,340 00	-	\$3,900 00	\$3,155 79
\$4,173 60	-	7,495 33	1,823 00	\$2,400 00	1,256 04	1,270 56
-	-	21,950 00	15,512 00	19,705 00	1,100 00	5,609 06
-	-	11,716 50	6,943 34	-	1,642 47	3,871 34
1,850 00	\$5,245 00	61,525 62	49,299 53	13,714 00	952 71	1,557 45
-	1,500 00	126,000 00	50,000 00	20,400 00	13,400 00	793 05
981,869 47	97,216 50	8,843,807 10	3,058,638 81	1,018,049	775,917 12	663,088 05

DEBT, VALUATION AND TAXATION OF AMERICAN CITIES AND TOWNS.

The following table, showing the Debt, Valuation, Taxation and Population of one hundred and thirty Cities and Towns of the United States, for the years 1866 and 1877, respectively, which will be found of value to Bankers, Brokers and Investors, taken from a valuable article in the *Galaxy* for September, entitled, "The Municipal Debt of the United States."

NAME OF CITY.	Total Debt, 1876.	Total Debt, 1866.	Valuation, 1876.	Valuation, 1866.	Annual Tax, 1876.	Annual Tax, 1866.	Population 1876.	Population 1866.
Albany, New York	\$2,762,000	\$665,500	\$35,617,154	\$26,977,000	\$1,171,530	\$1,010,011	73,595	66,640
Atlanta, Georgia	2,487,000	829,000	20,000,000	5,700,000	384,000	57,000	30,000	16,892
Aurora, Illinois	40,000	25,000	3,000,000	1,000,000	40,000	25,000	14,000	9,100
Alleghany, Pa.	1,711,000	593,574	55,020,000	4,804,232	226,916	84,500	67,864	43,387
Augusta, Georgia.....	1,751,000	583,333	-	-	-	-	16,189	10,033
Adams, Mass.....	347,976	310,000	6,347,234	3,173,616	104,158	52,079	16,189	10,033
Arlington, Mass.....	350,643	78,665	5,786,482	2,893,241	71,506	35,753	5,000	4,862
Bloomington, Illinois	222,500	12,865	5,083,039	1,579,840	129,500	23,697	19,099	11,584
Bangor, Maine.....	587,000	232,700	10,469,156	7,290,525	274,777	238,298	19,418	17,536
Boston, Mass.....	43,590,497	13,021,463	748,878,100	415,362,345	9,270,804	5,274,484	341,109	221,651
Buffalo, New York	7,139,291	750,500	111,995,955	34,957,700	1,545,000	532,447	134,238	103,080
Baltimore, Maryland.....	33,343,251	21,928,656	228,816,100	144,926,217	4,089,340	2,316,643	300,315	245,379
Brooklyn, New York.....	35,758,114	9,722,274	227,013,123	136,424,786	4,854,932	1,885,909	483,252	344,323
Brookline, Mass.....	1,368,300	473,800	27,490,300	13,745,150	335,382	167,691	17,871	15,836
Beverly, Mass.....	1,042,490	676,540	8,565,480	4,282,740	123,854	62,927	6,718	6,365
Burlington, Iowa	523,500	645,744	5,091,315	3,012,544	102,980	30,125	19,864	11,640

Belleville, Illinois	234,726	80,000	2,969,119	1,210,675	58,000	30,000	9,000	7,912
Charleston, South Carolina	4,749,793	1,600,000	85,000,000	19,000,000	-	-	122,000	96,000
Chicago, Illinois	17,831,692	5,397,064	108,038,178	195,953,250	4,046,800	1,719,064	407,661	224,251
Cambridge, Mass	4,741,500	841,092	62,636,453	28,385,700	1,033,717	389,237	47,778	34,204
Cincinnati, Ohio	23,334,701	3,263,000	184,498,565	133,672,163	2,856,263	1,210,322	266,526	195,215
Camden, New Jersey	831,000	277,000	-	-	-	-	23,457	17,770
Cumberland, Maryland	349,900	50,000	4,000,000	357,900	71,500	20,000	10,442	6,464
Cleveland, Ohio	7,261,000	2,420,333	-	-	-	-	145,683	73,144
Columbus, Ohio	1,165,000	No debt.	27,147,741	14,935,050	257,903	108,278	40,000	26,186
Chelsea, Mass	1,611,650	794,400	17,759,530	8,879,765	311,862	155,931	20,695	16,486
Detroit, Michigan	2,630,900	451,968	94,570,905	21,373,921	953,649	391,500	103,779	65,992
Dubuque, Iowa	1,500,000	860,000	-	-	-	-	25,137	16,220
Davenport, Iowa	296,175	450,000	6,513,555	3,848,900	121,266	30,315	24,840	16,529
Dayton, Ohio	1,130,500	300,000	-	-	241,452	120,726	36,708	26,316
Decatur, Illinois	89,000	33,500	2,857,851	3,929,925	50,000	40,920	9,000	5,832
Evansville, Indiana	1,477,489	206,964	18,000,000	8,000,000	300,000	140,000	28,036	17,691
Elizabeth, New Jersey	5,131,002	1,710,364	16,255,555	8,127,777	328,000	114,000	26,391	17,126
Elmira, New York	294,400	98,133	-	-	-	-	20,171	12,990
East St. Louis, Illinois	270,000	No debt.	5,500,000	2,300,000	93,800	11,700	7,000	4,542
Elgin, Illinois	47,343	15,775	2,550,000	846,293	28,000	13,966	8,000	4,381
Erie, Pa	1,193,692	110,000	16,660,000	1,375,815	182,097	52,280	23,000	17,000
Fall River, Mass	3,195,032	195,032	48,920,485	24,460,242	529,258	264,629	34,406	21,670
Fitchburg, Mass	978,045	572,400	11,714,888	5,857,444	200,582	100,291	13,333	9,878
Fort Wayne, Indiana	667,260	255,753	14,000,000	5,696,420	164,790	72,186	25,000	17,000
Fond du Lac, Wisconsin	178,525	179,005	3,736,618	1,093,360	119,003	83,029	17,152	9,838
Freeport, Illinois	69,000	80,400	4,200,000	3,400,000	27,000	22,000	10,000	6,882
Galveston, Texas	1,273,000	493,678	-	-	-	-	15,000	10,000
Galena, Illinois	173,091	177,352	823,793	730,977	15,179	12,229	8,000	8,060
Galesburg, Illinois	100,000	28,000	4,800,000	1,200,000	97,000	38,000	12,000	8,060
Haverhill, Mass	362,217	176,314	10,334,237	5,543,139	181,934	128,209	14,960	11,853
Hartford, Connecticut	4,256,415	1,537,446	48,982,120	36,948,305	862,221	504,700	41,996	33,968
Hoboken, New Jersey	370,400	180,000	15,600,000	10,739,135	340,000	137,013	26,679	16,041
Holyoke, Mass	929,750	222,800	9,637,992	4,818,996	199,200	90,600	16,260	8,538
Hannibal, Missouri	298,629	303,271	3,263,125	2,268,973	99,526	32,243	17,000	9,000
Indianapolis, Indiana	1,606,000	300,000	60,345,930	23,702,402	844,943	355,556	62,023	36,390
Jersey City, New Jersey	13,967,450	4,655,816	62,000,000	31,000,000	1,022,175	5,911,038	116,000	61,318
Janesville, Wisconsin	39,825	32,500	3,800,000	2,302,000	46,000	30,000	10,044	8,954
Joliet, Illinois	120,000	26,000	4,345,234	837,366	79,455	25,270	10,000	7,196
Jacksonville, Illinois	316,400	38,028	3,731,701	377,900	97,336	18,920	12,000	7,670

New Bedford, Mass.....	1,178,000	392,100	26,750,202	21,359,100	457,355	340,382	20,000	20,738
Newburyport, Mass.....	407,666	214,725	7,723,617	7,214,200	150,408	161,357	12,595	12,918
Newport, R. I.....	961,000	94,500	7,509,860	4,085,152	122,000	47,440	13,728	11,715
Oshkosh, Wisconsin.....	61,000	170,000	5,146,640	737,604	131,603	68,302	16,609	10,032
Oswego, New York.....	1,256	419	7,033,067	3,566,534	373,396	181,648	23,347	19,285
Peoria, Illinois.....	736,500	454,122	14,300,860	3,400,000	27,500	22,000	35,000	19,480
Portland, Maine.....	6,073,300	2,478,356	30,660,358	29,004,115	791,876	741,568	34,462	24,380
Pittsburg, Pa.....	13,772,466	2,854,482	122,942,173	100,116,000	1,108,542	314,879	108,211	71,352
Providence, Rhode Island.....	9,632,246	989,983	121,065,200	83,448,800	1,755,445	784,418	100,675	61,608
Paterson, New Jersey.....	1,357,500	450,000	23,329,946	17,500,000	591,246	350,000	41,974	27,981
Philadelphia, Pa.....	66,169,271	35,140,333	595,413,378	162,831,829	11,739,364	6,513,273	860,000	630,394
Peabody, Mass.....	342,000	343,000	6,151,950	3,075,975	91,570	45,785	7,800	6,950
Quincy, Illinois.....	1,666,376	500,000	9,715,149	8,075,503	176,814	76,717	30,000	19,876
Rockford, Illinois.....	265,565	87,000	4,100,000	1,432,797	121,776	53,864	15,000	9,408
Rochester, New York.....	5,549,186	1,127,000	55,664,970	11,000,000	1,010,660	349,209	70,893	56,713
Reading, Pa.....	1,171,446	625,908	35,598,667	4,000,000	161,981	70,000	40,390	29,722
Rock Island, Illinois.....	268,000	81,481	4,035,000	876,502	42,000	12,757	9,000	7,377
Richmond, Virginia.....	4,492,195	2,071,642	42,018,077	2,203,509	630,271	320,797	64,916	41,785
Rahway, New Jersey.....	1,161,500	387,166	-	-	-	-	5,000	6,528
Racine, Wisconsin.....	250,000	800,000	4,200,000	2,500,000	125,000	30,000	11,114	9,052
San Francisco, California.....	3,893,801	3,881,797	268,532,859	76,266,457	4,309,932	2,379,513	270,112	112,404
Springfield, Illinois.....	834,875	309,276	5,693,156	7,592,877	165,774	176,498	20,000	14,140
St. Paul, Minnesota.....	1,332,500	508,158	25,694,000	9,000,000	256,940	68,219	34,288	16,170
Syracuse, New York.....	1,316,000	86,500	36,029,350	10,773,541	480,445	149,112	55,010	40,078
Salem, Mass.....	1,509,000	1,473,925	26,044,532	13,022,266	403,252	201,626	26,430	24,371
Springfield, Mass.....	1,981,000	347,160	35,103,456	14,997,020	497,453	221,422	33,603	22,101
Springfield, Ohio.....	103,186	28,700	963,976	4,646,080	101,465	46,996	16,042	10,388
St. Joseph, Missouri.....	1,380,900	460,300	20,000,000	10,000,000	-	-	20,577	15,311
Savannah, Georgia.....	3,600,640	1,200,313	-	-	-	-	30,000	28,234
St. Louis, Missouri.....	16,318,000	5,671,500	162,444,490	108,565,391	2,782,072	1,222,433	444,393	250,827
Somerville, Mass.....	1,571,854	612,063	26,573,400	13,286,700	504,757	252,378	18,681	12,021
Trenton, New Jersey.....	493,648	164,549	17,744,072	8,874,536	266,333	125,000	26,201	20,655
Taunton, Mass.....	273,250	335,329	16,890,271	8,445,135	243,426	121,626	20,580	17,327
Troy, New York.....	846,144	856,289	15,533,700	14,710,081	532,146	360,574	50,805	43,571
Toledo, Ohio.....	2,928,754	976,251	-	-	-	-	52,500	24,457
Utica, New York.....	785,000	750,000	25,888,155	4,375,615	184,752	103,799	32,629	26,354
Worcester, Mass.....	2,939,700	2,623,140	48,219,397	22,599,850	654,672	297,665	50,792	34,647
Wilmington, Delaware.....	1,078,650	378,333	26,603,388	19,442,000	261,508	118,115	36,890	27,007
Waltham, Mass.....	467,350	180,000	9,526,918	4,763,459	109,840	54,920	10,665	7,997

DEBT, VALUATION AND TAXATION OF AMERICAN CITIES AND TOWNS—*Concluded.*

NAME OF CITY.	Total Debt, 1876.	Total Debt, 1866.	Valuation, 1876.	Valuation, 1866.	Annual Tax, 1876.	Annual Tax, 1866.	Population 1876.	Population 1866.
Westfield, Mass.....	\$387,000	\$174,508	\$7,544,369	\$3,772,184	\$102,761	\$51,381	6,242	5,367
Winchester, Mass.....	234,350	36,533	3,752,889	1,876,444	59,818	29,909	5,000	4,000
Waukegan, Illinois.....	No debt.	6,000	800,000	400,000	25,000	30,000	6,000	4,076
Washington, D. C.....	25,000,000	8,333,333	-	-	-	-	-	-
Total.....	\$644,378,663	\$221,312,009	\$6,175,082,158	\$3,451,619,381	\$112,711,275	\$64,060,098	8,576,249	5,919,914

SAVINGS BANK LAW.

An act to revise and consolidate the laws relating to the government, powers, duties, privileges and liabilities of Savings Banks and Institutions for Savings.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:

SECTION 1. Savings banks and institutions incorporated under the authorities of this state, may exercise the powers and shall be governed by the rules and be subject to the duties, liabilities and provisions in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

SECT. 2. The officers of every such corporation shall consist of a president, treasurer, and when in the opinion of the trustees necessary, an assistant treasurer, and not less than five trustees, not more than three of whom shall be directors in any national bank, nor more than two of whom shall be directors in the same national bank, who shall elect from their number, or otherwise, such other officers as they may see fit.

SECT. 3. Such officers shall be sworn to the faithful performance of the duties of their office, and shall hold their several offices until others are chosen and qualified in their stead.

SECT. 4. The members of the corporation shall annually at such times as may be provided in their by-laws, elect from their number not less than five trustees, who shall have the entire supervision and management of the affairs of the institution, except so far as may be otherwise provided by their by-laws. Any trustee who shall become a trustee or officer in any other savings corporation, shall thereby vacate his office as such trustee.

SECT. 5. The trustees, immediately after their election and qualification, shall elect one of their number for president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, an assistant treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence the assistant treasurer, if there is one, shall be ex-officio clerk of the corporation, and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation for the faithful discharge of the duties of their offices, in such sums as the trustees may decide to be necessary for the safety of the funds, and such bonds hereafter given shall continue and be valid from

year to year so long as they may be elected and hold said offices, subject to renewal whenever ordered by the trustees or bank examiner. Said bonds shall be recorded upon the books of the institutions, and the bank examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he shall deem any such bond insufficient, he shall order a new bond to be given within a time by him specified. They shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the laws of the state, as may be fixed by the corporation at any legal meeting thereof.

SECT. 6. If any office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting.

SECT. 7. Such corporations may at any time hold special meetings by order of the trustees; and the treasurer shall also call special meetings upon application in writing of ten members of the corporation. Seven days' previous notice of all annual meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, or if there is no such paper, then, in the state paper.

SECT. 8. Every such corporation shall consist of not less than thirty members, and may, at any legal meeting, by a majority of at least two-thirds of those present, elect, by ballot, any citizen of the county wherein the corporation is located, to be a member thereof. No person shall continue to be a member after removing from the state. Any member of the corporation who shall fail to attend the annual meetings for two successive years shall cease to be a member unless re-elected by a vote of the corporation.

SECT. 9. Every such corporation may receive on deposit, for the use and benefit of depositors, sums of money offered for that purpose; but shall not receive from any one depositor, directly or indirectly, over two thousand dollars, and no interest shall be paid to any one depositor for any amount of deposit over said sum, except for deposits by widows, orphans, administrators, executors, guardians, charitable institutions, and as trust funds. The trustees shall have power to refuse any deposit at their pleasure.

SECT. 10. Savings banks and institutions for savings are restricted to and hereafter may invest their deposits in the public funds of any of the New England states, including the bonds of the counties, cities, and towns of the same; in the public funds of the United States; in the stock of any bank or banking association incorporated under authority of this state, or of the United States; in the municipal bonds of cities of twenty thousand inhabitants, or more, of the states of New York, Ohio, Indiana, Illinois, Michigan and Missouri, and in the public funds of each of the above named states, and county bonds in the same states, when not issued in aid of railroads; *provided*, that no investment shall be made in the bonds of the

several cities and counties of the states of Indiana, Illinois and Missouri, with the exception of the city of St. Louis, in the state of Missouri, where the municipal indebtedness of such city or county exceeds five per centum of its valuation; in the first mortgage bonds of any railroad company or other corporation incorporated under the authority of this state; in the stocks of any such railroad company which is unincumbered by mortgage; in the stock and bonds of any other corporations incorporated under the authority of this state which earn and are paying regular dividends of not less than six per centum per annum; and may invest by loan on first mortgages of real estate situated in this state not exceeding sixty per centum of its value; and may loan to any county, city or town; and on notes with a pledge as collateral of any of the aforesaid securities, including savings bank deposit books of any savings bank in the state, and the stock of any of said railroad companies, not over seventy-five per centum of the market value of such stock; and may loan to said corporations, on personal securities, with at least two good and sufficient sureties, when the securities pledged are their own bonds and stock; and may also loan on such other personal securities of the state as in the judgment of the trustees it will be safe and for the interest of the bank to accept. All investments shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid.

SECT. 11. Any savings bank or institution for savings shall have authority to hold real estate to an amount not exceeding five per centum of its deposits, and no part of said amount shall be invested in real estate, except in the purchase of a building or a site, and the erection and preparation of a suitable building to be used for banking purposes; *provided*, that such corporation shall not hold real estate, for the purpose aforesaid, exceeding one hundred thousand dollars in value.

SECT. 12. No savings bank or institution for savings shall hold, by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per centum of its deposits, and not to exceed sixty thousand dollars, in the capital stock of any corporation, nor have more than seventy-five per centum of its deposits in mortgages of real estate. The provisions of sections ten, eleven and twelve, shall not apply to real estate, or other assets acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

SECT. 13. Savings banks may deposit on call in banks or banking associations incorporated under the authority of this state, or the laws of the United States, and receive interest for the same.

SECT. 14. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any of the trustees, or any firm of which he is a member.

SECT. 15. Every savings bank and institution for savings incorporated under the laws of this state shall, semi-annually, on the last Saturday of April and October in each year, make a return signed and sworn to by its treasurer, of the average amount of its deposits for the six months next preceding each of said days, deducting an amount equal to the amount of United States bonds, and the value of real estate, owned by said bank or institution. Said return shall be made to the treasurer of the state on or before the second Monday of May and November of each year, and for wilfully making a false return, he shall be liable to pay a fine of not less than five hundred nor more than five thousand dollars. The treasurer shall pay to the treasurer of the state a tax on account of its deposits of one per centum per annum, on the amount of its deposits as in said returns. One-half of said tax to be assessed on the average amount on deposit for the six months ending and including the last Saturday in April, and the other half on the average on deposit for the six months ending and including the last Saturday in October. One-half of the sum so paid to be appropriated for the use of schools, as provided in chapter eleven, section ninety-one of the revised statutes, and one-half to the use of the state. The taxes imposed by this section shall be paid semi-annually within ten days after the first Monday in June and December.

SECT. 16. Every savings bank or institution for savings, neglecting to pay the taxes imposed by section fifteen of this act, shall be liable for the same with costs and interests in an action of debt in the name of the state at the suit of the treasurer.

SECT. 17. All deposits of savings banks in this state shall be exempted from municipal taxation to the bank or to the depositor, excepting real estate owned by the bank, and not held as collateral security, which may be taxed by the city or town in which the same is located.

SECT. 18. No gift, fee, commission, or brokerage, shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offence, of one hundred dollars, to be recovered in an action of debt, in the name, and to the use of the state, *provided*, that nothing herein contained shall apply to any expenses of examining titles, and making conveyances upon loans made by savings banks. Parties making any loan from a savings bank shall pay all expenses incurred by reason of making the same.

SECT. 19. The trustees shall, after passing to the reserve fund one-fourth of one per centum of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, declare dividends, not to exceed two and one-half per centum semi-annually, except as hereinafter provided, at such times as may be required by their by-laws, among depositors of three months standing at least, before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until the said reserved fund

amounts to five per centum of its assets. All losses shall be passed to the debit of said account. And when said reserved fund amounts to five per centum of the assets of any bank, all net profits thereafter made by said banks shall be divided every three years ratably among the depositors of one, two and three full years' standing, as extra dividends. No dividends or interest shall be declared, credited or paid, except by the authority of a vote of the board of trustees, duly entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trustees of savings banks and savings institutions are prohibited from making any semi-annual dividend of a rate per centum which will make the aggregate amount of said dividend greater than the actual earning of the bank or institution on hand.

SECT. 20. No deposit shall be received under any agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends.

SECT. 21. No savings bank shall be required or obliged to pay any depositor five hundred dollars or less, until after thirty days' notice, nor any sum exceeding five hundred dollars, until after sixty days' notice.

SECT. 22. No treasurer of any savings bank, the deposits of which exceed one hundred and fifty thousand dollars, shall be cashier in a national or stock bank; and if the treasurer of a savings bank, having deposits not exceeding one hundred and fifty thousand dollars, is cashier in a national or stock bank, not more than one trustee of the savings bank shall be a director, nor more than two trustees shall be stockholders in the national or stock bank, so connected therewith. All coin, bills, notes, bonds, securities and evidences of debt, comprising the assets of said savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and shall also be kept separate and apart from the assets or property, of any other bank, banker, corporation, partnership, individual or firm.

SECT. 23. All securities owned or held by savings banks shall be kept within this state, and the place of their deposit shall be selected with reference to ensuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner.

SECT. 24. The treasurer of every savings bank shall, on Saturday of each and every week, make and declare a trial balance, which shall be recorded in a book kept for that purpose, and said book shall be open at all times for the inspection of the trustees, corporators and examiner of banks.

SECT. 25. It shall be the duty of treasurers of savings banks, on the first day of April in each year, to return to the assessors of cities, towns and plantations in this state, where persons reside who own bank stock which is pledged or transferred to said bank as collateral security for

loans, the names of persons pledging or transferring such stock and the amount of the same; and stock so pledged or transferred by persons residing out of the state shall be returned by the treasurers in the same manner to the assessors of the cities or towns, in which the bank whose stock is so pledged or transferred is located. For the purposes of taxation, bank stock so pledged or transferred as collateral security for loans, shall be deemed the property of the persons so pledging or transferring it.

SECT. 26. When the person to whom a book of deposit was issued shall notify in writing the treasurer of the bank issuing the same, that such book is lost, and that such person desires to have a duplicate book of deposit issued to him, said treasurer shall give public notice of such application by publishing at the expense of such applicant, an advertisement, for three weeks successively, in some newspaper published in the town in which said bank is located, or if none is published in said town, then in one published in the county, or, if none is published in the county, then in the state paper. If such missing deposit book shall not have been presented to the treasurer of said bank within six months after the last advertisement, then said treasurer shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate shall relieve said bank from all liability on account of the original book of deposit so advertised.

SECT. 27. The treasurer of every savings bank and institution for savings shall annually make return of the condition and standing thereof at such time as the bank examiner may designate, which return shall be made to the bank examiner within fifteen days after the day designated in the blank form of such return which shall be furnished to every such bank or institution by the examiner.

SECT. 28. The treasurer has power, under the direction of the trustees, to assign, discharge and foreclose mortgages, and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts.

SECT. 29. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, the expense of which in case of mortgage, shall be added to the amount of the mortgage debt to be refunded in case of redemption.

SECT. 30. No officer of the corporation shall use or appropriate any of its funds to his own private purposes, under the penalties imposed by law for embezzlement.

SECT. 31. Money deposited by a married woman or minor is the property of and to be paid to the depositor or order, and is not the property of the husband or parents; and such depositors may maintain actions in their own names against the bank to recover their deposits; but this section shall not apply to any money fraudulently deposited by or in the

name of a married woman or minor, belonging to a third person. The receipts of such married woman or minor for such deposits and interest or any part thereof, shall be a valid release and discharge to the corporation.

SECT. 32. Two of the trustees, at least, shall once in each year, thoroughly examine the affairs of the corporation, settle the treasurer's account, and report under oath to the bank examiner the standing of the corporation, the situation of its funds, and all other matters which the examiner requires, in manner and according to the form he prescribes. And the examiner shall seasonably give notice of the time and furnish blanks for said examination and return.

SECT. 33. Savings institutions and trust and loan associations shall be under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank, institution for savings and trust and loan association, incorporated by authority of this state, once in every year, and as much oftener as he may deem expedient. At such visits he shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition, ability to fulfil all its engagements, and whether it has complied with the provisions of law. He shall preserve, in a permanent form, a full record of his proceedings, including a statement of the condition of each of said corporations, a copy of which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where such corporation is established, or if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

SECT. 34. The examiner may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of such corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs said examiner in the discharge of his duty, shall be punished by a fine not exceeding one thousand dollars, or imprisonment for a term not exceeding two years.

SECT. 35. If, upon examination of any such corporation, the examiner is of the opinion that the same is insolvent, or that its condition is such as to render its further proceedings hazardous to the public or those having funds in its custody, he shall apply, or if upon such examination he is of opinion that such corporation has exceeded its powers or failed to comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices of the supreme judicial court to issue an injunction to restrain such corporation in whole or in part from further proceeding with its business until a hearing can be had. Such justice may forthwith issue process for such purpose, and after a full hearing of

the corporation, may dissolve or modify the injunction, or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of the business of the corporation, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of the property and effects of the corporation, subject to such rules and orders as may from time to time be prescribed by the supreme judicial court, or any justice thereof in vacation. Such receivers or trustees shall annually, in the month of November, and at such other times as the bank examiner may require, make a report to him of the progress made in the settlement of the affairs of said corporation, and the examiner shall seasonably give notice of the time and furnish blanks for the report.

SECT. 36. Whenever any savings bank, institution for savings, or trust and loan association, shall be insolvent by reason of loss on, or by depreciation in the value of, any of its assets, without the fault of the trustees thereof, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition, in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and from other evidence he shall be satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any of the rules, restrictions, and conditions provided by law, he may, if he shall deem it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings would not be hazardous to the public, or those having or placing funds in its custody, and the depositors shall not be authorized to draw from such corporation, a larger sum than thus fixed by the court, except as hereinafter provided; *provided, however*, that it shall be the duty of the treasurer of such corporation, to keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum shall be realized therefrom than the value estimated as aforesaid by the court, he shall, at such time or times as the court may prescribe, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. No deposit shall be paid or received by such corporation after the filing of the petition, till the decree of the court reducing the deposits as herein provided. If the petition is denied, it shall be the duty of the bank examiner to proceed for the winding up of the affairs of the corporation as provided in section thirty-five.

SECT. 37. The examiner shall annually, on or before the first day of December, make a report to the governor and council, of the general con-

duct and condition of each of the banks visited by him, making such suggestions as he deems expedient. Such reports shall be printed and laid before the legislature at its next session, and one copy sent to each savings bank in the state by the secretary of state.

SECT. 38. If, in the opinion of the examiner, any savings bank or its officers or trustees shall be found to have persistently violated any law in relation to savings banks, or institutions for savings, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution for such violation in behalf of the state. The penalty for such violation, unless otherwise prescribed, shall not be less than one hundred dollars, nor more than five hundred dollars.

SECT. 39. Savings banks, and institutions for savings that have exercised the privileges of a savings bank or institution for savings, and done business as such for the term of one year, shall be held to be legally organized.

SECT. 40. The clerks of savings banks or institutions for savings shall make return of the annual election of officers to the bank examiner, within ten days after their election and qualification.

SECT. 41. Any person or persons not authorized by act of the legislature, who shall advertise his business as that of a savings bank, or shall receive deposits under pretence of conducting a savings bank, shall be punished by a fine of one hundred dollars for each offence; but nothing in this act contained shall be so construed as prohibiting any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

SECT. 42. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporations, by whatever name known, by its character or act of incorporation, are hereby abridged, enlarged or modified, as each particular case may require, in such manner that each and every such charter or act of incorporation shall be made to conform to the provisions of this act, and to such amendments as may be made thereto; and each and every such savings corporation shall possess the powers, rights and privileges, and be subject to the duties and restrictions and liabilities conferred and imposed by this act, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But nothing in this act shall be construed to affect the legality of investments heretofore made, of transactions heretofore had, or the payment of interest at a rate not exceeding six per centum on deposits already made, until the dividend next following the passage of this act. But the securities shall be valid in favor of the bank, pursuant to any provisions of law in force when such investments were made, or transactions had, nor to require the change of investments for those named in this act,

except as the same can be done gradually by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. And the investments hereafter in any securities not named in this act, or the amendments that may be made thereto, shall be deemed a misdemeanor, on the part of the trustees authorizing, or officers making, the same; and such trustees or officers shall be subject to the prosecutions and punishments prescribed by law for that offense.

SECT. 43. Sections eighty-seven to one hundred and two, inclusive, of chapter forty-seven of the revised statutes, chapter two hundred and twenty-two of the acts of eighteen hundred and seventy-one, chapter seventy-four of the acts of eighteen hundred and seventy-two, chapter one hundred fifty-four of the acts of eighteen hundred and seventy-three, chapter two hundred and sixty-six of the acts of eighteen hundred and seventy-four, and chapter forty-seven of the acts of eighteen hundred and seventy-five, are hereby repealed.

Approved February 9, 1877.

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