

MAINE STATE LEGISLATURE

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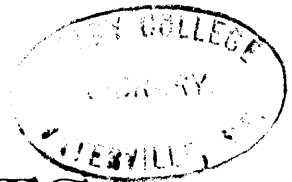
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PUBLIC DOCUMENTS

OF THE

STATE OF MAINE

BEING THE



REPORTS

OF THE VARIOUS

PUBLIC OFFICERS
DEPARTMENTS AND
INSTITUTIONS

FOR THE YEAR 1918

VOLUME I

SIXTY-SECOND ANNUAL REPORT

OF THE

BANK COMMISSIONER

OF THE CONDITION OF THE

SAVINGS BANKS, TRUST AND BANKING COMPANIES,
LOAN AND BUILDING ASSOCIATIONS
AND LOAN COMPANIES

OF THE

STATE OF MAINE

1918



WATERVILLE
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1918

BANKING DEPARTMENT.

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STATE OF MAINE.

BANKING DEPARTMENT,
AUGUSTA, December 2, 1918.

*To the Honorable Carl E. Milliken, and the Executive Council
of the State of Maine:*

I have the honor to present herewith the sixty-second annual report of the Banking Department for the fiscal year ending November 30, 1918.

The number, classes and resources of the institutions under the supervision of this Department, as compiled from the annual returns of September 29, 1917, and September 28, 1918, respectively, are as follows:

SEPTEMBER 29, 1917.

45 Savings Banks		\$105,872,386 86
49 Trust Companies	}	
19 Trust Company Branches.....		104,900,140 15
2 Trust Company Agencies.....		
38 Loan and Building Associations.....		6,671,238 79
3 Loan Companies		882,456 58
<hr/>		
156 Total		\$218,326,222 38

SEPTEMBER 28, 1918.

45 Savings Banks		\$104,097,100 77
52 Trust Companies	}	
21 Trust Company Branches.....		111,854,613 75
2 Trust Company Agencies.....		
38 Loan and Building Associations.....		7,251,168 24
3 Loan Companies		858,800 22
1 Industrial Bank		53,851 65
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162 Total		\$224,115,534 63

During the past year there has been an increase of \$5,789,-312.25 in the total resources of the above institutions. There have been no bank failures during the year, and no change in the number of Savings Banks, Loan and Building Associations, or Loan Companies. Three Trust Companies, two Trust Company Branches and one Industrial Bank have been established since the returns of September 29, 1917.

In addition to the foregoing institutions, there are twenty-six Loan Agencies and one hundred and sixty Dealers in Securities under the supervision of the Banking Department.

The following table shows the increase in resources of the Savings Banks, Trust Companies, and Loan and Building Associations during the past twenty years:

Year.	Savings Banks.	Trust Companies.	Loan and Building Associations.	Total Assets.	Gain.
1899	\$67,521,197 05	\$11,802,252 29	\$2,975,716 47	\$82,299,165 81	\$5,923,627 12
1900	71,076,211 67	13,295,402 92	2,862,178 53	87,233,793 12	4,934,627 31
1901	74,623,171 03	15,207,325 55	2,865,380 98	92,695,877 56	5,462,084 44
1902	77,853,815 64	17,035,941 70	2,854,626 60	97,744,383 94	5,048,506 38
1903	80,538,169 30	19,914,010 63	2,932,206 28	103,384,386 21	5,640,002 27
1904	82,741,563 42	22,928,005 22	3,097,237 78	108,766,806 42	5,382,420 21
1905	85,590,104 63	27,904,858 58	3,192,473 92	116,767,437 13	8,000,630 71
1906	89,681,144 72	33,542,166 46	3,434,726 94	126,658,038 12	9,899,600 99
1907	92,853,235 59	39,848,624 25	3,676,452 95	136,378,312 79	9,720,274 67
1908	93,783,722 78	42,982,996 32	3,869,142 27	140,635,861 37	4,257,548 58
1909	96,254,583 74	44,547,034 58	4,085,811 58	144,887,429 90	4,251,568 53
1910	98,402,588 50	46,145,401 64	4,343,975 71	148,891,965 85	4,004,535 95
1911	97,705,409 04	52,370,267 02	4,645,137 11	154,720,813 17	5,828,847 32
1912	102,211,711 28	58,672,508 63	4,900,286 56	165,784,506 47	11,063,693 30
1913	104,515,830 88	62,980,976 91	5,205,361 05	172,702,168 84	6,917,362 37
1914	105,995,532 48	66,371,362 27	5,558,269 27	177,925,164 02	5,222,995 18
1915	106,523,164 40	69,707,168 45	5,957,696 22	182,188,029 07	5,262,865 05
1916	107,784,149 47	89,462,322 23	6,437,278 46	203,683,750 16	21,495,721 09
1917	105,872,386 86	104,900,140 15	6,671,238 79	217,443,765 80	13,760,015 64
1918	104,097,100 77	111,854,613 75	7,251,168 24	223,202,882 76	5,759,116 96

NATIONAL BANKS.

In order that we may show the entire banking resources of the State, it is customary to incorporate in the annual report of this Department a statement compiled from the latest available report of the Comptroller of Currency, which is that of August 27, 1918, showing the condition, on June 29th, 1918, of the sixty-three National Banks located in Maine. The statement thus compiled is as follows:

LIABILITIES.	
Capital stock paid in.....	\$6,965,000 00
Surplus fund.....	3,873,000 00
Undivided profits less expenses and taxes paid.....	2,531,000 00
Interest and discount collected but not earned.....	48,000 00
Amount reserved for taxes accrued.....	16,000 00
Amount reserved for all interest accrued.....	35,000 00
National bank notes outstanding.....	5,403,000 00
Due to Federal Reserve banks.....	5,000 00
Net amounts due to national banks.....	251,000 00
Net amounts due to banks and bankers.....	1,784,000 00
Demand deposits.....	26,470,000 00
Time deposits.....	35,838,000 00
United States deposits.....	1,915,000 00
United States bonds borrowed.....	399,000 00
Other bonds borrowed.....	155,000 00
Securities borrowed.....	457,000 00
Bills payable other than with Federal Reserve banks.....	953,000 00
Bills payable with Federal Reserve banks.....	553,000 00
Other liabilities.....	253,000 00
Total liabilities.....	\$87,904,000 00
Liabilities for rediscounts, including those with Federal Reserve banks...	\$1,089,000 00
ASSETS.	
Loans and discounts (exclusive of notes and bills rediscounted).....	\$40,421,000 00
Overdrafts.....	26,000 00
United States bonds (other than Liberty Loan bonds) and United States certificates of indebtedness.....	7,044,000 00
Liberty Loan bonds.....	2,658,000 00
Other bonds and securities.....	25,143,000 00
Stocks, other than Federal Reserve bank stocks.....	348,000 00
Subscription to stock of Federal Reserve bank.....	325,000 00
Banking house.....	1,129,000 00
Furniture and fixtures.....	189,000 00
Other real estate owned.....	103,000 00
Lawful reserve with Federal Reserve banks.....	3,074,000 00
Items with Federal Reserve banks in process of collection.....	245,000 00
Cash in vault and due from national banks.....	5,783,000 00
Net amount due from banks, bankers and trust companies.....	141,000 00
Exchanges for clearing house.....	353,000 00
Checks on other banks in the same place.....	91,000 00
Outside checks and other cash items.....	343,000 00
Redemption fund and due from United States Treasurer.....	276,000 00
Interest earned but not collected—approximate.....	47,000 00
War savings certificates and thrift stamps actually owned.....	65,000 00
Other assets.....	100,000 00
Total assets.....	\$87,904,000 00

The total National Bank resources on June 29th, 1918, were \$87,904,000 as compared with \$89,325,000 on September 11, 1917. During this period there was a decrease of \$3,684,000 in demand deposits and a decrease of \$356,000 in time deposits.

SAVINGS BANKS.

There are forty-five Savings Banks now doing business in the State, with total resources amounting to \$104,097,100.77, as compared with \$105,872,386.86 one year ago. The following is a comparative statement of their liabilities and resources on September 29, 1917, and September 28, 1918:

1917	LIABILITIES.	1918
\$97,578,024 26	Deposits	\$94,943,477 85
5,688,663 17	Reserve fund	5,826 810 03
14,496 16	Special reserve fund	13,810 77
2,564,673 27	Undivided profits	2,842,301 54
26,500 00	Other liabilities	470,700 58
\$105,872 386 96	Total liabilities	\$104,097,100 77
RESOURCES.		
\$1,547,571 36	United States bonds	\$5,173,534 38
	U. S. Certificates of Indebtedness	2,714,000 00
11,599,534 80	Public funds of Maine	11,305,750 72
10,907,487 68	Public funds out of Maine	6,633,282 93
9,830,313 78	Railroad bonds of Maine	9,725,132 93
31,891,828 53	Railroad bonds out of Maine	31,424,060 57
8,272,692 36	Corporation bonds of Maine	8,181,823 66
363,477 82	Corporation bonds out of Maine	445,925 32
3,790,757 09	Railroad stock of Maine	3,774,557 09
980,852 45	Railroad stock out of Maine	1,007,503 15
791,969 00	Corporation stock of Maine	792,926 80
41,460 00	Corporation stock out of Maine	41,460 00
1,182,597 00	National bank stock of Maine	1,145,697 00
4,500 00	National bank stock out of Maine	4,500 00
89,626 00	Other bank stock of Maine	87,926 00
15,570 435 46	Loans on mortgages of real estate	14,653,913 96
2,319,800 34	Loans on collateral	1,826,690 56
97,374 15	Loans to municipalities	101,616 40
585,135 20	Loans to corporations	596,359 70
1,708,698 12	Real estate investment	1,715,937 02
152,146 71	Real estate foreclosure	118,885 94
32,777 52	Furniture and fixtures	32,243 97
16,555 49	Premium account	12,441 49
3,771,281 78	Cash on deposit	2,311,112 93
344,024 35	Cash on hand	227,787 14
9,489 87	Other resources	42,031 11
\$105,872,386 86	Total resources	\$104,097,100 77
236,820	Number of depositors	233,374
\$412 04	Average to each depositor	\$406 82
3 78%	Average rate of dividends paid	3 89%
\$3,569,446 95	Amount of dividends paid	\$3,602,580 24
34,864 45	Municipal tax	34,888 13
402,810 46	State tax	356,522 31

This statement shows a decrease during the year of \$2,634,546.41 or 2.7% in total amount of deposits. During the same period the reserve and undivided profits available for the protection of depositors increased from \$8,253,366.44 to \$8,669,111.57—an increase of \$415,745.13. The reserve and undivided profits now amount to 9.13% of the total deposits as

compared with 8.45% one year ago. If you include "Other Liabilities," which was quite an item in the 1918 statement, the reserve and undivided profits now amount to 9.08% of the total deposits and other liabilities as compared with 8.45% one year ago.

A decrease in the amount of deposits does not in any respect impair the strength of the bank, if such withdrawals do not necessitate a reduction of the proportion of reserve and undivided profits as compared with its liabilities. On the contrary, such decrease in deposits without a corresponding reduction in reserve and undivided profits increases the percentage of reserve available for the protection of depositors. It is not the amount of reserve but rather its relation to, or percentage of, deposits which determines the soundness of an institution.

DEPOSITS AND WITHDRAWALS.

Deposits, September 29, 1917.....	\$97,578,024 26
Deposited during the year... \$16,366,571 76	
Dividends added during the year	3,602,590 64
	<hr/>
	\$19,969,162 40
Withdrawn during the year.	22,603,708 81
	<hr/>
Decrease during the year.....	2,634,546 41
	<hr/>
Deposits, September 28, 1918.....	\$94,943,477 85

The total deposits received during the year amounted to \$16,366,571.76 which is \$1,225,935.44 less than the amount of new deposits received during the previous year. It should be borne in mind, however, that the new deposits received during the previous year exceeded those of any other year, with one exception. The average amount of new deposits for each of the five years preceding 1918 amounted to \$16,506,734.16. As the statistics for the first four years of this period included the deposits of three savings banks, since converted into trust companies, it is apparent that the amount of new deposits received during the past year is approximately the same as the average for the preceding five years.

In view of the exceptional opportunities to obtain high grade securities at a very low price, and the several active Liberty Loan and Thrift Stamp campaigns, urging people to invest their current savings in the most worthy cause of winning the war, it would seem from the foregoing statement of deposits, that as a rule, people of limited means prefer to deposit a very substantial part of their savings in banks where the funds will not only be safely invested, but also be available in such amounts and at such times as occasion may require. That the banks have invested such savings wisely and patriotically is indicated by the very material increase in the amount of government securities held by our Maine banks.

The total amount of withdrawals during the year has been \$22,603,708.81 as compared with \$21,995,912.43 the previous year. The net decrease in deposits during the year amounted to \$2,634,546.41. A tabulation of the weekly reports received by this department shows a very rapid recovery in amount of deposits between the several Liberty Loans. During the period between the second and third Liberty Loans, from January 19, 1918, to March 30, 1918, there was an increase in deposits amounting to \$902,386.00. There was also an increase of \$1,032,574.00 during the period preceding the Fourth Loan. Should the present wage scale continue for any length of time there will undoubtedly be a very material gain in savings deposits during the coming year.

In this connection it is interesting to note the effect of the Liberty Loans on the several classes of deposits as indicated by the following table, showing the various classes of deposits in savings banks, the number of depositors and amount of deposits in each class and a comparison with the same items for 1917:

EXHIBIT A.	1917.		1918.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less.....	174,004	\$17,771,032 37	172,708	\$17,552,884 82
Deposits of over \$500 and not over \$2,000.....	55,358	59,473,447 30	52,452	54,857,600 32
Deposits of over \$2,000 and not over \$5,000.....	7,091	17,340,371 67	7,809	19,268,616 83
Deposits of over \$5,000.....	367	2,993,172 92	405	3,264,375 88
Total.....	236,820	\$97,578,024 26	233,374	\$94,943,477 85
EXHIBIT B.				
Deposits of \$2,000 or less...	229,362	\$77,244,479 67	225,160	\$72,410,485 14
Deposits of over \$2,000....	7,458	20,333,544 59	8,214	22,532,992 71
Total.....	236,820	\$97,578,024 26	233,374	\$94,943,477 85

There are at the present time 233,374 depositors as compared with 236,820 at the time of the last annual report. This shows a net decrease of 3,446 depositors. If you will analyze the foregoing statement you will note that while there was a material loss in number of small depositors, this was partially off-set by an increase in the number of larger depositors.

There was a decrease of 4,202 in number and \$4,833,994.53 in amount of deposits of \$2,000 or less. Of the foregoing, 1,296 in number and \$218,147.55 in amount represented deposits of \$500 or less, while the remaining 2,906 in number and \$4,615,846.98 in amount represented deposits ranging from \$500 to \$2,000. On the other hand there was an increase of 718 in number and \$1,928,245.16 in amount of deposits ranging from \$2,000 to \$5,000. There was also an increase of 38 in number and \$271,202.96 in amount of deposits of over \$5,000.

This decrease in number and amount of deposits of \$2,000 or less, may have been due, in part, to the change in the statutes, which became operative in July, 1917, increasing the limit of ordinary deposits to \$5,000. Prior to the adoption of this act, ordinary deposits were limited to \$2,000. When deposit accounts reached this limit, the natural course was to open a new account in another institution for the deposit of subsequent savings. Under the recent amendment, depositors whose

accounts have reached \$2,000 may continue to deposit in the same institution until such account reaches \$5,000. The natural result of such legislation would be to somewhat check the increase in number of small deposit accounts, and add to the amount of deposits in excess of \$2,000.

It is very apparent, however, that other causes must have contributed largely to this decided decrease in the number of small depositors. The greater part of such loss was no doubt due to the Liberty Loan campaigns during which the people were urged to subscribe to the government loans to the utmost of their ability. While it is true that the government urged the public to pay for their bonds out of current and future savings rather than to withdraw their past savings already invested by the banks, nevertheless, depositors of limited means frequently drew upon their past savings to enable them to subscribe more liberally for Liberty Bonds.

DIVIDENDS.

The following table gives the rate and amount of dividends paid by the savings banks during the year ending September 28, 1918, and a comparison with those of the previous year:

1917.		RATE OF DIVIDENDS.	1918.	
Number of banks.	Amount of dividends.		Number of banks.	Amount of dividends.
28	\$1,876,920 92	4 per cent paid by.....	32	\$2,627,052 80.
1	30,032 21	3½ per cent paid by.....	3	476,771 91
16	1,662,493 82	3¼ per cent paid by.....	10	498,765 93
45	\$3,569,446 95	3.78% average rate, 1917....	45	\$3,602,590 64
		3.89% average rate, 1918....		

The average rate paid during the past year has been 3.89% as compared with the average rate of 3.78% for the preceding year. During the year six savings banks have increased their rate from 3½ to 4 per cent. As two of these institutions did not increase their rates until the latter part of the year, the average rate for the next year will show somewhat higher than

at present, assuming that there is no further change in rates. The dividend rates paid during the past ten years are shown by the following table:

	1909.	1910.	1911.	1912.	1913	1914.	1915	1916.	1917.	1918.
5% paid by.....	-	-	1	-	-	-	-	-	-	-
4½% paid by.....	1	-	-	-	-	-	-	-	-	-
4% paid by.....	37	29	30	30	33	34	33	29	28	32
3½% paid by.....	3	3	1	3	1	-	1	4	1	3
3% paid by.....	10	19	17	15	14	14	14	15	16	10
2½% paid by.....	1	-	-	-	-	-	-	-	-	-
2% paid by.....	-	1	-	-	-	-	-	-	-	-
Total number.....	52	52	49	48	48	48	48	48	45	45
Average rate.....	3.90	3.81	3.92	3.89	3.91	3.91	3.89	3.82	3.78	3.89

INVESTMENTS.

The following table shows the several classes of investments held by the savings banks, the amount of each class and its percentage to the whole, and a comparison with the same classes of one year and ten years ago:

RESOURCES.	1918.	1917.	1908.
United States bonds.....	\$5,173,534 38	4 97	1.46
U. S. Certificates of Indebtedness.....	2,714,000 00	2 61	-
Public funds of Maine.....	11,305,750 72	10 86	10 96
Public funds out of Maine.....	6,633,282 93	6 37	10 30
Railroad bonds of Maine.....	9,725,132 93	9 34	9 29
Railroad bonds out of Maine.....	31,424,060 57	30 19	30 12
Corporation bonds of Maine.....	8,181,823 66	7 86	7 81
Corporation bonds out of Maine.....	445,925 32	43	34
Railroad stock of Maine.....	3,774,557 09	3 63	3 58
Railroad stock out of Maine.....	1,007,503 15	97	93
Corporation stock of Maine.....	792,926 80	76	71
Corporation stock out of Maine.....	41,460 00	04	04
National bank stock of Maine.....	1,145,697 00	1 10	1 12
National bank stock out of Maine.....	4,500 00	01	01
Other bank stock of Maine.....	87,926 00	08	08
Loans on mortgages of real estate.....	14,653,913 96	14 08	14 71
Loans on collateral.....	1,826,690 56	1 75	2 19
Loans to municipalities.....	101,616 40	10	09
Loans to corporations.....	596,359 70	57	55
Real estate investment.....	1,715,937 02	1 65	1 62
Real estate foreclosure.....	118,885 94	11	14
Furniture and fixtures.....	32,243 97	03	03
Premium account.....	12,441 49	01	02
Expense account.....	-	-	-
Other resources.....	42,031 11	04	01
Cash.....	2,538,900 07	2 44	3 89
Total.....	\$104,097,100 77	100.00	100.00

The only material changes in the classes of investments, as compared with those of the preceding year, are a very gratifying increase of \$6,339,963.02 in United States bonds and certificates of indebtedness, and a decrease of \$4,274,204.75 in municipal bonds out of Maine. The foregoing statement is based on the annual returns of September 28, 1918. Since that date occurred the Fourth Liberty Loan, and the monthly returns of the savings banks show a further substantial increase in the amount of government securities held by savings banks.

The tax returns of September 28, 1918, show that approximately 54.5 per cent of the foregoing resources are Maine investments. Of the remaining resources, 7.5 per cent are government securities, and the balance of 38 per cent represents investments outside the State.

The department is endeavoring to make an analysis of our savings bank investments as compared with the savings bank investments of other states. The following is a summary of such comparative analysis, showing the percentage of each class of investments to total resources for the year 1917:

	Maine	N.H.	Vt.	Mass.	R. I.	Conn.	N. Y.
United States, State and Municipal bonds.....	22.72	9.75	15.24	10.81	13.59	18.92	.....
Railroads stocks and bonds.....	43.92	26.33	1.32	20.93	.....	31.89	.....
Railroad and other public service stocks and bonds.....					41.24	.....	.....
Miscellaneous bonds.....	8.15	8.45	.98	2.05	2.14	.....	39.13
Bank stock.....	1.21	2.55	.37	1.09	2.20	1.68	.....
Miscellaneous stock.....	.75	2.23	.....	.....	.34	.....	.....
Real estate mortgages.....	14.71	34.54	69.48	48.79	28.54	39.76	51.43
Loans on collateral.....	2.19	4.35	1.82	.....	2.21	3.00	.....
Loans to municipalities.....	.09	.65	.84	.....	1.36	.....	.....
Loans on personal security.....	.55	7.71	2.79	13.07	.....	.54	.....
Real estate and fixtures.....	1.79	1.04	.51	1.02	.65	.80	1.62
Miscellaneous assets.....	.03	.10	2.23	.06	3.14	.34	1.34
Cash (on hand and on deposit).....	3.89	2.30	4.42	2.18	4.59	3.07	6.48
	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Stocks and bonds.....	76.75	49.31	17.91	34.31	59.50	52.49	39.13
Real estate mortgages.....	14.71	34.54	69.48	48.79	28.54	39.76	51.34

The foregoing comparative statement indicates that in the matter of investments, the Maine Savings Banks have pursued a policy different from that of the Mutual Savings Banks of the other New England States and New York. You will note that Maine Savings Banks have a much larger percentage of their resources in stocks and bonds, especially railroad securi-

ties, while the percentage of real estate investments is much less than in the other states.

Practically all the resources of Maine Savings Banks consist of long term securities, mortgage loans on real estate and other non-liquid investments. It is difficult for the banks to arrange these investments so that they mature regularly at short intervals and in sufficient amounts to meet any unusual demand for funds.

Events of the past year have emphasized the importance of having sufficient liquid assets to meet unusual conditions that may arise. The change in our statutes, increasing the limit of ordinary deposits to \$5,000, and the trend of recent years toward larger individual deposits have made necessary a larger percentage of comparatively liquid assets available to meet unusual demands. I would therefore recommend that savings banks be permitted to invest a limited amount of their deposits in high grade bank acceptances which are eligible for rediscount with Federal Reserve Banks. These bank acceptances are as safe, and nearly as liquid, as the interest bearing deposits of savings banks now held by their correspondent banks, and the rate of yield would be larger than on such deposits.

This proposed change in the investment laws would not in the slightest degree lower the standard of security established for savings bank investments. Such amendment would not only enable the banks to maintain a more liquid condition, but also afford a means of temporarily absorbing surplus funds whenever there is a scarcity of attractive long term investments.

TAXATION OF SAVINGS BANKS.

The amount of savings bank taxes for the present year is \$356,522.31,—a decrease of \$46,288.15 from that of the previous year. This decrease was due in part to a decrease in the amount of deposits and the fact that there were 48 savings banks in 1917 as compared with 45 in 1918—three institutions having changed over to trust companies during 1917 and are now taxed as such. The decrease was also largely due to the very material increase in amount of government securities.

which are exempt from taxation, and a decrease in the amount of municipals of other states which are taxable in Maine.

Former bank commissioners have frequently called attention to the need of further reduction in the tax burden placed upon savings banks. The 1915 legislature amended the statutes by exempting investments in such notes and bonds, secured by mortgages on real estate in this State, as are exempt from taxation in the hands of individuals. Attention has already been called to the comparatively small amount of resources of savings banks now invested in real estate loans. We realize however that any material relief from the present burden of taxation under this section would be gradual and necessarily require some time, as any immediate change in the investments could not be made without loss to the institutions. In this connection, we should bear in mind that this amendment gave to the banks only such exemptions as were already enjoyed by individuals and other corporations.

In determining the amount of the savings bank franchise tax, certain deductions are allowed from the average amount of deposits, reserve fund and undivided profits. We should not overlook the fact, however, that individuals and other corporations also enjoy all these exemptions allowed to savings banks, excepting the deduction of two-fifths of the value of other Maine investments. Even the latter exemption, in favor of "other Maine investments" was not intended to lighten the tax burden of the banks, as the legislature at the same time provided for the taxation of the reserve fund and undivided profits, which had not been previously taxed. The principal object of this legislation was to assist in the development of home industries by encouraging banks to invest in Maine securities, and, when adopted, actually resulted in an increase of the tax burden of savings banks. I have dwelt upon the matter of exemption at some length, because of the existing feeling that savings banks have been especially favored in this respect.

The principal function of the Mutual Savings Bank is to encourage thrift among people of moderate circumstances. Of the total number of 233,374 depositors, 74% represent deposits

of not over \$500; 22% represent deposits ranging from \$500 to \$2,000, and the remaining 4% represent deposits of over \$2,000.

The savings banks receive these small savings, which collectively amount to considerable sums, and invest them in such manner as to insure safety and a fair return to the depositors. These mutual institutions are operated solely for the benefit of the depositors, who receive all the profits after the deduction of taxes, expenses, and a reasonable sum set aside for the protection of depositors against future losses. The conservative investment of these funds and adequate provision against loss is of the first importance. It is also imperative that the banks should be able to pay a satisfactory rate of dividend if they are to retain and increase these deposits.

During the past year six savings banks have increased their dividend rate from $3\frac{1}{2}\%$ to 4%. Thirty-five of the banks are now paying 4% dividends, while the remaining ten continue to pay $3\frac{1}{2}\%$. The average rate paid during the year was 3.89%. When the United States entered the war practically every New England Savings Bank, except those of Maine and New Hampshire, was paying 4% dividends, and since that time many have increased their rate to $4\frac{1}{2}\%$. The average rate in Maine compares unfavorably with that of other states, and even the present rate should not be maintained long unless the legislature adopts a policy toward its savings institutions similar to that which has existed in Massachusetts for many years.

The trust companies and national banks, conducting savings departments in direct competition with Mutual Savings Banks, are better able to stand the burden of taxation, as they have a broader field for investment and consequently a higher rate of income. It is impossible to make a comparison of the tax rates paid by savings banks as compared with the rate paid by Maine Trust Companies and banks of other states, except by a comparison of the total deposits with the total amount of taxes actually paid by each class of institutions. During the past year the average rate of tax actually paid by our Savings Banks on their total deposits was approximately .37% as compared with .30% paid by Maine Trust Companies on

their savings deposits. The National Banks pay no tax on their deposits although they are in direct competition with our state institutions, and now hold interest-bearing deposits amounting to rising \$35,000,000. Our Savings Banks also face competition with the banks of Massachusetts, which pay $4\frac{1}{2}\%$ interest and are extensively soliciting deposits by mail. The Massachusetts banks are in a position to pay higher rates as their average tax rate has been for many years less than one-half the average rate paid by Maine Savings Banks.

I realize that this may seem an inopportune time to suggest any reduction in taxation, but do not feel that such a fact can justify the State in continuing what seems to me to be an unwise and unjust policy toward its Savings Banks.

TRUST COMPANIES.

The following table gives a comparative statement of the Trust Companies as shown by their reports of September 29, 1917, and September 28, 1918:

1917	LIABILITIES.	1918
\$4,407,900 00	Capital stock	\$4,523,400 00
3,264,750 00	Surplus	3,333,800 00
2,616,133 20	Undivided profits	2,822,811 58
47,220,542 94	Savings deposits	47,511,090 01
33,443,185 72	Demand deposits	34,534,738 93
2,793,506 80	Certificates of deposit	2,017,861 17
7,297,219 09	Trust department	8,309,474 30
2,280,872 66	Sinking funds for corporations	2,190,453 22
34,773 83	Unpaid dividends	1,450 00
152,509 06	Due to other banks and bankers	157,649 57
164,638 07	Treasurer's checks outstanding	180,450 66
1,057,747 73	Bills payable	4,270,367 46
-	Re-discounts	1,876,669 07
166,361 05	Other liabilities	124,397 78
\$104,900,140 15	Total liabilities	\$111,854,613 75

RESOURCES.

\$39,414,443 53	Demand and time loans	\$40,436,020 99
9,154,005 59	Loans on mortgages of real estate	8,921,600 70
49,659 19	Overdrafts	64,164 25
36,686,511 42	Stocks and bonds	40,930,606 56
7,296,309 09	Trust investments	8,309,474 30
2,276,454 22	Sinking funds investments	2,184,069 17
1,213,442 66	Real estate owned	1,349,268 79
187,679 53	Due from other banks and bankers	598,486 58
221,308 24	Furniture and fixtures	301,516 95
6,466,661 18	Cash on deposit	6,584,426 29
1,839,289 56	Cash on hand	1,930,356 54
94,375 94	Other resources	244,622 63
\$104,900,140 15	Total resources	\$111,854,613 75

136,948	Number of depositors, savings deposits	142,996
68,831	Number of depositors, demand deposits	71,354
1,311	Number of depositors, certificates of deposit	1,097
207,090	Total number of depositors	215,447
\$474,708 50	Amount of dividends on stock	\$498,880 50
1,657,684 54	Amount of interest on savings deposits	1,807,009 29
430,124 51	Amount of interest on demand deposits	450,614 52
3.75%	Average rate of interest on savings deposits	3.79%
10.77%	Average rate of dividends on stock	11.03%
\$167,642 10	State tax	\$151,769 71

There has been a very rapid growth in the number of Trust Companies and the amount of their resources during the past ten years. Their total resources now exceed that of any other class of banking institutions in the State.

During the past ten years the Trust Companies have increased in number from 40 to 52, and in amount of resources

from \$42,982,996.32 to \$111,854,613.75. Their total deposits now amount to \$84,063,690.11 as compared with the total deposits of National Banks located in Maine amounting to \$64,223,000.00. The total resources of Maine Trust Companies now exceed the total resources of National Banks located in the State by approximately \$24,000,000.

During the past year the Trust Companies have gained 8,357 in number of depositors and \$606,454.65 in amount of deposits. The average rate of interest paid depositors has increased from 3.75% to 3.79%, and the average rate of dividends on stock has increased during the year from 10.77% to 11.03%.

The growth of Maine Trust Companies is indicated by the following table showing their number, the amount of capital stock, surplus, deposits and total assets for each of the past twenty years:

YEAR.	Number.	Capital.	Surplus	Deposits.	Assets.
1899.....	17	\$1,598,943 70	\$346,000 00	\$8,673,369 86	\$11,802,252 29
1900.....	17	1,501,700 00	363,000 00	9,931,738 32	13,295,402 92
1901.....	18	1,626,800 00	381,100 00	11,573,934 22	15,207,325 55
1902.....	18	1,676,800 00	446,150 00	13,039,661 65	17,035,941 70
1903.....	23	2,022,000 00	885,400 00	14,840,408 42	19,914,010 63
1904.....	23	2,072,000 00	974,150 00	17,039,245 71	22,928,005 22
1905.....	26	2,275,000 00	1,283,500 00	21,493,524 64	27,984,858 58
1906.....	33	2,875,000 00	1,701,450 00	25,015,181 89	33,542,166 46
1907.....	39	3,158,800 00	1,840,336 01	29,929,219 04	39,848,624 25
1908.....	40	3,186,400 00	1,897,634 81	33,285,601 30	42,982,996 32
1909.....	40	3,137,900 00	2,071,622 81	34,639,209 97	44,547,034 58
1910.....	40	3,238,600 00	1,994,054 81	36,283,021 14	46,145,401 64
1911.....	42	3,339,900 00	2,173,807 54	41,929,281 02	52,370,267 02
1912.....	44	3,415,400 00	2,361,421 00	45,817,521 47	58,072,508 63
1913.....	45	3,465,400 00	2,505,421 00	47,215,159 04	62,980,976 91
1914.....	46	3,665,400 00	2,540,640 00	49,474,355 63	66,371,362 27
1915.....	46	3,690,400 00	2,620,665 56	52,605,216 62	69,707,168 45
1916.....	46	4,015,900 00	2,877,140 00	71,034,146 05	89,462,322 23
1917.....	49	4,407,900 00	3,264,750 00	83,457,235 46	104,900,140 15
1918.....	52	4,523,400 00	3,333,800 00	84,063,690 11	111,854,613 75

The increase of three in the number of Trust Companies occurred before the date of the last annual report, December 1st, 1917. They are the Limestone Trust Company of Limestone, the Katahdin Trust Company of Patten, and the Ashland Trust Company of Ashland. As these new Trust Companies did not begin the transaction of business until after the time of filing the returns of September 29, 1917, they do not appear in the statement of 1917. During the past year the

Kennebec Trust Company of Waterville established a branch at Jackman, and the Casco-Mercantile Trust Company opened a branch office in Portland.

The statutes of Maine now provide that Trust Companies may become members of the Federal Reserve Bank of the district, and in that event, become subject to the reserve requirements of the "Federal Reserve Act" in lieu of the present reserve requirements of Trust Companies of Maine.

The Merrill Trust Company of Bangor, and the Fidelity Trust Company of Portland have become members of the Federal Reserve Bank of Boston. While I believe thoroughly in the Federal Reserve System, I am not of the opinion that all Maine Trust Companies should become members of the system, regardless of local conditions and the nature of the company's business. The re-discount privilege with the Federal Reserve system would no doubt be of a very material advantage to some Trust Companies, while in the case of other Trust Companies there would be but little occasion to resort to the Federal Reserve Bank. It therefore resolves itself into a question, in each individual case, as to whether the bank's business is such that it will derive any particular advantage by joining the system.

The present provisions relative to loans by Trust Companies are much more liberal than the regulations of other states, and as a result excessive loans to individuals or corporations are not uncommon. Under our statutes there is no limit to the amount that a Trust Company may loan to any individual or corporation, provided the loan is secured by collateral, which, in the opinion of a majority of the investment board, shall be of a value equal to the excess of the loan above 25% of the company's capital, unimpaired surplus and net undivided profits. In my opinion, it is extremely unwise to permit Trust Companies to make single loans in amount equal to and sometimes in excess of the total capital stock of the bank. I would therefore recommend that the statute be amended limiting loans to a fixed percentage of the capital stock and surplus of the bank. Such limitation is not likely to work a hardship on heavy borrowers having adequate collateral,

because such borrowers should be able to divide their loans among several banks, and thereby insure a safer distribution of loans.

TAXATION OF MONEY DEPOSITED WITHOUT THE STATE.

Chapter 189 of the New Hampshire Public Acts of 1917 provides that money deposited in any bank without the State on interest is taxable to the resident owner thereof. The Act further provides that, "If any state exempts similar deposits in banks in this State, including the interest thereon, to owners residing in that state, the provisions of this act shall not apply to deposits in that state." Similar laws have been enacted by the legislatures of Vermont and Massachusetts. Our Maine banks hold a large amount of deposits belonging to residents of other states, the greater part of these being deposits of residents of New Hampshire. As a result of this legislation, interest bearing deposits in Maine banks belonging to residents of any of the above mentioned states are taxed in said states unless the Maine legislature enacts reciprocal legislation. Quite a few New Hampshire depositors have already withdrawn their deposits from our Maine banks rather than pay a tax in New Hampshire, and the withdrawals will continue unless the legislature of Maine passes similar legislation. I therefore recommend the immediate enactment of legislation similar to that of New Hampshire, and would urge that an emergency clause be attached to the bill. Unless such an emergency clause is so attached, many non-resident depositors will be compelled to withdraw their deposits from Maine banks before the Act becomes operative, in order to avoid taxation in their respective states.

The enactment of such legislation would not deprive the State of Maine of any revenue that it now receives. On the contrary, the failure to pass such legislation would result in a loss of deposits to our Maine banks, and a consequent decrease in the amount of franchise tax received by the State.

LOAN AND BUILDING ASSOCIATIONS.

There has been no change in the number of Loan and Building Associations during the past year. The following is a comparative statement of the 38 associations, showing their liabilities and resources on September 29, 1917, and September 28, 1918:

1917	LIABILITIES.	1918
\$5,487,639 57	Accumulated capital	\$5,977,130 62
196,419 78	Guaranty fund	211,314 69
296,919 28	Advance payments	296,377 11
4,708 06	Forfeited shares	6,865 67
39,820 41	Due on loans	34,685 69
449,913 87	Bills payable	510,774 90
191,584 16	Profits	218,871 88
4,233 66	Other liabilities	4,147 68
\$6,671,238 79	Total liabilities	\$7,251,168 24
RESOURCES.		
\$6,147,956 45	Loans on mortgages of real estate	\$6,700,623 23
123,742 19	Loans on shares	149,918 53
11,400 00	Other loans	6,550 00
116,564 92	Real estate foreclosure	136,719 39
52,982 00	Stocks and bonds	115,921 21
2,925 48	Permanent expense	3,326 60
205,442 14	Cash	132,546 92
10,225 61	Other resources	5,562 36
\$6,671,238 79	Total resources	\$7,251,168 24
14,959	Number of shareholders	15,057
101,840	Number of shares outstanding	100,448½
33,953	Number of shares pledged for loans	36,155
4,925	Number of borrowers	5,259
6,013	Number of loans	6,260
4.32%	Average rate of interest allowed on advance payments	4.40%
.68%	Average premium charged on loans	.68%
5.96%	Average rate of interest charged on loans	6.01%
5.68%	Average rate of dividends paid	5.71%
\$298,736 78	Amounts of dividends paid	\$320,377 84

During the past year there has been an increase of \$489,-491.05 in the amount of accumulated capital as compared with an increase of \$225,585.89 during the previous year. The guaranty fund shows an increase of \$14,894.91, and the amount of undivided profits increased \$27,287.72. There was an increase of 98 in the number of shareholders, and a decrease of 1,391 in the number of shares outstanding. The returns also show a gain of 334 in the number of borrowers, and a gain of 247 in the number of loans.

The growth of Loan and Building Associations during the last twenty years is shown by the following table:

Year.	Number of associations.	Number of share holders.	Accumulated capital.	Guaranty fund.	Number of loans.	Amount of loans.	Assets.				
1899	32	8,155	\$2,701,960	84	\$47,965	75	3,520	\$2,603,720	71	\$2,975,716	47
1900	33	8,064	2,623,334	10	54,968	30	3,400	2,475,575	74	2,862,178	53
1901	34	8,073	2,601,051	48	62,291	72	3,426	2,510,790	12	2,865,380	98
1902	34	8,255	2,579,991	27	66,768	16	3,336	2,467,199	33	2,854,626	60
1903	35	8,444	2,632,815	71	68,227	82	3,514	2,556,014	75	2,932,206	28
1904	35	8,539	2,755,719	72	69,302	80	3,663	2,751,875	02	3,097,237	78
1905	35	8,694	2,839,587	89	74,245	92	3,893	2,584,660	05	3,192,473	92
1906	35	8,966	3,007,306	64	78,373	11	3,975	3,106,263	63	3,434,926	94
1907	35	9,345	3,200,733	49	83,436	66	4,092	3,360,914	65	3,676,452	95
1908	35	9,429	3,421,221	83	92,043	43	4,287	3,554,230	46	3,869,142	27
1909	35	9,691	3,560,589	88	102,736	38	4,579	3,784,256	45	4,085,811	58
1910	35	9,949	3,705,730	64	111,670	67	4,792	4,123,836	69	4,343,975	71
1911	37	10,611	3,961,721	81	126,348	64	4,850	4,402,213	96	4,645,137	11
1912	37	11,118	4,176,093	15	140,852	21	4,957	4,630,293	90	4,901,396	10
1913	37	11,389	4,380,006	39	153,257	35	5,213	4,946,988	02	5,205,361	05
1914	37	12,113	4,586,796	27	152,054	46	5,563	5,300,849	70	5,558,269	27
1915	37	13,120	4,874,424	81	154,233	63	5,814	5,709,062	59	5,957,616	22
1916	38	14,584	5,262,053	68	183,482	28	6,013	6,009,919	52	6,437,278	46
1917	38	14,959	5,487,639	57	196,419	78	6,013	6,283,098	64	6,671,238	79
1918	38	15,057	5,977,130	62	211,314	69	6,260	6,857,091	76	7,251,168	24

SMALL LOAN AGENCIES.

The 1917 legislature passed an act regulating the business of making small loans. This act, which was intended to remedy the so-called "loan shark evil," provides that no person, co-partnership or corporation shall engage in the business of making loans of three hundred dollars, or less, at a greater rate of interest than twelve per cent per annum, without first obtaining a license from the Bank Commissioner.

Applicants for a license are required to pay an annual license fee of fifty dollars and file a satisfactory bond in the sum of one thousand dollars. Upon receipt of such fee and bond, the Commissioner is required to issue a loan agency license. He may, however, upon notice to the licensee and opportunity to be heard, revoke such license if satisfied that the licensee has violated any provisions of said act or any existing statute. Such licensees are authorized to make loans at a rate of interest not to exceed three and one-half per cent per month, but shall make no other charge for commissions or expenses except lawful recording fees.

There are now 26 Small Loan Agencies operating under the supervision of this department. These agencies are required to keep such books and records as will enable the department to determine whether the provisions of the act are being observed. From time to time, investigations have been made by a representative of the department, and it has been found that the licensed agencies are conducting their business in accordance with the statutory requirements.

Special attention has also been given to the investigation of unlicensed money lenders, and the department has secured the conviction of five persons found guilty of making loans in violation of the statute. The fees received from these Loan Agencies during the past year amounted to \$1,275.00.

INDUSTRIAL BANKS.

On August 21, 1918, the Portland Morris Plan Bank, organized at Portland with a capital stock of \$50,000 was authorized to begin the transaction of business. During the short period of its existence this bank has done a very satisfactory and commendable business.

"BLUE SKY LAW."

I desire to call your special attention to the importance of continuing the work already undertaken in connection with the enforcement of the provisions of the so-called "Blue Sky Law." This law is intended to prevent the sale of worthless securities to the uninformed investors who are so often the victims of unscrupulous promoters and brokers. Such securities are usually sold to that class of investors who are least able to stand the loss, and means a loss not only to the unfortunate victim, but also to the State, and to the banking institutions which might otherwise receive such funds for investment in legitimate enterprises.

During the past year the licenses of 142 dealers have been renewed, eighteen new dealers have been licensed, and 21 applications have been either refused, withdrawn, or dismissed without prejudice. One applicant appealed from the decision of the Bank Commissioner. A hearing was had before a justice of the supreme judicial court and the applicant's petition dismissed. The 160 dealers and 161 salesmen licensed by this department during the past year have paid \$1,964.50 into the State treasury.

In so far as the funds available permitted, the department has endeavored to prevent the sale of securities by unlicensed dealers. Warrants were secured for the arrest of seven men. Four were apprehended and bound over to await the action of the grand jury. No indictments were returned in three of these cases and the fourth is now awaiting the action of the grand jury. Warrants are now outstanding against three men who have not yet been apprehended.

Funds should be available for a more thorough investigation and enforcement of this statute. The present registration fee is twenty-five dollars for dealers and five dollars for salesmen. The annual renewal fee for dealers and salesmen is five dollars each. I would recommend that the salesmen's registration fee be increased to ten dollars, and that the annual renewal fee should be twenty-five dollars for dealers and ten dollars for salesmen, provided such fees are used for the enforcement of the "Blue Sky Law." Such increase in fees would furnish sufficient funds for the proper enforcement of the law, and make this branch of the Banking Department self-supporting. I do not anticipate that there would be any serious opposition to such increase, provided the fees were to be used for the protection of licensed dealers against the competition of unlicensed promoters.

Appended hereto, and made a part of this report, you will find tabulations of the statistics and reports of examinations of the institutions under the supervision of this department. Also the reports of the receivers having charge of the banks now in process of liquidation.

I have already called attention to the rapid growth of our State institutions during the past few years. Our State banks are now in direct competition with the member banks of the Federal Reserve System, which advertise the fact that they are under Federal supervision. It is therefore important that the supervision and examination of our State institutions should compare favorably with that of the Federal system. Such a standard can be maintained only by a material increase in appropriations for the Banking Department.

Respectfully submitted,

FRANK L. PALMER,
Bank Commissioner.

REPORTS OF RECEIVERS.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK, BATH.

BATH, MAINE, November 5, 1918.

*To the Hon. Frank L. Palmer, Bank Commissioner, Augusta,
Maine:*

Under order of court the Bath Trust Company, Receiver of the People's Safe Deposit & Savings Bank of Bath, Maine, respectfully presents the following statement of its progress in settlement of the affairs of said bank since its last report to your department under the date of November 6, 1917.

RECEIPTS.

Cash on hand, November 6, 1917.....	\$6,702 40
Interest on stocks and bonds.....	1,992 00
Rents	125 00
Sale Jackson Block Shop.....	6,000 00
Miscellaneous	55 37
	\$14,874 77

DISBURSEMENTS.

Premium on receiver's bond.....	\$25 00
Sundry expense	14 50
Cash on deposit in the Bath Trust Company, Nov. 5, 1918.....	14,835 27
	\$14,874 77

ASSETS NOW IN HANDS OF THE RECEIVER AT PAR VALUE.

\$5,000 Concord, Maynard & Hudson Street, (Mass.) 5s, 1922.	
5,000 Kansas City, Excelsior Springs & Northern, 4s, 1928.	
2,500 Rochester, Syracuse & Eastern, 5s, 1957.	
5,000 Rutland-Canadian, 4s, 1949.	

2,000	St. Louis & San Francisco, Con. Mtg. 4s, 1951, (Central Trust Company, Rec't).	
25	Shares Rochester, Syracuse & Eastern, preferred.	
10	Shares Rochester, Syracuse & Eastern, common.	
20	Shares Duluth-Superior Traction Co., preferred.	
8	Shares Kansas City Southern, preferred.	
23	Shares First National Bank of Bath, Maine.	
\$1,200	5% Gold bonds Mississippi Valley Railway & Power Co. Bond Certificate due July 1, 1920, \$195.74.	
3	Shares (Com. stock) Mississippi Valley Railway & Power Co.	
19½	Shares (Pref. stock) Mississippi Valley Railway & Power Co.	
15	Shares Pittsburgh & West Virginia R. R., preferred.	
30	Shares Pittsburgh & West Virginia R. R., common.	
	Collateral loan uncollected.....	\$2,900 00
	Cash on deposit	14,835 27

Under order of Court the Bath Trust Company by its Treasurer respectfully presents the condition of the affairs of the People's Safe Deposit & Savings Bank, in liquidation. Since the last report the Real Estate has been disposed of at a higher price than was carried on the books of the Bank. There is no immediate prospect of winding up the affairs of this Bank owing to the depressed condition of the security market. As the depositors have already secured their entire principal we believe that it is good business judgment to defer the sale of the remainder of the assets especially in view of the fact that many of the securities are in the process of reorganization and in consequence would bring practically nothing if thrown on the market.

Respectfully submitted,

BATH TRUST COMPANY, *Receiver.*

(Signed) W. B. MUSSENDEN, *Treasurer.*

MOUSAM RIVER TRUST COMPANY—SANFORD.

SANFORD, MAINE, November 26, 1918.

To the Honorable Frank L. Palmer, Bank Commissioner of Maine:

The undersigned, Lucius B. Swett, of Sanford, in the county of York, Receiver of the Mousam River Trust Company, respectfully reports:

That he was duly appointed Receiver of said Trust Company by decree of the Supreme Judicial Court, dated June 2, 1917, to succeed the late Arthur W. Beale, former Receiver, who died on April 21, 1917, and forthwith qualified by giving bond as required by said decree of appointment, and by accounting made by Annie S. Beale, executrix of the will of said Arthur W. Beale, and accepted, approved and allowed by said Supreme Judicial Court, the following assets of said Trust Company were transferred to him as Receiver on December 21, 1917:

Real estate, Sanford, Maine.....	\$5,000 00
Loans and discounts, uncollected.....	47,001 20
Springvale Spinning Co., (Loan Account).....	3,543 23
Overdrafts, uncollected	344 21
Cash balance in bank.....	40,445 92
Cash on hand.....	48 20
	<hr/>
	\$96,382 76

That by an account dated March 20, 1918, and allowed on April 20, 1918, it is shown that items of interest were collected since above assets came into your Receiver's hands to the amount of \$1,690.74 making total assets of \$98,073.50 from which amount there was paid on claims against said Trust Company and expenses of Receivership \$2,021.67 which, allowing for loss on sale of real estate of \$50.00 left a balance of assets in the hands of your Receiver, on allowance of said account, amounting to \$96,001.83, of which amount \$48,164.81 was unconverted assets and \$47,837.02 represented cash and cash deposits.

That later by decree of Court your Receiver was authorized to pay all Depositors of said Trust Company in full for their

deposits and in addition to pay to Savings Depositors interest on their deposits. According to the second account of your Receiver filed in said Supreme Judicial Court and dated August 8, 1918, he charged himself with the balance of the prior account, \$96,001.83 and in addition the income since first account, being interest collected, amounting to \$3,498.37, making the total with which he charged himself in said account \$99,500.20, and he asked to be credited with the following disbursements:

Paid Savings Depositors	\$25,002 04
Paid Checking Depositors.....	2,993 45
Paid claims against Trust Company.....	1,825 02
Paid interest to Savings Depositors.....	3,050 95
Paid expenses of Administration.....	1,016 33
	<hr/>
	\$33,887 79

Leaving assets in the hands of your Receiver, at the close of his second account, to the amount of \$65,612.41. Of this amount \$34,228.74 was unconverted assets and the balance \$31,383.67 in cash.

That by your Receiver's third and final account dated November 2, 1918, he charged himself with the balance of his second account, \$65,612.41 and in addition interest collected since prior account, \$255.44, making the total with which he charged himself \$65,867.85, and he asked to be allowed for the following disbursements and losses:

Claims paid by order of Court.....	\$195 05
Payments to Depositors.....	2 08
Interest to Savings Depositors.....	5 40
Expenses of Receivership since last account.....	76 66
Loss on Uncollectible Notes, Overdrafts, Accounts	24,184 29
Loss on sale of Notes and Accounts.....	4,939 45
Cash held for Unpaid Depositors.....	3 62
	<hr/>
	\$29,406 55

This leaves as assets in the hands of Receiver and available for expenses of Receivership and for distribution among the stockholders the sum of \$36,461.30 which amount is made up of the following items:

Note of George Ashworth.....	\$100 00
50 shares Capital Stock Mousam River Trust Co.	5,000 00
Cash on deposit in Bank.....	31,340 92
Cash in hand.....	20 38
	<hr/>
	\$36,461 30

The Receiver has filed with the court a petition for distribution of the assets among the stockholders and a hearing on the same has been set for the fifth day of December, 1918.

Respectfully submitted,

LUCIUS B. SWETT,

Receiver of Mousam River Trust Co.

PITTSFIELD TRUST COMPANY—PITTSFIELD.

To the Honorable Frank L. Palmer, Bank Commissioner of Maine:

The undersigned, William L. Pushor of Pittsfield, in the county of Somerset and State of Maine, Receiver of the Pittsfield Trust Company, respectfully reports:

First. That he was duly appointed Receiver of said Company by a decree of the Supreme Judicial Court dated May 27th, 1913, and forthwith gave bond and began the performance of his duties.

Second. That on the 29th day of November, A. D., 1913, he filed his first report with a summary of assets and liabilities together with an account of the progress made in settlement of the affairs of the company up to and including said November 29, 1913.

Third. That on the 6th day of November, A. D. 1914, he filed his second report with an account of the progress made in the settlement of the affairs of the company up to and including said November 6th, 1914.

Fourth. That on the 22nd day of November, A. D. 1915, he filed his third report stating the progress made in settlement of the affairs of the company up to and including November 12, 1915.

Fifth. That on the 17th day of November, A. D. 1916, he filed his fourth report stating the progress made in settlement of the affairs of the company up to and including November 9, 1916.

Sixth. That on the 9th day of November, A. D. 1917, he filed his fifth report stating the progress made in settlement of the affairs of the company up to and including November 9, 1917.

Seventh. That the following is an account of the progress made in the settlement of the affairs of the company up to and including November 4, 1918:

RECEIPTS.

Cash from the treasurer of the Pittsfield Trust Company	\$26,318 01
Collections on account of segregated loans.....	211,911 32
Collections on account of non-segregated loans..	43,603 47
Bonds sold	64,239 30
Real estate sold.....	2,239 17
Furniture and fixtures sold.....	2,560 00
Assessment on capital stock.....	40,200 00
Collections on account of overdrafts.....	9,036 33
Collections on account of cash items.....	497 21
Interest on loans and discounts.....	8,251 04
Interest on stocks and bonds.....	9,497 17
Interest on bank deposits.....	8,576 74
Rentals	1,818 70
	<hr/>
	\$428,748 46

PAYMENTS.

Note of the Pittsfield Trust Co. to the National Shawmut Bank, Boston.....	\$31,500 00
Drafts outstanding May 27, 1913, drawn on National Shawmut Bank, Boston.....	1,288 16
Cashier's checks outstanding May 27, 1913, issued at Corinna Branch... \$1,280 95	
Cashier's checks outstanding May 27, 1913, issued at Jonesport Branch..	3,624 80
	<hr/>
	4,905 75
Certified check	12 50
Protested checks charged to depositors' account by decree of the court.....	691 17
Postal savings deposits by decree of the court...	1,229 84
Dividend No. 1 (50%) on savings deposits	\$124,497 02
Dividend No. 2 (20%) on savings deposits	49,798 21
Dividend No. 3 (10%) on savings deposits	24,901 96

Dividend No. 4 (10%) on savings deposits	24,899 03	
	<hr/>	224,096 22
Dividend No. 1 (40%) on check deposits and claims.....	48,819 92	
Dividend No. 2 (40%) on check deposits and claims.....	48,816 64	
	<hr/>	97,636 56
Taxes, real estate, personal property and State..	1,934 12	
Taxes, insurance, fire and fidelity.....	2,932 41	
Day and night watch at Portland Mfg. Co. mill..	3,028 50	
Fuel and repairs at Portland Mfg. Co. mill.....	624 51	
Eva F. Pooler, one-third rent from H. C. Pooler house	160 00	
Expense of offices, including rent, heat, light, telephone, postage, and legal services.....	17,668 93	
Interest on Postal Savings deposits.....	15 06	
Interest on note, National Shawmut Bank.....	325 48	
Collections	21 47	
Cash, Nov. 4, 1918.....	144 75	
Cash, Nov. 4, 1918, on deposit in Pittsfield National Bank, Pittsfield, Maine, segregated.....	20,293 40	
Cash, Nov. 4, 1918, non-segregated.....	20,239 63	
	<hr/>	\$428,748 46
Balance of Pittsfield Trust Company assets:		
Stocks and bonds carried on books of company,		
Non-segregated	\$13,245 00	
Loans and discounts as carried on books of Co.,		
Non-segregated	\$56,995 71	
Segregated	6,658 85	
	<hr/>	63,654 56
Real estate as carried on books of company.....	\$ 320 70	
Balance on stock assessment.....	9,800 00	

Respectfully submitted this 16th day of November, A. D. 1918.

(Signed)

WILLIAM L. PUSHOR,

Receiver.

WATERVILLE TRUST COMPANY—WATERVILLE.

The following is a summary of the report of Receivers of the Waterville Trust Company, Charles F. Johnson and Harry L. Holmes, filed with the judge of, the Supreme Judicial Court, as their final account. A true copy of said report as presented to, and allowed by the court under date of August 1st, 1918, is on file with the Bank Commissioner.

STATEMENT OF THE WATERVILLE TRUST COMPANY.

ASSETS.

Transferred to the Receivers July 10, 1909.

(At prices as carried on books of the Trust Company.)

Cash	\$5,279 08
Cash on deposit	211,187 19
Notes receivable	727,031 07
Stocks and bonds.....	184,480 40
Vessel property	18,800 00
Real estate	85,082 37
Furniture and fixtures.....	23,775 00
Cash items	10,429 64
Overdrafts	145 58
	<hr/>
Total assets	\$1,266,210 33

RECEIPTS.

From treasurer of Waterville Trust Company...	\$216,466 27
Notes receivable	503,216 12
Cash items	9,288 66
Overdrafts	127 88
Stocks and bonds, Schedule "A".....	153,105 40
Vessel property, Schedule "B".....	9,000 00
Furniture and fixtures.....	7,960 00
Interest, Schedule "C".....	68,337 92
Rentals	9,174 05
Stock assessment, Schedule "D".....	62,875 00
Real estate, Schedule "E".....	53,295 00
Miscellaneous, Schedule "Ee".....	7,069 20
	<hr/>
	\$1,099,915 50

PAYMENTS.

Secured claims, Schedule "F".....	\$25,286 11
Priority claims, Schedule "G".....	74,532 94
Dividends to depositors and creditors.....	940,361 83
Receivership expenses, Schedule "H".....	59,204 73

\$1,099,385 61

Schedule "A." Stocks and Bonds:

52 shares Lockwood Company stock.....	\$5,200 00
\$ 5,000 Michigan State Telephone Co., 5s, 1924.	4,950 00
10,000 Tri-City Ry. & Lt. Co., 5s, 1923.....	9,700 00
35,000 Calais Street Ry., 1st 5s.....	14,625 00
20,000 Shawmut Manfg. Co., 1st 6s.....	20,000 00
1,000 Waterville & Fairfield Ry. & Lt. Co., Class A, 5s, 1917.....	950 00
50,000 Waterville & Oakland St. Ry., 5s, 1923.	45,000 00
4,000 Providence & Fall River St. Ry. Co., 5s, 1921	2,400 00
3,000 Somerset & Kennebec Co., 5s, 1919.....	2,500 00
5,000 Bangor & Aroostook, Ref. 4s, 1951.....	4,050 00
5,000 Boston & Maine, 4s, 1926.....	4,800 00
10,000 Waterville & Fairfield Ry. & Lt. Co., Class A, 5s, 1917.....	10,000 00
7,500 Riverside Woolen Co., 5s, 1911.....	7,500 00
10,000 Columbus Northern Ry. Power & Equip. Co., 5s, 1934.....	7,000 00
2,500 Gold King Consol. Mines Co., 8s, 1916..	500 00
13,930.40 Linn Woolen Company, 6s, 1913....	13,930 40

Total \$153,105 40

Schedule "B." Vessel Property:

1-8th interest in schooner the "Addie M. Lawrence"	
1-16th interest in schooner the "Nathaniel T. Palmer"	
3-64ths interest in schooner the "Mary E. Palmer"	

Total \$9,000 00

Schedule "C." Interest:

On notes receivable	\$16,144 32
Cash deposits	19,473 97
Stocks, bonds and vessel property.....	32,322 84
Cash items	285 84
Furniture and fixtures payments.....	62 88
Stock assessments	48 07

Total \$68,337 92

Schedule "D." Stock Assessment:

Assessment on 615 shares collected in full..	\$61,500 00
Assessment on 57 shares settled by compromise	1,375 00
Assessment on 328 shares uncollected.....	—

Total.....1,000 \$62,875 00

Schedule "E." Real Estate:

Dexter Banking House.....	\$19,000 00
Newport Banking House	16,250 00
The Hanford claim.....	2,250 00
Gerald property (sale).....	15,500 00
Gerald property (insurance).....	295 00

Total \$53,295 00

Schedule "Ee." Miscellaneous:

* Proceeds from sale of the Woodland Company stock	\$5,772 28
Collection of notes held by Merchants' National Bank, Waterville, Maine	628 50
Refunds on account of advances on foreclosures, collection fees, unexpired insurance, fidelity, fire, etc.	668 42

Total \$7,069 20

* These assets came to the Trust Company through the liquidation of the Merchants' National Bank, Waterville, Maine, and were considered, at the time of taking over, to have little or no value, and did not show in the assets of the Trust Company.

Schedule "F." Secured Claims:

Note to First National Bank, Boston, Mass.	\$25,000 00
Interest on above note.	286 11

\$25,286 11

Schedule "G." Priority Claims:

For drafts outstanding on May 10th, 1909,

Drawn on The Liberty Nat'l Bank, New York.	\$14 40
The First Nat'l Bank, Boston	8,773 32
The Atlantic Nat'l Bank, Boston	237 35
The Casco Nat'l Bank, Portland	68 30

9,093 37

For cashier's checks outstanding on May 10th, 1909

Issued at Dexter Branch.	\$ 560 00
Corinna Branch	1,735 91
Newport Branch	2,172 63
Hartland Branch	1,563 16

6,031 70

For treasurer's checks outstanding on May 10th, 1909, issued at Waterville office.

840 66

For coupon and dividend accounts as of May 10th, 1909

2,402 50

For A. H. Emery, Corinna Me., collection item.

608 63

For customers' checks received by branches on May 8th, 1909, from the Boston Clearing House and which were on that date charged to the proper accounts, but for which no remittance had been made on May 10th, 1909.

5,673 53

For balance of J. E. Gray, Trustee Account, Corinna Branch, which was for payments made on account of Sprague notes due to the Trust Company

1,496 81

For depositors' accounts paid in full on account of set-offs allowed in settlement of notes from such depositors in the Trust Company.

45,724 85

For principal of George B. Bearce, account No. 3173, regarded as a Trust Deposit.....	1,000 00
For salaries of employees of Waterville Trust Company due at time affairs were transferred to the Receivers.....	1,426 65
For sundry preferred accounts.....	234 24
	<hr/>
Total	\$74,532 94
Schedule "H." Receivership Expenses:	
For insurance, fire, marine and fidelity.....	\$4,501 48
For taxes, real estate and personal property.....	3,992 09
For real estate expenses, water rates, repairs, etc.	2,318 95
For Receivers' fees	33,500 00
For general expenses, office rents, telephones, travel, legal expenses, branch expenses, etc...	14,892 21
	<hr/>
Total	\$59,204 73
Summary:	
Total receipts	\$1,099,915 50
Total payments	1,099,385 61
	<hr/>
Balance now on deposit in the Kennebec Trust Company, Waterville, to the credit of receivers, Waterville Trust Company	\$529 89

WATERVILLE TRUST COMPANY.

To the Honorable Leslie C. Cornish, Chief Justice of the Supreme Judicial Court of the State of Maine:

The undersigned, Harry L. Holmes of Fairfield, Maine, having been appointed sole receiver of the Waterville Trust Company by decree of the Supreme Judicial Court of the State of Maine, under date of August 1st, 1918, herewith submits a report of the progress made by him in the settlement of the affairs of the said Waterville Trust Company from August 1st, 1918, to November 1st, 1918. He respectfully states

That: he filed bond as requested by said decree;

That: in accordance with the above mentioned decree, he received from Charles F. Johnson and Harry L. Holmes, receivers of the Waterville Trust Company the remaining assets of said Trust Company, as shown by their report of February 1st, 1918.

That: he has advertised the names and amounts of the dividend checks, which had not been delivered to the proper owners thereof for want of the correct addresses, and that as a result of said advertising, he has been able to deliver checks to the amount of seven hundred twenty-nine dollars and thirty-five cents (\$729.35) and that he now holds checks to the amount of nine hundred twenty-seven dollars and forty-seven cents (\$927.47) which he is unable to deliver for want of correct addresses.

That: he has been unable to deliver to the treasurer of the Gold King Consolidated Mines Company, the check for ninety-six dollars and twenty-one cents (\$96.21) as ordered by the court, on account of not being able to locate the said treasurer, but has learned from what he considers a reliable source, that about the year 1909, the said Gold King Consolidated Mines Company transferred all its rights to the New Gold King Mines Company and that in the year 1911, the said New Gold King Mines Company transferred all its rights to the Bond Holders Committee of said Gold King Consolidated Mines Company, and that since the year 1909, the said Gold King Consolidated Mines Company has been virtually out of existence, and since

the year 1911, the New Gold King Mines Company has been virtually out of existence.

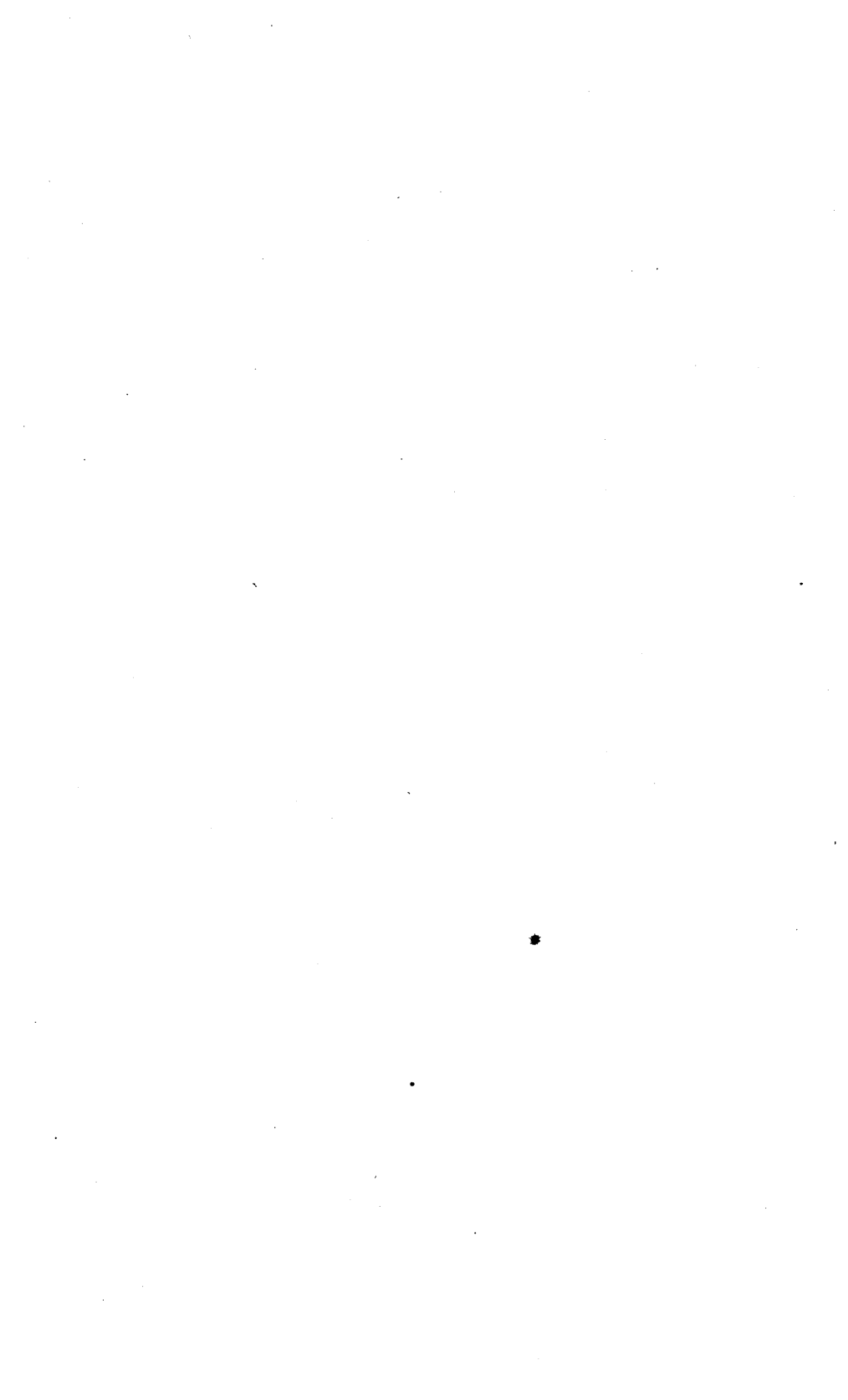
That: from said Johnson and Holmes, Receivers, he received five hundred twenty-nine dollars and eighty-nine cents (\$529.89) being the balance of their general cash fund, to which he has added for interest credits, etc., a total of thirty-six dollars and ninety-seven cents (\$36.97) and from this fund he has paid the expenses of advertising, etc., connected with the hearing on and allowance of said Johnson and Holmes, Receivers' final account, also the expenses of advertising, etc., the dividend checks, which had not been delivered and sundry expenses connected therewith, amounting to two hundred eighty-eight dollars and thirty-five cents (\$288.35) all of which payments are supported by the proper vouchers.

That: he now has a balance of two hundred seventy-eight dollars and fifty-one cents (\$278.51) in the general cash fund as Receiver, and respectfully asks the court for instructions as to how he shall proceed with the further settlements of said Trust Company's affairs.

Respectfully,

(Signed)

HARRY L. HOLMES,
Receiver, Waterville Trust Company.



STATISTICAL TABLES,
Compiled from Annual Reports of Treasurers of Savings
Banks and Trust Companies, and Secretaries
of Loan and Building Associations,
September 28, 1918.

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources, September 28, 1918.
Liabilities.

NAME OF BANK.	Deposits.	Reserve fund.	Special reserve fund.
Androscoggin County, Lewiston	\$4,991,632 36	\$310,000 00	—
Auburn	2,065,421 79	112,500 00	—
Augusta	7,091,114 84	361,000 00	—
Bangor	5,562,764 62	400,000 00	\$510 18
Bath Savings Institution	4,771,633 22	300,000 00	—
Belfast	1,899,211 54	44,750 00	—
Bethel	518,236 75	46,628 34	—
Biddeford	1,723,811 77	120,000 00	—
Boothbay, Boothbay Harbor	599,056 57	27,060 00	—
Brewer	406,954 56	28,300 00	—
Bridgton	797,049 20	70,000 00	—
Brunswick Savings Institution	1,327,217 66	90,000 00	—
Buxton & Hollis, Buxton	320,349 26	16,900 00	—
Calais	404,835 68	34,425 00	—
Cascade, Oakland	414,412 49	20,600 00	—
Eastport	751,029 14	50,000 00	—
Fairfield	685,156 95	34,700 00	—
Franklin County, Farmington	698,445 72	46,000 00	—
Gardiner Savings Institution	2,934,293 06	147,500 00	—
Gorham	711,369 35	44,776 08	—
Hallowell Savings Institution	718,698 96	37,500 00	—
Hancock County, Ellsworth	204,060 56	12,300 00	—
Houlton	1,544,448 98	78,725 00	—
Kennebec, Augusta	1,361,980 24	114,000 00	—
Kennebunk	993,781 10	36,800 00	—
Kingfield	152,293 94	7,000 00	—
Machias	1,078,400 29	76,000 00	—
Maine, Portland	16,015,461 52	1,000,000 00	—
Mechanic's, Auburn	830,547 91	53,450 00	—
Norway	632,109 00	33,000 00	—
Penobscot, Bangor	2,725,341 96	174,691 17	—
People's, Lewiston	2,227,119 57	111,000 00	—
Phillips	310,510 87	16,500 00	—
Piscataquis, Dover	911,214 79	67,137 54	—
Portland	11,609,411 77	839,556 25	—
Rockland	2,027,645 46	69,560 00	—
Saco & Biddeford Savings Inst'n, Saco	4,023,876 52	327,853 57	—
Searsport	286,711 31	14,000 00	—
Skowhegan	2,831,928 48	150,000 00	—
South Paris	451,747 38	23,000 00	—
Thomaston	659,073 96	33,250 00	—
Topsham & Brunswick 25 cent, Brunswick	814,437 71	33,000 00	—
Tremont	84,317 46	7,537 08	—
Waterville	2,563,309 84	160,210 00	—
York County, Biddeford	1,211,051 74	45,600 00	13,300 59
Totals	\$94,943,477 85	\$5,826,810 03	\$13,810 77

TABLE A—Continued.

Liabilities.

NAME OF BANK.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$191,539 09	—	\$5,493,171 45
Auburn.....	26,845 88	—	2,204,767 67
Augusta.....	73,473 76	—	7,525,588 60
Bangor.....	170,470 77	\$1,850 00	6,135,595 57
Bath Savings Institution.....	205,072 14	—	5,276,705 36
Belfast.....	24,887 38	160,000 00	2,128,848 92
Bethel.....	40,255 96	—	605,121 05
Biddeford.....	100,099 09	—	1,943,910 86
Boothbay, Boothbay Harbor.....	34,654 63	—	660,771 20
Brewer.....	11,654 83	235 00	447,144 39
Bridgton.....	18,037 54	—	885,086 74
Brunswick Savings Institution.....	37,451 05	—	1,454,668 71
Buxton & Hollis, Buxton.....	2,933 52	605 00	340,787 78
Calais.....	20,346 65	3,915 80	463,523 13
Cascade, Oakland.....	4,775 57	—	439,788 06
Eastport.....	20,117 83	—	821,146 97
Fairfield.....	19,112 45	—	738,969 40
Franklin County, Farmington.....	47,515 44	—	791,961 16
Gardiner Savings Institution.....	22,363 48	—	3,104,156 54
Gorham.....	6,754 06	110 00	763,009 49
Hallowell Savings Institution.....	7,120 77	15,000 00	778,319 73
Hancock County, Ellsworth.....	3,664 96	9,000 00	229,025 52
Houlton.....	38,158 66	31,100 00	1,692,432 64
Kennebec, Augusta.....	95,295 00	—	1,571,275 24
Kennebunk.....	12,040 46	—	1,042,621 56
Kingfield.....	4,577 28	—	163,871 22
Machias.....	13,936 41	—	1,168,336 70
Maine, Portland.....	410,815 00	3,950 00	17,430,226 52
Mechanic's, Auburn.....	16,851 17	15,000 00	915,849 08
Norway.....	16,595 00	—	681,704 00
Penobscot, Bangor.....	123,288 38	330 00	3,023,651 51
People's, Lewiston.....	57,870 61	—	2,395,990 18
Phillips.....	8,415 48	—	335,426 35
Piscataquis, Dover.....	18,905 11	—	997,254 44
Portland.....	435,259 59	4 78	12,884,232 39
Rockland.....	47,647 75	50,000 00	2,194,853 21
Saco & Biddeford Savings Inst'n, Saco	212,833 33	150,000 00	4,714,563 42
Searsport.....	2,900 67	—	303,611 98
Skowhegan.....	25,496 96	—	3,007,425 44
South Paris.....	13,976 70	—	488,724 08
Thomaston.....	1,470 79	1,000 00	694,794 75
Topsham & Brunswick 25 cent, Brunswick	26,327 47	—	873,768 18
Tremont.....	2,855 66	3,600 00	98,310 20
Waterville.....	85,229 00	—	2,808,748 84
York County, Biddeford.....	82,408 21	25,000 00	1,377,360 54
Totals.....	\$2,842,301 54	\$470,700 58	\$104,097,100 77

TABLE A—Continued.

Resources.

NAME OF BANK.	United States bonds and certificate of indebtedness.	Public funds of Maine.	Public funds out of Maine.
Androscoggin County.....	\$313,250 00	\$238,500 00	\$49,000 00
Auburn.....	39,444 00	141,694 50	80,000 00
Augusta.....	1,091,372 62	1,705,264 64	979,150 00
Bangor.....	240,849 31	1,435,000 96	643,375 00
Bath.....	308,909 99	282,446 00	482,952 33
Belfast.....	88,440 00	105,000 00	30,000 00
Bethel.....	25,000 00	78,219 00	116,722 50
Biddeford.....	176,595 00	290,483 65	15,000 00
Boothbay.....	5,400 00	3,000 00	-
Brewer.....	22,383 45	66,990 00	12,000 00
Bridgton.....	26,400 00	88,990 00	35,850 00
Brunswick.....	134,598 00	237,005 00	23,000 00
Buxton & Hollis.....	1,000 00	8,000 00	39,000 00
Calais.....	1,964 30	26,000 00	26,925 00
Cascade.....	1,000 00	-	-
Eastport.....	30,631 00	81,722 50	51,500 00
Fairfield.....	20,675 60	24,825 00	5,000 00
Franklin County.....	33,491 20	162,349 80	1,500 00
Gardiner.....	207,500 00	584,024 10	501,333 00
Gorham.....	15,000 00	50,366 00	296,846 25
Hallowell.....	-	74,860 00	182,379 00
Hancock County.....	5,000 00	9,970 00	7,000 00
Houlton.....	47,750 00	79,485 22	26,831 00
Kennebec.....	90,985 96	179,040 00	234,100 00
Kennebunk.....	59,300 83	110,800 00	41,733 60
Kingfield.....	387 50	950 00	-
Machias.....	135,000 00	143,305 00	237,445 00
Maine.....	2,376,740 55	1,544,350 00	242,750 00
Mechanics.....	16,200 00	45,500 00	-
Norway.....	24,267 50	77,757 50	-
Penobscot.....	161,020 00	629,982 00	110,340 00
People's.....	11,000 00	163,885 30	48,641 00
Phillips.....	5,100 00	2,830 50	3,000 00
Piscataquis.....	42,098 47	113,600 05	83,707 20
Portland.....	1,244,365 50	1,349,150 00	1,405,750 00
Rockland.....	132,798 90	365,777 50	168,000 00
Saco & Biddeford.....	134,319 70	272,350 00	-
Searsport.....	5,135 00	15,658 00	26,975 00
Skowhegan.....	274,626 00	155,400 00	48,000 00
South Paris.....	-	28,950 00	36,875 00
Thomaston.....	17,000 00	73,184 50	101,972 25
Topsham & Brunswick.....	62,834 00	34,900 00	14,674 80
Tremont.....	-	-	-
Waterville.....	211,300 00	204,345 00	184,920 00
York County.....	46,400 00	19,830 00	39,035 00
Totals.....	\$7,887,534 38	\$11,305,750 72	\$6,633,282 93

TABLE A—Continued.

Resources.

NAME OF BANK.	Railroad bonds of Maine.	Railroad bonds out of Maine.	Corporation bonds of Maine.
Androscoggin County.....	\$532,856 25	\$1,515,985 40	\$579,399 50
Auburn.....	247,470 00	815,543 55	304,390 00
Augusta.....	1,001,971 25	958,545 00	83,475 00
Bangor.....	528,221 88	1,928,566 09	400,595 00
Bath.....	648,365 00	2,211,893 52	406,922 50
Belfast.....	187,690 00	912,275 00	310,275 00
Bethel.....	15,000 00	79,800 00	39,130 50
Biddeford.....	117,639 80	403,385 70	110,993 15
Boothbay.....	64,130 00	210,335 00	76,713 00
Brewer.....	49,555 00	77,295 00	53,200 10
Bridgton.....	110,662 50	236,555 00	97,876 50
Brunswick.....	160,372 50	384,885 00	151,516 50
Buxton & Hollis.....	28,585 00	170,430 00	29,525 00
Calais.....	35,700 00	223,945 25	49,976 30
Cascade.....	30,710 00	148,710 00	48,277 50
Eastport.....	60,150 00	183,575 60	57,413 95
Fairfield.....	56,165 00	273,145 00	61,010 70
Franklin County.....	139,780 00	137,312 50	93,550 00
Gardiner.....	335,905 00	898,065 75	163,745 00
Gorham.....	26,850 00	162,131 25	-
Hallowell.....	77,082 50	234,322 50	49,850 00
Hancock County.....	12,995 00	37,864 58	22,607 50
Houlton.....	158,548 75	292,512 00	176,515 86
Kennebec.....	198,445 00	73,660 00	22,250 00
Kennebunk.....	61,258 75	366,173 75	122,541 50
Kingfield.....	4,500 00	2,925 00	19,000 00
Machias.....	66,250 00	275,165 00	116,648 00
Maine.....	1,661,292 50	8,510,485 25	971,304 16
Mechanic's.....	117,250 00	240,265 00	158,511 75
Norway.....	55,121 25	214,356 25	70,426 00
Penobscot.....	578,350 00	819,775 00	192,020 00
People's.....	302,400 00	319,535 50	263,678 85
Phillips.....	30,050 00	109,035 00	48,308 00
Piscataquis.....	56,428 00	301,628 07	128,558 00
Portland.....	469,215 00	2,822,681 25	1,018,609 50
Rockland.....	326,372 50	590,232 06	225,550 00
Saco & Biddeford.....	472,700 00	1,903,826 75	332,938 80
Searsport.....	17,072 50	119,809 00	32,588 40
Skowhegan.....	265,550 00	642,705 00	460,200 00
South Paris.....	35,035 00	143,855 00	59,285 40
Thomaston.....	54,135 00	227,595 00	92,636 60
Topsham & Brunswick.....	60,670 00	194,345 00	181,198 00
Tremont.....	27,170 00	8,915 00	16,818 89
Waterville.....	187,307 00	572,214 00	180,520 00
York County.....	52,155 00	467,805 00	101,273 25
Totals.....	\$9,725,132 93	\$31,424,060 57	\$8,181,823 66

TABLE A—Continued.

Resources.

NAME OF BANK.	Corporation bonds out of Maine.	Railroad stock of Maine.	Railroad stock out of Maine.
Androscoggin County.....	\$24,680 00	\$305,700 00	\$18,962 50
Auburn.....	5,200 00	73,480 85	16,445 60
Augusta.....	-	745,290 75	223,993 62
Bangor.....	4,950 00	199,677 75	11,040 00
Bath.....	157,270 25	146,020 00	154,420 44
Belfast.....	4,900 00	194,690 00	27,000 00
Bethel.....	-	14,900 00	-
Biddeford.....	-	31,000 00	8,500 00
Boothbay.....	16,435 00	36,946 00	4,295 00
Brewer.....	-	12,350 00	3,650 00
Bridgton.....	-	9,490 50	2,450 00
Brunswick.....	4,900 00	41,195 00	22,967 36
Buxton & Hollis.....	-	8,660 00	3,525 00
Calais.....	9,855 00	20,349 00	5,613 75
Cascade.....	7,350 00	20,648 00	5,625 00
Eastport.....	-	12,875 00	1,575 00
Fairfield.....	-	25,000 00	-
Franklin County.....	-	38,665 00	1,700 00
Gardiner.....	17,850 00	161,763 00	8,454 30
Gorham.....	23,332 50	-	1,026 00
Hallowell.....	-	27,250 00	24,837 50
Hancock County.....	3,890 00	2,400 00	2,750 00
Houlton.....	31,090 00	-	-
Kennebec.....	-	186,453 12	39,525 00
Kennebunk.....	17,350 00	30,183 00	5,000 00
Kingfield.....	-	-	-
Machias.....	18,200 00	30,375 00	3,585 00
Maine.....	22,000 00	150,520 00	27,500 00
Mechanic's.....	4,450 00	36,300 00	1,600 00
Norway.....	14,475 00	32,334 50	6,625 00
Penobscot.....	-	124,800 00	-
People's.....	2,000 00	15,500 00	9,400 00
Phillips.....	9,900 00	21,350 00	-
Piscataquis.....	-	51,845 00	9,824 58
Portland.....	24,697 57	246,300 00	21,955 00
Rockland.....	-	98,250 00	18,300 00
Saco & Biddeford.....	-	242,189 12	225,430 00
Searsport.....	-	12,120 00	-
Skowhegan.....	14,650 00	189,350 00	20,000 00
South Paris.....	500 00	10,500 00	2,500 00
Thomaston.....	-	27,062 50	1,550 00
Topsham & Brunswick.....	-	54,324 00	11,335 00
Tremont.....	-	1,500 00	-
Waterville.....	-	54,750 00	44,900 00
York County.....	6,000 00	30,200 00	9,642 50
Totals.....	\$445,925 32	\$3,774,557 09	\$1,007,503 15

TABLE A—Continued.
Resources.

NAME OF BANK.	Corporation stock of Maine.	Corporation stock out of Maine.	National bank stock of Maine.	National bank stock out of Maine.
Androscoggin County.....	\$22,365 00	-	\$96,300 00	-
Auburn.....	10,400 00	-	44,880 00	-
Augusta.....	15,000 00	-	26,700 00	-
Bangor.....	3,000 00	-	13,000 00	-
Bath.....	-	16,560 00	62,910 00	-
Belfast.....	20,960 00	-	1,000 00	-
Bethel.....	-	-	23,184 00	-
Biddeford.....	107,500 00	2,000 00	41,110 00	1,500 00
Boothbay.....	3,500 00	-	3,500 00	-
Brewer.....	4,060 00	-	1,000 00	-
Bridgton.....	-	-	20,700 00	-
Brunswick.....	3,500 00	-	34,000 00	-
Buxton & Hollis.....	4,190 00	-	9,500 00	-
Calais.....	-	-	12,525 00	-
Cascade.....	-	-	18,400 00	-
Eastport.....	2,100 00	-	24,000 00	-
Fairfield.....	6,400 00	-	21,568 00	-
Franklin County.....	1,950 00	-	8,200 00	-
Gardiner.....	15,000 00	-	-	-
Gorham.....	1,400 00	-	1,900 00	-
Hallowell.....	5,000 00	-	2,300 00	-
Hancock County.....	-	-	11,500 00	-
Houlton.....	-	-	14,500 00	-
Kennebec.....	22,690 00	400 00	50,300 00	-
Kennebunk.....	3,500 00	-	16,300 00	-
Kingfield.....	-	-	9,500 00	-
Machias.....	5,350 00	-	23,900 00	-
Maine.....	17,675 00	-	-	-
Mechanic's.....	20,240 00	12,000 00	47,200 00	-
Norway.....	12,965 00	-	13,385 00	-
Penobscot.....	11,500 00	-	13,000 00	-
People's.....	4,000 00	-	73,750 00	-
Phillips.....	-	-	9,300 00	-
Piscataquis.....	-	-	12,750 00	-
Portland.....	27,900 00	-	33,939 00	-
Rockland.....	1,450 00	-	56,670 00	-
Saco & Biddeford.....	316,815 00	-	34,995 00	-
Searsport.....	6,284 00	-	21,085 00	-
Skowhegan.....	10,000 00	-	56,100 00	-
South Paris.....	16,575 00	9,500 00	18,600 00	-
Thomaston.....	-	1,000 00	15,795 00	-
Topsham & Brunswick.....	9,900 00	-	30,848 00	-
Tremont.....	-	-	400 00	-
Waterville.....	6,347 80	-	44,070 00	-
York County.....	73,470 00	-	71,333 00	3,000 00
Totals.....	\$792,926 80	\$41,460 00	\$1,145,697 00	\$4,500 00

TABLE A—Continued.

Resources.

NAME OF BANK.	Other bank stock of Maine.	Loans on mortgages of real estate.	Loans on collateral.
Androscoggin County.....	\$4,000 00	\$1,612,778 47	\$91,407 35
Auburn.....	-	378,419 24	2,840 00
Augusta.....	-	308,043 71	229,263 23
Bangor.....	-	398,990 04	68,577 50
Bath.....	2,000 00	190,928 00	70,149 75
Belfast.....	-	56,475 00	91,549 25
Bethel.....	4,600 00	162,730 23	7,530 00
Biddeford.....	1,200 00	417,166 66	54,516 00
Boothbay.....	-	202,654 34	-
Brewer.....	-	102,088 18	2,055 00
Bridgton.....	4,200 00	172,021 24	18,190 90
Brunswick.....	13,000 00	171,190 00	19,035 00
Buxton & Hollis.....	500 00	25,156 46	835 00
Calais.....	1,000 00	41,840 94	2,810 65
Cascade.....	-	73,737 47	20,060 35
Eastport.....	800 00	211,163 31	33,185 58
Fairfield.....	2,500 00	161,108 41	7,400 00
Franklin County.....	400 00	77,044 00	1,755 00
Gardiner.....	-	139,087 50	6,005 78
Gorham.....	-	176,088 50	1,245 00
Hallowell.....	5,200 00	43,152 16	3,220 00
Hancock County.....	1,500 00	79,015 62	10,908 19
Houlton.....	3,000 00	719,057 58	20,264 98
Kennebec.....	1,000 00	318,578 52	79,296 12
Kennebunk.....	-	156,596 75	3,378 84
Kingfield.....	7,000 00	67,541 78	9,999 00
Machias.....	-	42,934 95	25,315 00
Maine.....	7,200 00	1,440,419 52	27,154 61
Mechanic's.....	-	146,587 50	3,940 00
Norway.....	-	134,494 36	2,954 22
Penobscot.....	-	209,425 10	75,144 68
People's.....	-	962,097 00	70,552 80
Phillips.....	2,000 00	48,431 56	18,577 58
Piscataquis.....	4,500 00	127,826 23	11,103 15
Portland.....	-	2,322,364 44	275,849 22
Rockland.....	9,836 00	50,522 65	111,200 84
Saco & Biddeford.....	-	455,432 60	120,467 10
Searsport.....	-	24,820 70	180 00
Skowhegan.....	3,190 00	622,460 37	115,824 00
South Paris.....	600 00	67,705 82	14,975 00
Thomaston.....	700 00	42,460 00	1,670 00
Topsham & Brunswick.....	5,500 00	166,998 47	23,833 00
Tremont.....	500 00	33,879 29	-
Waterville.....	2,000 00	901,043 00	53,505 00
York County.....	-	393,356 29	18,965 87
Totals.....	\$37,926 00	\$14,653,913 96	\$1,826,690 56

TABLE A—Continued.

Resources.

NAME OF BANK.	Loans to municipalities.	Loans to corporations.	Real estate investment.
Androscoggin County.....	-	\$1,200 00	-
Auburn.....	-	5,000 00	\$18,000 00
Augusta.....	-	84,600 00	15,000 00
Bangor.....	-	5,750 00	85,000 00
Bath.....	\$500 00	3,700 00	45,000 00
Belfast.....	4,500 00	28,000 00	22,000 00
Bethel.....	500 00	-	5,000 00
Biddeford.....	-	-	56,000 00
Boothbay.....	-	-	-
Brewer.....	-	-	4,876 23
Bridgton.....	18,000 00	-	12,150 00
Brunswick.....	-	3,000 00	6,700 00
Buxton & Hollis.....	-	2,839 70	300 00
Calais.....	-	-	-
Cascade.....	-	-	36,139 10
Eastport.....	-	25 00	17,600 00
Fairfield.....	34,775 00	2,000 00	-
Franklin County.....	-	27,500 00	6,000 00
Gardiner.....	-	12,000 00	20,000 00
Gorham.....	-	-	-
Hallowell.....	8,000 00	3,000 00	28,000 00
Hancock County.....	3,000 00	-	11,455 00
Houlton.....	14,950 58	5,500 00	10 00
Kennebec.....	-	-	44,950 00
Kennebunk.....	-	4,300 00	-
Kingfield.....	3,500 00	16,000 00	-
Machias.....	193 50	3,200 00	2,600 00
Maine.....	-	35,015 00	5,000 00
Mechanic's.....	-	7,625 00	35,200 00
Norway.....	-	-	5,000 00
Penobscot.....	-	17,000 00	-
People's.....	1,000 00	20,000 00	17,088 04
Phillips.....	2,110 00	-	4,500 00
Piscataquis.....	-	400 00	9,000 00
Portland.....	-	203,100 00	1,051,768 65
Rockland.....	-	5,000 00	9,000 00
Saco & Biddeford.....	-	10,300 00	62,000 00
Searsport.....	-	-	-
Skowhegan.....	3,500 00	76,730 00	13,000 00
South Paris.....	3,000 00	5,775 00	3,100 00
Thomaston.....	-	-	4,500 00
Topsham & Brunswick.....	-	-	-
Tremont.....	4,087 32	-	-
Waterville.....	-	7,800 00	60,000 00
York County.....	-	-	-
Totals.....	\$101,616 40	\$596,359 70	\$1,715,937 02

BANK COMMISSIONER'S REPORT.

TABLE A—Continued.

Resources.

NAME OF BANK.	Real estate foreclosure.	Premium account.	Furniture and fixtures.
Androscoggin County	\$2,384 85	-	-
Auburn	-	-	-
Augusta	-	-	-
Bangor	-	-	-
Bath	313 65	-	-
Belfast	5,417 94	-	-
Bethel	-	-	-
Biddeford	12,000 00	-	-
Boothbay	-	-	\$400 00
Brewer	2,486 00	\$1,500 00	1,498 00
Bridgton	-	-	-
Brunswick	-	-	-
Buxton & Hollis	-	-	1,520 98
Calais	-	-	-
Cascade	8,778 36	2,200 00	4,000 00
Eastport	-	-	1,000 00
Fairfield	6,515 51	-	-
Franklin County	2,800 00	-	-
Gardiner	-	-	-
Gorham	-	-	-
Hallowell	2,194 83	-	781 16
Hancock	-	-	2,000 00
Houlton	-	-	-
Kennebec	-	-	-
Kennebunk	-	-	-
Kingfield	-	-	500 00
Machias	-	-	-
Maine	-	-	-
Mechanic's	2,551 00	-	1,000 00
Norway	-	-	-
Penobscot	-	741 49	-
People's	-	-	5,973 28
Phillips	-	-	1,000 00
Piscataquis	850 87	-	-
Portland	15,000 00	-	-
Rockland	-	-	5,570 55
Saco & Biddeford	20,271 66	-	-
Searsport	1,509 50	-	-
Skowhegan	-	-	-
South Paris	3,200 00	-	-
Thomaston	1,900 00	8,000 00	7,000 00
Topsham & Brunswick	8,889 77	-	-
Tremont	200 00	-	-
Waterville	19,509 50	-	-
York County	2,112 50	-	-
Totals	\$118,885 94	\$12,441 49	\$32,243 97

TABLE A—Concluded.

Resources.

NAME OF BANK.	Other resources.	Cash on hand and on deposit.	Total resources.
Androscoggin County.....	-	\$84,402 13	\$5,493,171 45
Auburn.....	\$1,093 30	20,466 63	2,204,767 67
Augusta.....	2,800 00	57,118 76	7,525,588 60
Bangor.....	5,343 66	163,649 38	6,135,595 57
Bath.....	-	85,443 93	5,276,705 36
Belfast.....	6,392 59	32,284 14	2,128,848 92
Bethel.....	-	32,804 82	605,121 05
Biddeford.....	195 00	97,125 90	1,943,910 86
Boothbay.....	-	33,462 86	660,771 20
Brewer.....	5,000 00	25,217 43	447,144 39
Bridgton.....	3,244 12	28,305 98	885,086 74
Brunswick.....	-	43,809 35	1,454,668 71
Buxton & Hollis.....	-	7,220 64	340,787 78
Calsis.....	-	5,017 94	463,523 13
Cascade.....	-	14,152 28	439,788 06
Eastport.....	407 80	51,422 23	821,146 97
Fairfield.....	-	31,081 18	738,969 40
Franklin County.....	-	57,963 66	791,961 16
Gardiner.....	-	33,423 11	3,104,156 54
Gorham.....	-	6,823 99	763,009 49
Hallowell.....	-	6,890 08	778,319 73
Hancock.....	-	5,169 63	229,025 52
Houlton.....	-	102,416 67	1,692,432 64
Kennebec.....	-	29,601 52	1,571,275 24
Kennebunk.....	-	44,204 54	1,042,621 56
Kingfield.....	-	22,067 94	163,871 22
Machias.....	76 57	38,793 68	1,168,336 70
Maine.....	-	390,819 93	17,430,226 52
Mechanic's.....	1,084 50	18,344 33	915,849 08
Norway.....	5,000 00	12,542 42	681,704 00
Penobscot.....	2,714 20	77,839 04	3,023,651 51
People's.....	-	105,488 41	2,395,990 18
Phillips.....	-	19,933 71	335,426 35
Piscataquis.....	419 00	42,718 82	997,257 44
Portland.....	2,178 35	349,408 91	12,884,232 39
Rockland.....	3,458 02	16,864 19	2,194,853 21
Saco & Biddeford.....	-	110,527 69	4,714,563 42
Searsport.....	-	20,374 88	303,611 98
Skowhegan.....	-	36,140 07	3,007,425 44
South Paris.....	-	28,192 86	488,724 08
Thomaston.....	-	16,633 90	694,794 75
Topsham & Brunswick.....	-	13,515 14	873,765 18
Tremont.....	2,624 00	2,215 70	98,310 20
Waterville.....	-	74,217 54	2,808,748 84
York County.....	-	42,782 13	1,377,360 54
Totals.....	\$42,031 11	\$2,538,900 07	\$104,097,100 77

SAVINGS BANKS—Continued.

TABLE B—Giving Details of Depositors and Deposits, Rate and Amount of Dividends and Taxes.

NAME OF BANK.	Number of depositors.	Increase.	Decrease.	Amount deposited.	Amount withdrawn.
Anroscoggin County, Lewiston.	12,584	—	142	\$1,564,138 21	\$1,497,063 96
Auburn	5,080	—	31	415,542 90	473,434 52
Augusta	10,997	—	342	915,197 39	1,036,386 93
Bangor	15,824	—	573	1,313,970 66	1,783,462 49
Bath	7,097	—	6	1,001,689 31	903,831 26
Belfast	4,127	—	209	354,543 32	425,780 36
Bethel	1,914	—	68	95,097 49	110,399 53
Biddeford	6,349	186	—	513,540 53	474,509 35
Boothbay	1,833	34	—	156,117 62	163,650 60
Brewer	2,155	79	—	125,885 90	136,688 53
Bridgton	2,984	—	34	299,417 81	305,231 54
Brunswick	3,113	—	7	301,967 42	297,350 61
Buxton & Hollis	954	—	18	53,361 59	56,813 84
Calais	1,253	—	85	92,896 88	129,817 42
Cascade, Oakland	2,087	52	—	153,376 37	137,424 56
Eastport	2,570	—	10	268,220 31	259,995 53
Fairfield	1,958	16	—	170,901 77	157,741 95
Franklin County	2,453	—	130	168,513 58	228,332 35
Gardiner	7,659	—	103	587,929 63	610,792 49
Gorham	2,154	—	42	106,610 73	128,407 40
Hallowell	1,487	—	114	110,946 75	156,228 18
Hancock County	1,074	—	36	21,516 99	51,035 91
Houlton	4,500	45	—	741,456 40	839,995 76
Kennebec	2,833	—	89	173,715 61	222,752 09
Kennebunk	2,974	84	—	285,279 91	278,245 55
Kingfield	693	—	5	85,497 32	92,196 36
Machias	2,676	37	—	378,572 27	332,503 81
Maine	31,813	—	786	2,551,753 88	2,898,184 91
Mechanic's	2,130	—	45	177,596 70	189,471 63
Norway	3,268	58	—	173,727 94	166,393 51
Penobscot	6,729	—	298	368,019 80	701,028 85
People's	5,617	83	—	532,230 96	540,379 85
Phillips	1,260	—	10	82,773 17	102,268 55
Piscataquis	3,104	—	48	217,352 25	261,057 97
Portland	29,395	—	497	1,967,154 24	2,776,574 01
Rockland	5,833	—	223	352,896 36	534,683 88
Saco & Biddeford	8,229	—	4	889,170 96	965,654 92
Seaside	884	24	—	61,743 53	54,137 45
Skowhegan	6,779	5	—	732,387 93	718,316 16
South Paris	2,178	32	—	112,522 08	99,698 53
Thomaston	1,773	36	—	103,389 07	116,995 45
Topsham & Brunswick	2,692	80	—	258,263 70	229,421 72
Tremont	353	—	18	12,661 14	31,429 19
Waterville	6,481	—	190	587,796 32	583,265 74
York County	3,444	—	134	301,917 70	355,273 41
Totals	233,374	851	4,297	\$19,969,162 40	\$22,603,708 81

TABLE B—Continued.

NAME OF BANK.	Increase.	Decrease.	Number of depositors whose balance is \$500 or less.	Amount of deposits of \$500 or less.
Androscoggin Co., Lewiston	\$67,074 25	-	9,263	\$1,032,315 16
Auburn	-	57,891 62	3,687	416,781 90
Augusta	-	121,189 54	6,528	756,792 09
Bangor	-	469,491 83	12,160	1,138,845 16
Bath	97,858 05	-	4,470	546,949 00
Belfast	-	71,237 04	2,912	431,358 03
Bethel	-	15,302 04	1,596	134,706 23
Biddeford	39,031 18	-	5,204	430,002 25
Boothbay	-	7,532 98	1,535	160,536 55
Brewer	-	10,802 63	1,904	126,874 44
Bridgton	-	5,813 73	2,483	205,854 88
Brunswick	4,616 81	-	2,234	246,271 75
Buxton & Hollis	-	3,452 25	740	37,907 24
Calais	-	36,920 54	987	112,875 63
Cascade, Oakland	15,951 81	-	1,817	139,241 54
Eastport	8,224 78	-	2,085	212,628 00
Fairfield	13,159 82	-	1,514	186,223 30
Franklin County	-	59,818 97	2,015	183,595 00
Gardiner	-	22,862 86	5,849	582,178 56
Gorham	-	21,796 67	1,674	165,789 82
Hallowell	-	45,281 43	1,046	127,612 37
Hancock County	-	29,518 92	949	78,593 11
Houlton	-	98,539 36	3,651	272,351 28
Kennebec	-	49,036 48	1,957	178,608 18
Kennebunk	7,034 36	-	2,243	259,610 32
Kingfield	-	6,699 04	594	41,969 93
Machias	46,068 46	-	2,013	213,213 31
Maine	-	346,431 03	21,523	2,283,949 23
Mechanic's	-	11,874 93	1,553	176,910 87
Norway	7,334 43	-	2,856	214,302 29
Penobscot	-	303,009 05	4,997	511,550 53
People's	-	8,148 89	4,268	634,729 07
Phillips	-	19,495 38	1,069	75,557 97
Piscataquis	-	43,705 72	2,493	234,803 58
Portland	-	809,419 77	21,641	1,956,857 84
Rockland	-	181,787 52	4,490	543,655 87
Saco & Biddeford	-	76,483 96	5,832	589,886 80
Searsport	7,606 08	-	713	79,419 33
Skowhegan	13,971 77	-	5,066	501,098 67
South Paris	13,423 55	-	1,886	157,238 87
Thomaston	-	13,606 38	1,335	157,181 41
Topsham & Brunswick	28,841 98	-	2,167	211,487 10
Tremont	-	8,768 05	331	26,546 78
Waterville	4,530 58	-	4,759	535,032 61
York County	-	53,355 71	2,619	240,990 97
Totals	\$374,727 91	\$3,009,274 32	172,708	\$17,552,884 82

TABLE B—Continued.

NAME OF BANK.	Number of depositors whose balance is \$500 and not over \$2000.	Amount of deposits of over \$500 and not over \$2000.	Number of depositors whose balance is over \$2000 and not over \$5000.	Amount of deposits of over \$2000 and not over \$5000.	Number of depositors whose balance is over \$5000.	Amount of deposits of over \$5000.
Androscoggin County.	2,947	\$2,905,254 66	356	\$895,081 44	18	\$158,981 10
Auburn....	1,233	1,255,797 30	158	382,487 04	2	10,355 55
Augusta.....	3,540	3,750,465 14	868	2,109,516 59	61	474,341 02
Bangor.....	3,388	3,730,950 87	256	518,344 70	20	174,623 89
Bath.....	2,132	2,296,835 00	412	1,098,216 00	83	829,633 22
Belfast.....	1,087	1,083,584 82	119	282,698 80	9	101,569 89
Bethel.....	298	341,163 08	20	42,367 44	-	-
Biddeford.....	1,021	968,393 16	119	295,115 77	5	30,300 59
Boothbay.....	240	288,456 57	57	142,777 00	1	7,286 45
Brewer.....	230	228,211 57	21	51,868 55	-	-
Bridgton.....	443	443,501 37	58	147,602 95	-	-
Brunswick.....	768	796,434 89	109	271,721 22	2	12,789 80
Buxton & Hollis.....	193	234,619 07	21	47,822 95	-	-
Calais.....	244	240,333 89	22	51,626 16	-	-
Cascade.....	260	255,480 55	10	19,696 40	-	-
Eastport.....	434	417,583 44	51	120,817 70	-	-
Fairfield.....	406	408,336 96	37	85,202 70	1	5,393 99
Franklin County.....	387	382,222 75	51	132,627 97	-	-
Gardiner.....	1,532	1,631,562 28	261	612,387 16	17	108,165 06
Gorham.....	431	427,698 83	48	111,445 44	1	6,435 26
Hallowell.....	373	404,774 80	63	156,246 27	5	30,065 52
Hancock County.....	117	107,149 93	8	18,317 52	-	-
Houlton.....	682	708,992 68	150	402,941 31	17	158,163 71
Kennebec.....	750	836,346 34	122	317,473 86	4	29,551 86
Kennebunk.....	660	558,970 18	71	175,200 60	-	-
Kingfield.....	91	86,275 33	8	24,048 68	-	-
Machias.....	565	604,367 30	96	250,630 80	2	10,188 88
Maine.....	8,562	9,242,463 46	1,663	4,048,679 94	65	440,368 89
Mechanic's.....	525	522,071 16	52	131,565 88	-	-
Norway.....	397	379,031 53	14	32,717 21	1	6,057 97
Pencbscot.....	1,477	1,538,670 23	243	591,740 88	12	83,380 32
People's.....	1,318	1,478,463 92	28	95,422 66	3	18,503 92
Phillips.....	178	187,044 83	11	26,626 38	2	20,581 69
Piscataquis.....	557	551,327 30	53	119,083 91	1	6,000 00
Portland.....	6,851	7,421,902 31	898	2,200,469 75	5	30,181 87
Rockland.....	1,251	1,205,199 23	109	261,350 42	3	17,439 94
Saco & Biddeford.....	1,926	2,051,885 37	443	1,188,104 49	28	193,999 86
Searsport.....	148	149,229 03	22	53,032 42	1	5,630 53
Skowhegan.....	1,438	1,481,099 26	251	671,523 85	24	178,206 66
South Paris.....	271	249,025 83	21	45,482 68	-	-
Thomaston.....	398	371,578 61	38	97,833 22	2	32,480 72
Topsham & Brunswick.....	472	465,684 82	52	122,257 50	1	15,008 29
Tremont.....	44	36,652 36	8	21,118 32	-	-
Waterville.....	1,505	1,467,966 18	210	506,771 50	7	53,539 55
York County.....	702	664,452 13	121	290,258 76	2	15,349 88
Totals.....	52,452	\$54,857,600 32	7,809	\$19,268,616 83	405	\$3,264,375 88

TABLE B—Concluded.

NAME OF BANK.	Rate per cent. of dividends the past year.	Amount of dividends the past year.	Municipal tax, 1918.	State tax, 1918.	Annual expenses.
Androscoggin County.....	4	\$189,249 74	\$117 60	\$15,338 54	\$11,094 93
Auburn.....	4	81,507 12	300 00	8,351 51	4,090 88
Augusta.....	4	281,335 58	600 00	24,007 91	12,862 77
Bangor.....	3½	187,483 77	2,069 27	22,877 31	18,724 43
Bath.....	4	182,040 62	1,055 60	23,726 29	6,500 00
Belfast.....	4	75,830 10	759 33	7,729 83	4,500 00
Bethel.....	4	20,641 51	154 50	2,060 95	4,000 00
Biddeford.....	4	63,615 31	1,055 70	3,939 28	6,100 00
Boothbay.....	4	22,456 47	-	1,932 57	2,225 00
Brewer.....	3½	13,891 64	151 20	1,211 23	2,962 78
Bridgton.....	4	29,499 41	203 06	2,902 15	3,605 11
Brunswick.....	4	49,810 06	207 64	4,287 28	4,145 85
Buxton & Hollis.....	4	12,292 50	32 06	1,667 55	1,503 86
Calais.....	3½	14,434 86	-	2,060 38	2,500 00
Cascade.....	4	15,605 17	424 53	1,583 16	2,792 86
Eastport.....	3½	24,033 14	327 56	2,481 25	2,800 00
Fairfield.....	4	25,728 71	263 25	2,549 13	1,250 00
Franklin County.....	3½	25,598 71	302 28	2,286 80	2,300 00
Gardiner.....	4	114,755 50	432 00	12,788 73	4,870 95
Gorham.....	4	28,262 08	-	3,116 39	2,926 63
Hallowell.....	4	29,440 35	432 00	3,657 41	2,877 83
Hancock County.....	3½	7,510 66	265 24	594 89	2,366 88
Houlton.....	4	59,874 28	169 82	4,195 58	4,394 33
Kennebec.....	4	54,881 20	1,117 50	3,639 06	6,000 00
Kennebunk.....	4	36,383 25	-	3,702 06	3,108 15
Kingfield.....	4	5,425 44	-	365 29	1,966 87
Machias.....	4	39,639 95	75 20	4,519 32	3,502 42
Maine.....	4	625,045 91	1,562 06	67,291 05	31,640 54
Mechanic s.....	4	32,586 65	876 20	3,013 61	3,417 92
Norway.....	3½	22,214 02	138 80	2,084 12	2,300 00
Penobscot.....	3½	99,333 60	-	10,388 55	11,037 75
People's.....	4	84,858 08	453 94	5,470 98	3,000 00
Phillips.....	4	12,429 63	67 00	1,273 86	1,722 64
Piscataquis.....	3½	31,396 83	230 73	3,474 24	3,558 20
Portland.....	3½	438,845 89	16,594 93	43,597 32	25,979 07
Rockland.....	3½	73,114 27	286 20	7,970 31	5,900 00
Saco & Biddeford.....	4	156,978 81	1,623 70	16,015 89	11,165 00
Searsport.....	4	10,843 07	39 11	1,276 44	1,561 82
Skowhegan.....	4	107,588 56	365 92	8,318 13	6,545 62
South Paris.....	3½	15,712 00	188 34	1,789 24	1,774 23
Thomaston.....	3½	21,968 45	181 86	2,895 24	1,976 67
Topsham & Brunswick.....	4	29,953 59	149 77	2,486 09	3,359 47
Tremont.....	4	3,546 59	11 27	258 33	420 00
Waterville.....	4	97,995 28	1,532 32	7,409 60	5,500 00
York County.....	4	46,952 28	70 64	3,937 46	4,450 00
Totals.....	*3.89%	\$3,602,590 64	\$34,888 13	\$356,522 31	\$251,281 46

* Average

TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources, September 28, 1918.

Liabilities.

NAME OF BANK.	Capital stock.	Surplus.	Undivided profits
Aroostook Trust Company, Caribou.....	\$50,000 00	\$50,000 00	\$99,240 18
Ashland Trust Company, Ashland.....	25,000 00	5,000 00	1,346 01
Augusta Trust Company.....	100,000 00	100,000 00	165,329 40
Bar Harbor Banking & Trust Company.....	50,000 00	200,000 00	116,638 30
Bath Trust Company.....	100,000 00	25,000 00	56,078 15
Camden Savings & Trust Company, Rockport.....	25,000 00	4,300 00	6,622 67
Casco Mercantile Trust Company, Portland.....	500,000 00	200,000 00	148,833 58
Dexter Trust & Banking Company.....	50,000 00	25,000 00	19,942 45
Eastern Trust & Banking Company, Bangor.....	175,000 00	175,000 00	513,391 31
Fidelity Trust Company, Portland.....	400,000 00	400,000 00	270,745 15
First Auburn Trust Company, Auburn.....	150,000 00	75,000 00	56,446 42
Forest City Trust Company, Portland.....	150,000 00	15,000 00	2,359 63
Fort Kent Trust Company.....	50,000 00	50,000 00	9,394 75
Frontier Trust Company, Fort Fairfield.....	50,000 00	25,000 00	30,111 56
Guilford Trust Company.....	60,000 00	30,000 00	73,791 51
Hallowell Trust & Banking Company.....	50,000 00	12,500 00	4,700 25
Houlton Trust Company.....	93,400 00	70,000 00	50,754 81
International Trust & Banking Company, Calais.....	50,000 00	12,500 00	30,802 08
Katahdin Trust Company, Patten.....	40,000 00	6,000 00	317 15
Kennebec Trust Company, Waterville.....	100,000 00	50,000 00	14,221 37
Kineo Trust Company, Dover.....	50,000 00	50,000 00	102,350 29
Lewiston Trust Company.....	75,000 00	150,000 00	23,649 22
Limestone Trust Company.....	50,000 00	5,000 00	4,522 60
Lincoln County Trust Company, Wiscasset.....	50,000 00	5,500 00	8,794 55
Lincoln Trust Company.....	25,000 00	4,000 00	4,592 80
Livermore Falls Trust & Banking Company.....	50,000 00	25,000 00	23,976 00
Lubec Trust & Banking Company.....	25,000 00	25,000 00	16,169 67
Machias Banking Company.....	30,000 00	10,500 00	13,680 29
Maine Trust & Banking Company, Gardiner.....	100,000 00	100,000 00	19,614 87
Mars Hill Trust Company.....	50,000 00	20,000 00	13,561 91
Merchant's Trust & Banking Company, Presque Isle.....	50,000 00	20,000 00	18,251 98
Merrill Trust Company, Bangor.....	300,000 00	400,000 00	109,931 74
Millinocket Trust Company.....	25,000 00	30,000 00	8,741 71
Newport Trust Company.....	25,000 00	12,500 00	11,574 67
Old Town Trust Company.....	50,000 00	25,000 00	13,053 43
Paris Trust Company, South Paris.....	50,000 00	10,500 00	17,721 03
Pepperell Trust Company, Biddeford.....	25,000 00	10,000 00	4,436 08
Rangeley Trust Company.....	25,000 00	30,000 00	5,653 41
Rumford Falls Trust Company, Rumford.....	100,000 00	200,000 00	97,729 81
Sanford Trust Company.....	100,000 00	25,000 00	33,128 69
Security Trust Company, Rockland.....	100,000 00	60,000 00	46,070 97
Skowhegan Trust Company.....	50,000 00	30,000 00	11,915 66
South Berwick Savings & Trust Company.....	100,000 00	30,000 00	19,358 31
State Trust Company, Augusta.....	100,000 00	50,000 00	142,184 20
Stockton Springs Trust Company.....	25,000 00	6,000 00	3,011 45
Union Safe Deposit & Trust Company, Portland.....	250,000 00	250,000 00	114,643 74
Union Trust Company, Ellsworth.....	100,000 00	100,000 00	58,536 71
United States Trust Company, Portland.....	100,000 00	50,000 00	133,839 60
Van Buren Trust Company.....	50,000 00	21,000 00	2,952 62
Waldo Trust Company, Belfast.....	50,000 00	12,500 00	11,567 86
Westbrook Trust Company.....	50,000 00	16,000 00	36,800 15
Wilton Trust & Banking Company.....	25,000 00	20,000 00	19,815 53
Totals.....	\$4,523,400 00	\$3,333,800 00	\$2,822,811 58

TABLE C—Continued.
Liabilities.

NAME OF BANK.	Savings deposits.	Demand deposits.	Certificates of deposit.
Aroostook Trust Company, Caribou.....	\$420,468 93	\$535,215 83	\$346,283 87
Ashland Trust Company, Ashland.....	37,120 99	75,522 53	150 00
Augusta Trust Company.....	5,275,495 03	1,360,703 76	101,000 00
Bar Harbor Banking & Trust Company.....	897,927 21	1,215,065 95	34,049 43
Bath Trust Company.....	1,471,912 60	1,050,175 17	74,703 70
Camden Savings & Trust Company, Rockport	170,916 88	33,889 18	-
Casco Mercantile Trust Company, Portland..	2,931,061 18	5,140,593 26	205,873 03
Dexter Trust & Banking Company.....	522,553 80	645,445 43	-
Eastern Trust & Banking Company, Bangor..	3,766,235 53	3,211,969 48	161,094 80
Fidelity Trust Company, Portland.....	6,978,758 81	5,087,056 10	188,425 00
First Auburn Trust Company, Auburn.....	1,097,732 56	954,545 91	13,159 64
Forest City Trust Company, Portland.....	175,148 46	413,701 99	15,000 00
Fort Kent Trust Company.....	171,404 27	177,105 89	-
Frontier Trust Company, Fort Fairfield.....	190,116 86	232,880 38	11,800 00
Guilford Trust Company.....	653,640 84	433,576 26	680 00
Hallowell Trust & Banking Company.....	194,656 03	191,260 84	10,000 00
Houlton Trust Company.....	992,216 06	526,925 83	66,480 61
International Trust & Banking Company, Calais	400,291 72	253,026 90	824 00
Katahdin Trust Company, Patten.....	34,915 21	96,154 12	-
Kennebec Trust Company, Waterville.....	498,391 53	516,805 12	5,200 00
Kineo Trust Company, Dover.....	643,345 47	561,812 54	10,110 00
Lewiston Trust Company.....	2,734,531 03	719,005 94	36,513 66
Limestone Trust Company.....	35,911 40	98,038 58	8,725 00
Lincoln County Trust Company, Wiscasset..	363,557 43	104,475 36	4,645 00
Lincoln Trust Company.....	140,563 99	156,764 69	-
Livermore Falls Trust & Banking Company..	972,984 45	190,404 15	39,333 03
Lubec Trust & Banking Company.....	160,917 85	219,248 14	119,811 25
Machias Banking Company.....	-	-	-
Maine Trust & Banking Company, Gardiner..	988,227 19	326,450 68	19,557 00
Mars Hill Trust Company.....	136,162 78	239,903 36	7,798 74
Merchant's Trust & Banking Company, Presque Isle.....	236,140 55	295,439 23	11,050 00
Merrill Trust Company, Bangor.....	807,610 31	3,157,822 50	22,383 87
Millinocket Trust Company.....	585,158 61	231,689 32	30,648 59
Newport Trust Company.....	141,063 42	89,686 67	16,940 00
Old Town Trust Company.....	203,190 57	250,675 35	5,250 00
Paris Trust Company, South Paris.....	86,821 12	253,165 93	41,187 17
Pepperell Trust Company, Biddeford.....	235,259 08	2,687 30	-
Rangeley Trust Company.....	264,361 25	169,897 38	11,044 14
Rumford Falls Trust Company, Rumford.....	2,173,076 72	534,973 39	78,633 20
Sanford Trust Company.....	334,304 51	307,930 39	35,000 00
Security Trust Company, Rockland.....	1,463,017 75	602,333 40	59,765 34
Skowhegan Trust Company.....	763,899 67	216,363 51	17,700 00
South Berwick Savings & Trust Company....	659,705 84	130,311 98	6,291 00
State Trust Company, Augusta.....	1,921,172 69	358,618 29	-
Stockton Springs Trust Company.....	74,555 03	53,768 76	5,000 00
Union Safe Deposit & Trust Company, Portland	599,310 52	162,100 33	20,025 74
Union Trust Company, Ellsworth.....	1,030,978 91	913,810 44	18,127 78
United States Trust Company, Portland.....	1,039,804 95	774,673 46	25,999 13
Van Buren Trust Company.....	167,716 73	172,619 06	11,135 00
Waldo Trust Company, Belfast.....	352,870 24	274,707 32	30,337 44
Westbrook Trust Company.....	967,619 98	336,527 94	27,718 61
Wilton Trust & Banking Company.....	546,255 47	223,129 86	63,007 00
Totals.....	\$47,511,060 01	\$34,314,897 95	\$2,017,861 17

TABLE C—Continued.
Liabilities.

NAME OF BANK.	Trust department.	Sinking funds for corporations.	Unpaid dividends.	Deposits for coupons.
Aroostook Trust Company, Caribou..	-	-	-	-
Ashland Trust Company, Ashland..	-	-	-	-
Augusta Trust Company.....	\$105,489 26	\$32,500 00	\$250 00	-
Bar Harbor Banking & Trust Company	88,172 41	-	20 00	\$1,253 46
Bath Trust Company.....	4,202 77	-	-	-
Camden Savings & Trust Co., Rockport	-	-	-	-
Casco Mercantile Trust Co., Portland	192,970 33	-	290 50	2,542 50
Dexter Trust & Banking Company....	-	-	20 00	-
Eastern Trust & Banking Co., Bangor	107,659 93	-	-	6 25
Fidelity Trust Company, Portland...	6,335,700 05	1,790,352 15	34 50	97,996 10
First Auburn Trust Company, Auburn	-	-	-	-
Forest City Trust Company, Portland	-	-	-	-
Fort Kent Trust Company.....	-	-	-	-
Frontier Trust Company, Fort Fairfield	-	-	30 00	-
Guilford Trust Company.....	-	-	115 00	-
Hallowell Trust & Banking Company	-	-	136 00	-
Houlton Trust Company.....	9,902 01	-	50 00	-
International Trust & Banking Co., Calais.....	-	-	-	-
Katahdin Trust Company, Patten.....	-	-	-	-
Kennebec Trust Company, Waterville	-	-	24 00	-
Kineo Trust Company, Dover.....	-	-	-	-
Lewiston Trust Company.....	-	-	-	-
Limestone.....	-	-	-	-
Lincoln County Trust Co., Wiscasset	-	-	-	-
Lincoln Trust Company.....	-	-	-	-
Livermore Falls Trust & Banking Co.	-	-	14 00	1,497 50
Lubec Trust & Banking Company....	-	-	-	-
Machias Banking Company.....	-	-	-	290 00
Maine Trust & Banking Co., Gardiner	475,074 47	-	-	-
Mars Hill Trust Company.....	-	-	-	-
Merchant's Trust & Banking Company, Presque Isle.....	-	-	48 00	-
Merrill Trust Company, Bangor.....	121,673 59	-	-	-
Millinocket Trust Company.....	-	-	-	-
Newport Trust Company.....	-	-	-	-
Old Town Trust Company.....	100 00	-	-	-
Paris Trust Company, South Paris...	-	-	-	-
Pepperell Trust Company, Biddeford.	12,000 00	-	-	-
Rangeley Trust Company.....	-	-	-	-
Rumford Falls Trust Co., Rumford..	-	-	-	-
Sanford Trust Company.....	-	-	-	-
Security Trust Company, Rockland..	-	-	37 00	-
Skowhegan Trust Company.....	-	-	-	-
South Berwick Savings & Trust Co.	-	-	-	3,927 50
State Trust Company, Augusta.....	85,698 95	120,831 36	-	-
Stockton Springs Trust Company....	-	-	2 00	-
Union Safe Deposit & Trust Co., Port- land.....	700,322 74	150,428 22	-	112,327 67
Union Trust Company, Ellsworth....	-	-	126 00	-
United States Trust Company, Portland	70,150 00	56,341 49	203 00	-
Van Buren Trust Company.....	-	-	-	-
Waldo Trust Company, Belfast.....	357 79	-	-	-
Westbrook Trust Company.....	-	-	50 00	-
Wilton Trust & Banking Company....	-	-	-	-
Totals.....	\$8,309,474 30	\$2,190,453 22	\$1,450 00	\$219,840 98

TABLE C—Continued.

Liabilities.

NAME OF BANK.	Treasurer's checks outstanding.	Due to other banks and bankers.	Bills payable.
Aroostock Trust Company, Caribou..	-	-	\$325,000 00
Ashland Trust Company, Ashland....	\$1,409 07	-	-
Augusta Trust Company.....	15,756 71	\$3,568 73	255,000 00
Bar Harbor Banking & Trust Co.....	14,472 72	-	-
Bath Trust Company.....	9,222 53	-	-
Camden Savings & Trust Company, Rockport.....	-	-	27,000 00
Casco Mercantile Trust Co., Portland.	5,746 30	48,145 19	600,000 00
Dexter Trust & Banking Company....	-	-	40,000 00
Eastern Trust & Banking Co., Bangor	-	6,208 15	62,500 00
Fidelity Trust Company, Portland....	34,454 84	55,607 51	1,000,000 00
First Auburn Trust Company, Auburn	7,227 53	-	300,000 00
Forest City Trust Company, Portland	391 35	12,753 52	95,000 00
Fort Kent Trust Company.....	-	-	-
Frontier Trust Company, Ft. Fairfield	2,934 43	-	180,000 00
Gullford Trust Company.....	1,928 92	-	-
Hallowell Trust & Banking Company.	-	-	-
Houlton Trust Company.....	-	-	75,000 00
International Trust & Banking Co., Calais.....	-	-	-
Katahdin Trust Company, Patten.....	12 50	-	-
Kennebec Trust Company, Waterville	480 98	-	-
Kineo Trust Company, Dover.....	4,735 03	-	60,000 00
Lewiston Trust Company.....	25,986 19	-	-
Limestone Trust Company.....	998 25	-	50,000 00
Lincoln County Trust Co., Wiscasset	-	-	-
Lincoln Trust Company.....	181 18	-	10,000 00
Livermore Falls Trust & Banking Co	3,370 94	-	-
Lubec Trust & Banking Company.....	2,303 31	-	-
Machias Banking Company.....	-	-	-
Maine Trust & Banking Co., Gardiner	5,601 68	-	-
Mars Hill Trust Company.....	99 00	-	65,000 00
Merchant's Trust & Banking Company, Presque Isle.....	-	-	80,000 00
Merrill Trust Company, Bangor.....	13,416 80	-	550,000 00
Millinocket Trust Company.....	-	-	25,000 00
Newport Trust Company.....	231 65	-	-
Old Town Trust Company.....	896 75	-	25,000 00
Paris Trust Company, South Paris....	2,407 28	9,103 80	80,000 00
Pepperell Trust Company, Biddeford.	-	-	-
Rangeley Trust Company.....	65	-	-
Rumford Falls Trust Co., Rumford.	-	-	-
Sarford Trust Company.....	13 00	-	-
Security Trust Company, Rockland.	-	21,398 59	51,626 00
Skowhegan Trust Company.....	3,501 99	-	30,000 00
South Berwick Savings & Trust Co.	594 00	-	-
State Trust Company, Augusta.....	4,823 67	-	154,900 00
Stockton Springs Trust Company.....	155 90	-	-
Union Safe Deposit & Trust Company Portland.....	-	-	-
Union Trust Company, Ellsworth....	8,489 10	924 08	50,000 00
United States Trust Company, Portland	3,642 23	-	21,341 46
Van Buren Trust Company.....	663 42	-	40,000 00
Waldc Trust Company, Belfast.....	375 17	-	18,000 00
Westbrook Trust Company.....	1,602 79	-	-
Wilton Trust & Banking Company.....	2,382 82	-	-
Totals.....	\$180,450 66	\$157,649 57	\$4,770,367 46

TABLE C—Continued.

Liabilities.

NAME OF BANK.	Re-discounts.	Other liabilities.	Total liabilities.
Aroostook Trust Company, Caribou..	\$176,025 75	-	\$2,002,234 56
Ashland Trust Company, Ashland....	-	\$1,327 85	146,879 45
Augusta Trust Company.....	-	13,383 00	7,528,415 89
Bar Harbor Banking & Trust Company	-	-	2,617,539 48
Bath Trust Company.....	-	7,100 00	2,798,394 92
Camden Savings & Trust Co., Rockport	-	-	267,728 73
Casco Mercantile Trust Co., Portland	-	-	9,976,055 87
Dexter Trust & Banking Company...	-	-	1,302,961 68
Eastern Trust & Banking Co., Bangor	405,000 00	20,500 00	8,604,565 45
Fidelity Trust Company, Portland...	268,839 31	-	22,907,971 52
First Auburn Trust Company, Auburn...	-	154 32	2,654,266 38
Forest City Trust Company, Portland	-	11 96	879,366 91
Fort Kent Trust Company.....	70,000 00	-	527,904 91
Frontier Trust Company, Ft. Fairfield	181,788 14	-	904,661 37
Guilford Trust Company.....	-	700 00	1,254,432 53
Hallowell Trust & Banking Company...	-	-	463,283 12
Houlton Trust Company.....	-	-	1,884,758 72
International Trust & Banking Co., Calais.....	-	-	747,444 70
Katahdin Trust Company, Patten.....	-	215 00	177,613 98
Kennebec Trust Company, Waterville	-	-	1,185,099 00
Kineo Trust Company, Dover.....	-	-	1,482,417 33
Lewiston Trust Company.....	-	-	3,764,086 04
Limestone Trust Company.....	-	-	253,596 13
Lincoln County Trust Co., Wiscasset.	-	-	536,972 34
Lincoln Trust Company.....	10,000 00	1,381 30	352,483 96
Livermore Falls Trust & Banking Co	-	-	1,306,580 07
Lubec Trust & Banking Company.....	-	200 00	568,650 22
Machias Banking Company.....	-	-	54,180 29
Maine Trust & Banking Co., Gardiner	-	-	2,034,815 89
Mars Hill Trust Company.....	95,598 34	-	628,124 13
Merchant's Trust & Banking Company, Presque Isle.....	116,119 00	-	827,048 76
Merrill Trust Company, Bangor.....	532,798 53	-	6,015,637 64
Millincket Trust Company.....	-	-	735,638 23
Newport Trust Company.....	-	-	296,996 41
Old Town Trust Company.....	-	21,477 00	634,643 10
Paris Trust Company, South Paris	-	-	550,966 33
Pepperell Trust Company, Biddeford.	-	-	289,382 46
Rangeley Trust Company.....	-	-	505,956 81
Rumford Falls Trust Co., Rumford.	-	-	3,184,413 12
Sanford Trust Company.....	-	-	835,376 59
Security Trust Company, Rockland...	-	21,142 81	2,425,391 86
Skowhegan Trust Company.....	-	-	1,117,380 83
South Berwick Savings & Trust Co.	-	-	946,301 13
State Trust Company, Augusta.....	-	6,865 82	2,949,322 48
Stockton Springs Trust Company.....	-	-	167,493 14
Union Safe Deposit & Trust Company, Portland.....	-	26,786 22	2,425,945 18
Union Trust Company, Ellsworth.....	-	-	2,280,993 02
United States Trust Company, Portland	-	-	2,275,895 32
Van Buren Trust Company.....	20,500 00	1,417 50	487,944 33
Waldo Trust Company, Belfast.....	-	55 00	750,771 29
Westbrook Trust Company.....	-	1,680 00	1,437,949 47
Wilton Trust & Banking Company.....	-	-	899,640 68
Totals.....	\$1,876,669 07	\$124,397 78	\$111,854,613 75

TABLE C—Continued.

Resources.

NAME OF BANK.	Demand and time loans.	Overdrafts.	Loans on mortgages of real estate.	Stocks and bonds.
Aroostook Trust Company, Caribou	\$928,876 73	\$522 50	\$389 855 00	\$511,362 83
Ashland Trust Company, Ashland..	88,929 91	16 87	28,705 95	1,145 50
Augusta Trust Company.....	2,020,020 32	11,109 68	438,641 25	4,430,568 78
Bar Harbor Banking & Trust Co.....	1,150,883 62	1,847 69	467,342 76	524,295 54
Bath Trust Company.....	1,001,186 69	315 82	50,000 00	1,651,991 93
Camden Savings & Trust Co., Rockport.	59,085 63	24 84	36,142 04	158,925 75
Casco Mercantile Trust Co., Portland	3,931,470 07	1,017 63	101,525 06	4,181,792 36
Dexter Trust & Banking Company..	516 040 67	559 50	105,755 55	460,725 92
Eastern Trust & Banking Co., Bangor	2,862,557 32	3,474 23	1,102,609 97	3,507,560 74
Fidelity Trust Company, Portland..	7,975,807 35	4,344 73	388,829 00	4,863,157 94
First Auburn Trust Co., Auburn....	1,565,564 34	2,902 77	180,701 55	539,448 52
Forest City Trust Company, Portland	530,985 92	7,043 05	26,675 00	215,369 80
Fort Kent Trust Company.....	368,213 85	1,996 90	68,233 40	10,450 00
Frontier Trust Co., Fert Fairfield..	520,139 63	-	59,089 40	269,588 22
Guilford Trust Company.....	355,983 25	60 66	241,119 85	444,330 67
Hallowell Trust & Banking Company	140,972 57	171 91	23,645 00	246,752 77
Houlton Trust Company.....	1,028,847 10	64 72	615,177 35	177,052 50
International Trust & Banking Co., Calais.....	453,770 60	74 20	25,200 00	174,570 00
Katahdin Trust Company, Patten..	118,810 97	-	7,311 00	1,000 00
Kennebec Trust Company, Waterville	435,755 41	218 45	79,629 23	373,216 25
Kineo Trust Company, Dover.....	366,887 09	1,363 47	307,997 35	629,500 41
Lewiston Trust Company.....	1,728,952 67	1,926 18	871,177 86	847,660 52
Limestone Trust Company.....	150,319 53	-	13,389 15	12,037 23
Lincoln County Trust Co., Wiscasset	86,745 12	1,834 26	76,250 37	315,340 35
Lincoln Trust Company.....	121,681 94	141 59	109,578 11	78,927 50
Livermore Falls Trust & Banking Co.	264,918 87	419 12	129,694 94	813,054 38
Lubec Trust & Banking Company..	115,667 14	-	32,618 90	309,912 33
Machias Banking Company.....	9,220 44	-	-	-
Maine Trust & Banking Co., Gardiner	213,532 92	809 31	54,115 00	1,169,830 16
Mars Hill Trust Company.....	424,660 76	98 92	64,167 88	30,200 00
Merchant's Trust & Banking Company, Presque Isle.....	405,502 28	-	40,856 31	340,565 80
Merrill Trust Company, Bangor....	2,996,077 44	15,715 93	319,962 24	1,910,290 97
Millinocket Trust Company.....	350,242 30	128 86	119,311 43	129,457 60
Newport Trust Company.....	152,210 64	4 80	43,177 40	70,053 09
Old Town Trust Company.....	266,508 14	-	85,307 59	182,152 90
Paris Trust Company, South Paris..	217,004 21	264 89	97,964 83	150,746 71
Pepperell Trust Company, Biddeford	44,422 70	-	81,365 00	116,143 08
Rangleey Trust Company.....	218,307 44	-	153,107 17	75,771 25
Rumford Falls Trust Co., Rumford	1,070,932 14	240 07	456,319 60	1,328,490 00
Sanford Trust Company.....	288,564 98	235 93	81,878 24	387,983 56
Security Trust Company, Rockland	768 028 14	-	126,936 00	1,314 299 58
Skowhegan Trust Company.....	474,045 11	365 77	92,300 17	485 583 50
South Berwick Savings & Trust Co.	71,899 19	128 00	30,253 74	759,336 84
State Trust Company, Augusta....	233,438 46	28 90	186,928 09	2,169,890 52
Stockton Springs Trust Company..	33,397 40	-	7,615 83	106,259 40
Union Safe Deposit & Trust Company, Portland.....	248 760 81	-	39,600 00	1,139,189 19
Union Trust Company, Ellsworth...	822,889 87	1,451 37	243,823 38	975,968 80
United States Trust Co., Portland..	806,433 45	-	186 010 80	986,051 85
Van Buren Trust Company.....	351,241 56	2,222 85	51,887 50	6,906 50
Waldo Trust Company, Belfast....	353 949 83	295 16	54,156 38	226,142 65
Westbrook Trust Company.....	423,145 24	711 55	95,159 93	757,885 29
Wilton Trust & Banking Company..	232,471 23	10 84	233,141 15	361,388 38
Totals.....	\$40,436 020 99	\$64,164 25	\$8,921,600 70	\$40,930,606 56

TABLE C—Continued.

Resources.

NAME OF BANK.	Trust investments.	Sinking funds investments.	Real estate owned.	Due from other banks and bankers.
Aroostook Trust Company, Caribou	-	-	\$32,497 19	\$100 00
Ashland Trust Company, Ashland	-	-	4,389 21	-
Augusta Trust Company	\$105,489 26	\$32,500 00	74,000 00	-
Bai Harbor Banking & Trust Co.	88,172 41	-	5,750 00	-
Bath Trust Company	4,202 77	-	5,000 00	-
Camden Savings & Trust Company, Rockport	-	-	-	-
Casco Mercantile Trust Co., Portland	192,970 33	-	70,000 09	178,011 72
Dexter Trust & Banking Company	-	-	30,000 00	-
Eastern Trust & Banking Co. Bangor	107,659 93	-	386,800 24	-
Fidelity Trust Company, Portland	6,335,700 05	1,790,352 15	-	415,224 50
First Auburn Trust Co., Auburn	-	-	97,617 30	-
Forest City Trust Company, Portland	-	-	-	-
Fort Kert Trust Company	-	-	7,544 00	321 64
Frontier Trust Co., Fort Fairfield	-	-	24,000 00	54 40
Guilford Trust Company	-	-	6,376 46	-
Hallowell Trust & Banking Company	-	-	3,500 00	-
Houlton Trust Company	9,902 01	-	-	810 00
International Trust & Banking Co., Calais	-	-	10,321 37	-
Katahdin Trust Company, Patten	-	-	11,506 81	-
Kennebec Trust Company, Waterville	-	-	4,116 55	-
Kineo Trust Company, Dover	-	-	8,000 00	-
Lewiston Trust Company	-	-	4,028 16	-
Limestone Trust Company	-	-	-	-
Lincoln County Trust Co., Wiscasset	-	-	7,801 78	-
Lincoln Trust Company	-	-	5,000 00	-
Livermore Falls Trust & Banking Co.	-	-	57,800 00	-
Lubec Trust & Banking Company	-	-	6,000 00	3,736 32
Machias Banking Company	-	-	-	-
Maine Trust & Banking Company, Gardiner	475,074 47	-	-	-
Mars Hill Trust Company	-	-	6,000 00	-
Merchant's Trust & Banking Co., Presque Isle	-	-	4,000 00	228 00
Merrill Trust Company, Bangor	121,673 59	-	110,275 68	-
Millinocket Trust Company	-	-	26,300 00	-
Newport Trust Company	-	-	16,250 00	-
Old Town Trust Company	100 00	-	12,000 00	-
Paris Trust Company, South Paris	-	-	-	-
Pepperell Trust Company, Biddeford	12,000 00	-	3,285 23	-
Rangley Trust Company	-	-	10,550 00	-
Rumford Falls Trust Co., Rumford	-	-	92,163 48	-
Sanford Trust Company	-	-	10,500 00	-
Security Trust Company, Rockland	-	-	35,000 00	-
Skowhegan Trust Company	-	-	20,968 73	-
South Berwick Savings & Trust Co.	-	-	4,000 00	-
Seate Trust Company, Augusta	85,698 95	120,831 36	35,000 00	-
Stockton Springs Trust Company	-	-	800 00	-
Union Safe Deposit & Trust Company, Portland	790,322 74	184,044 17	-	-
Union Trust Company, Ellsworth	-	-	2,800 00	-
United States Trust Co., Portland	70,150 00	56,341 49	-	-
Van Buren Trust Company	-	-	16,040 86	-
Waldo Trust Company, Belfast	357 79	-	28,323 97	-
Westbrook Trust Company	-	-	52,541 77	-
Wilton Trust & Banking Company	-	-	500 00	-
Totals	\$8,309,474 30	\$2,184,069 17	\$1,349,268 79	\$598,486 58

TABLE C—Concluded.

Resources.

NAME OF BANK.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
Aroostook Trust Company, Caribou	-	\$139,020 31	-	\$2,002,234 56
Ashland Trust Company, Ashland	\$2,744 32	19,613 15	\$1,414 54	146,879 45
Augusta Trust Company	28,000 00	350,400 80	37,685 80	7,528,415 89
Bar Harbor Banking & Trust Co.	-	368,655 17	11,192 29	2,617,539 48
Bath Trust Company	-	84,083 40	1,614 31	2,798,304 92
Camden Savings & Trust Company, Rockport.	-	13,550 47	-	267,728 73
Casco Mercantile Trust Co., Portland	22,989 87	1,285,526 70	10,752 13	9,976,055 87
Dexter Trust & Banking Company	7,500 00	182,379 74	-	1,302,961 68
Eastern Trust & Banking Co., Bangor	-	597,300 48	36,602 54	8,604,565 45
Fidelity Trust Company, Portland	10,000 00	1,074,272 47	50,283 30	22,907,971 52
First Auburn Trust Co., Auburn	33,279 55	198,593 03	6,159 32	2,654,266 38
Forest City Trust Company, Portland	15,800 06	83,468 86	684 28	879,366 91
Fort Kent Trust Company	2,500 00	67,697 66	947 46	527,904 91
Frontier Trust Co., Fort Fairfield	-	31,539 72	-	904,661 37
Guilford Trust Company	4,600 00	202,551 41	-	1,254,432 53
Hallowell Trust & Banking Company	964 04	47,276 83	-	463,283 12
Holtton Trust Company	-	52,905 04	-	1,884,758 72
International Trust & Banking Co., Calais	-	83,508 53	-	747,444 70
Katahdin Trust Company, Patten	3,997 79	34,751 46	205 95	177,613 98
Kennebec Trust Company, Waterville	10,000 00	282,163 11	-	1,185,099 00
Kineo Trust Company, Dover	7,314 16	161,354 91	-	1,482,417 33
Lewiston Trust Company	34,900 00	246,940 65	28,500 00	3,764,086 04
Limestone Trust Company	6,377 04	71,473 18	-	253,596 13
Lircoln County Trust Co., Wiscasset	24,000 00	24,442 07	558 39	536,972 34
Lincoln Trust Company	3,000 00	34,154 82	-	352,483 96
Livermore Falls Trust & Banking Co.	-	40,652 79	-	1,306,580 07
Lubec Trust & Banking Company	3,000 00	96,569 10	1,146 43	568,650 22
Machias Banking Company	-	44,959 85	-	54,180 29
Maine Trust & Banking Co., Gardiner	7,750 00	107,192 53	6,511 50	2,034,815 89
Mars Hill Trust Company	-	101,050 91	1,905 66	628,124 13
Merchant's Trust & Banking Company, Presque Isle	1,000 00	34,696 37	200 00	827,048 76
Merrill Trust Company, Bangor	20,000 00	514,782 13	0,859 66	6,015,637 64
Millinocket Trust Company	-	70,168 04	-	735,638 23
Newport Trust Company	-	15,300 48	-	296,996 41
Old Town Trust Company	-	87,873 92	700 55	634,643 10
Paris Trust Company, South Paris	6,065 00	78,860 69	-	550,906 33
Pepperell Trust Company, Biddeford	-	32,166 45	-	289,382 46
Rangeley Trust Company	3,070 24	44,008 75	1,141 96	505,956 81
Rumford Falls Trust Co., Rumford	6,000 00	229,716 20	501 63	3,184,413 12
Sanford Trust Company	1,563 25	63,489 63	761 00	835,376 59
Security Trust Company, Rockland	219 00	167,968 28	12,940 86	2,425,391 86
Skowhegan Trust Company	1,673 75	42,443 80	-	1,117,380 83
South Berwick Saving & Trust Co.	-	79,392 86	1,290 50	946,301 13
State Trust Company, Augusta	13,540 52	101,750 52	2,215 16	2,949,322 48
Stockton Springs Trust Company	880 60	18,540 51	-	167,493 14
Union Safe Deposit & Trust Company, Portland	8,478 48	165,549 79	-	2,425,945 18
Union Trust Company, Ellsworth	4,000 00	228,563 00	1,466 60	2,280,993 02
United States Trust Co., Portland	2,000 00	169,007 73	-	2,275,995 32
Van Buren Trust Company	2,010 00	57,635 06	-	487,944 33
Waldo Trust Company, Belfast	2,000 00	74,501 91	11,063 60	750,771 29
Westbrook Trust Company	-	99,808 48	8,717 21	1,437,949 47
Wilton Trust & Banking Company	500 00	71,029 08	600 00	899,640 68
Totals	\$301,516 95	\$8,514,782 83	\$244,622 63	\$111,854,613 75

TRUST AND BANKING COMPANIES—Continued.

Table D—Giving Details of Depositors and Deposits, Rate and Amount of Interest, Dividends and Taxes.

NAME OF BANK.	Number of depositors of time deposits and deposits bearing interest at 3% or more.	Amount of such deposits.	Number of depositors of demand deposits bearing interest at less than 3%.	Amount of such deposits.
Aroostook, Caribou.....	1,348	\$420,468 93	-	-
Ashland.....	289	37,120 99	275	\$75,522 53
Augusta.....	12,312	5,275,495 03	3,382	1,358,585 70
Bar Harbor.....	2,080	897,927 21	94	637,979 18
Bath.....	1,922	1,471,912 60	870	1,022,775 17
Camden, Rockport.....	524	170,916 88	-	-
Casco-Mercantile, Portland.....	9,695	3,475,461 13	221	2,901,300 00
Dexter.....	2,249	522,553 80	84	356,200 00
Eastern, Bangor.....	9,964	3,766,235 53	634	2,280,216 40
Fidelity, Portland.....	14,555	6,978,758 81	7,632	5,137,868 33
First-Auburn.....	897	175,148 46	90	162,253 14
Forest City, Portland.....	4,530	1,097,732 56	10	137,916 43
Fort Kent.....	715	171,979 31	1	1,421 16
Frontier, Fort Fairfield.....	1,177	190,116 86	2	5,439 65
Guilford.....	2,766	653,640 84	73	249,973 02
Hallowell.....	964	194,686 03	34	135,246 04
Houlton.....	2,579	992,216 06	1	2,750 81
International, Calais.....	1,300	400,291 72	2	21,083 92
Katahdin, Patten.....	177	34,915 21	251	96,154 12
Kennebec, Waterville.....	1,256	498,391 53	-	-
Kineo, Dover.....	3,037	643,345 47	54	241,493 75
Lewiston.....	9,287	2,734,531 03	15	22,526 18
Limestone.....	116	35,911 40	-	-
Lincoln County, Wiscasset.....	1,759	363,557 43	4	24,172 96
Lincoln.....	1,728	140,563 99	51	72,762 09
Livermore Falls.....	3,818	972,984 45	3	7,169 87
Lubec.....	617	160,917 85	6	47,402 12
Machias.....	-	-	-	-
Maine, Gardiner.....	1,316	988,227 19	6	33,450 06
Mars Hill.....	660	136,162 78	1	1,469 21
Merchant's, Presque Isle.....	1,005	236,140 55	60	145,086 08
Merrill, Bangor.....	3,337	807,610 31	4,129	3,045,863 83
Millinocket.....	1,664	385,158 61	745	231,689 32
Newport.....	689	141,063 42	41	57,370 12
Old Town.....	1,861	203,190 57	1,551	260,545 63
Paris, South Paris.....	390	86,821 12	84	152,690 14
Pepperell, Biddeford.....	1,023	235,259 08	1	2,687 30
Rangeley.....	1,032	285,656 51	3	13,243 36
Rumford Falls.....	6,784	2,173,076 72	2	6,137 28
Sanford.....	1,191	334,304 51	53	264,616 17
Security, Rockland.....	5,280	1,463,017 75	6	56,266 31
Skowhegan.....	1,151	763,899 67	599	210,363 51
South Berwick.....	1,648	659,705 84	3	39,591 99
State, Augusta.....	5,284	1,921,172 69	1,075	358,918 29
Stockton Springs.....	301	73,555 03	225	53,768 76
Union, Portland.....	504	599,310 52	166	162,100 33
United States, Portland.....	4,750	1,030,978 91	148	596,200 00
United States, Portland.....	1,989	1,039,804 95	1,515	774,673 4 ⁶
Van Buren.....	1,115	167,716 73	25	50,000 00
Waldo, Belfast.....	2,371	362,223 45	194	168,733 91
Westbrook.....	4,329	967,619 98	972	327,445 67
Wilton.....	1,681	546,255 47	2	37,373 38
Totals.....	142,996	\$48,085,713 47	25,395	\$22,048,896 98

TABLE D—Continued.

NAME OF BANK.	Number of holders of certificates of deposit liable to State taxation.	Amount of such certificates.	Number of holders of certificates of deposit not liable to State taxation.	Amount of such certificates.
Aroostook, Caribou	218	\$255,172 30	107	\$91,111 57
Ashland	-	-	1	150 00
Augusta	1	1,000 00	1	100,000 00
Bar Harbor	-	-	121	34,049 43
Bath	25	74,703 70	-	-
Camden, Rockport	-	-	-	-
Casco-Mercantile, Portland	35	205,873 03	-	-
Dexter	-	-	-	-
Eastern, Bangor	9	121,001 19	69	40,093 61
Fidelity, Portland	37	188,425 00	-	-
First-Auburn	1	11,325 00	7	1 834 64
Forest City, Portland	4	10,000 00	1	5,000 00
Fort Kent	-	-	-	-
Frontier, Fort Fairfield	3	11,800 00	-	-
Guilford	4	680 00	-	-
Hallowell	1	10,000 00	-	-
Houlton	31	66,480 01	-	-
International, Calais	1	824 00	-	-
Katahdin, Patten	-	-	-	-
Kennebec, Waterville	2	5,200 00	-	-
Kineo, Dover	13	10,110 00	-	-
Lewiston	-	-	10	36,513 66
Limestone	5	8,725 00	-	-
Lincoln County, Wiscasset	4	4,645 00	-	-
Lincoln	-	-	-	-
Livermore Falls	56	39,333 03	-	-
Lubec	-	-	100	119,811 25
Machias	-	-	-	-
Maine, Gardiner	3	19,557 00	-	-
Mars Hill	6	7,798 74	-	-
Merchant's, Presque Isle	3	11,050 00	-	-
Merrill, Bangor	2	16,000 00	13	6,383 87
Millinocket	8	30,048 59	-	-
Newport	3	16,500 00	2	440 00
Old Town	1	5,000 00	1	250 00
Paris, South Paris	63	41,187 17	-	-
Pepperell, Biddeford	-	-	-	-
Rangeley	8	1,044 14	1	10,000 00
Rumford Falls	15	78,633 20	-	-
Sanford	1	10,000 00	1	25,000 00
Security, Rockland	15	59,765 34	-	-
Skowhegan	2	17,700 00	-	-
South Berwick	3	6,291 00	-	-
State, Augusta	-	-	-	-
Stockton Springs	1	5,000 00	-	-
Union, Portland	9	20,025 74	-	-
Union, Ellsworth	4	14,054 24	14	4,073 54
United States, Portland	8	25,999 13	-	-
Van Buren	5	6,135 00	1	5,000 00
Waldo, Belfast	19	20,337 44	1	10,000 00
Westbrook	5	15,718 61	1	12,000 00
Wilton	11	63,007 00	-	-
Totals	645	\$1,516,149 60	452	\$501,711 57

TABLE D—Continued.

NAME OF BANK.	Number of all other depositors.	Amount of such deposits.	Total number of depositors.	Total amount of deposits.
Aroostook, Caribou.....	1,635	\$535,215 83	3,308	\$1,301,968 63
Ashland.....	-	-	565	112,793 52
Augusta.....	-	-	15,696	6,735,080 73
Bar Harbor.....	1,888	527,172 95	4,183	2,097,128 77
Bath.....	-	-	2,817	2,569,391 47
Camden, Rockport.....	138	33,864 34	662	204,781 22
Casco-Mercantile, Portland.....	2,748	1,750,309 67	12,699	8,332,943 83
Dexter.....	780	246,544 06	3,113	1,125,297 86
Eastern, Bangor.....	6,022	941,861 61	16,698	7,149,408 34
Fidelity, Portland.....	309	137,248 22	22,533	12,442,300 36
First-Auburn.....	2,772	816,629 18	7,323	2,065,438 11
Forest City, Portland.....	714	163,467 78	7,223	515,869 38
Fort Kent.....	663	175,031 94	1,379	348,432 41
Frontier, Fort Fairfield.....	563	221,173 13	1,745	428,529 64
Guilford.....	1,088	183,532 31	3,931	1,087,826 17
Hallowell.....	329	56,014 80	1,328	395,946 87
Houlton.....	1,716	524,175 02	4,327	1,585,621 90
International, Calais.....	731	231,039 32	2,034	653,238 96
Katahdin, Patten.....	-	-	428	131,069 33
Kennebec, Waterville.....	808	516,805 12	2,066	1,020,396 65
Kineo, Dover.....	1,918	320,318 79	5,022	1,215,268 01
Lewiston.....	2,630	696,079 76	11,942	3,490,050 63
Limestone.....	279	98,038 58	400	142,674 98
Lincoln County, Wiscasset.....	443	78,082 14	2,210	470,457 53
Lincoln.....	674	84,002 60	2,453	297,328 68
Livermore Falls.....	1,036	190,404 15	4,913	1,209,891 50
Lubec.....	434	171,533 17	1,157	499,664 39
Machias.....	-	-	-	-
Maine, Gardiner.....	531	293,290 62	1,856	1,334,524 87
Mars Hill.....	669	236,934 15	1,336	382,364 88
Merchant's, Presque Isle.....	689	150,353 15	1,757	542,629 78
Merrill, Bangor.....	4,000	111,958 97	11,481	3,987,816 98
Millinocket.....	-	-	2,417	646,896 52
Newport.....	346	32,233 60	1,081	247,607 14
Old Town.....	1,220	29,975 97	4,634	498,962 17
Paris, South Paris.....	1,295	102,883 07	1,832	383,581 50
Pepperell, Biddeford.....	-	-	1,024	237,946 38
Rangeley.....	354	135,358 76	1,398	445,302 77
Rumford Falls.....	2,401	517,681 11	9,202	2,775,528 31
Sanford.....	489	43,242 20	1,735	677,162 88
Security, Rockland.....	-	-	5,301	1,579,049 40
Skowhegan.....	1	3,501 99	1,753	995,465 17
South Berwick.....	246	91,313 99	1,900	796,902 82
State, Augusta.....	-	-	6,359	2,280,090 98
Stockton Springs.....	-	-	527	132,323 79
Union, Portland.....	-	-	679	781,436 59
Union, Ellsworth.....	1,650	317,610 44	6,566	1,962,917 13
United States, Portland.....	-	-	3,492	1,840,477 54
Van Buren.....	293	122,619 06	1,439	351,470 79
Waldo, Belfast.....	973	105,998 42	3,558	667,293 22
Westbrook.....	-	-	5,307	1,322,784 26
Wilton.....	484	185,756 48	2,178	832,392 33
Totals.....	45,959	\$11,179,256 45	215,447	\$83,331,728 07

TABLE D—Continued.

NAME OF BANK.	Rate of interest paid on taxable deposits.	Amount of interest paid on taxable deposits.	Rate of interest paid on non-taxable deposits.	Amount of interest paid on non-taxable deposits.
Aroostook, Caribou.....	4	\$32,852 09	-	-
Ashland.....	4	640 19	2	\$288 47
Augusta.....	4	204,790 73	2	26,168 25
Bar Harbor.....	3½	30,630 21	2-2.99	10,350 69
Bath.....	4	50,957 83	2	15,641 65
Camden, Rockport.....	3½	5,121 58	-	-
Casco-Mercantile, Portland.....	3-3½-4	149,392 20	2-2½-2½-2.99	37,488 62
Dexter.....	3½	17,262 62	2	4,656 63
Eastern, Bangor.....	3½	120,590 50	2-2½-2½-2.95	104,404 90
Fidelity, Portland.....	3-3½-4	273,467 59	2-2½-2.9	99,228 97
First-Auburn.....	4	37,947 52	2-2½	10,166 17
Forest City, Portland.....	4	6,709 47	2½	6,365 65
Fort Kent.....	3	4,252 06	2½	73 38
Frontier, Fort Fairfield.....	4	13,177 16	2-2½	161 04
Guilford.....	3½	20,705 85	2	5,825 75
Hallowell.....	4	7,544 02	2-2½	2,235 23
Houlton.....	3-4	39,448 45	2½	127 96
International, Calais.....	3½	13,368 23	2½	598 20
Katahdin, Patten.....	4	272 14	2	211 76
Kennebec, Waterville.....	4	18,736 52	2	5,098 80
Kineo, Dover.....	3½	20,937 91	2-2½-2½	6,049 99
Lewiston.....	4	100,802 44	2-2½	1,219 18
Limestone.....	4	862 82	-	-
Lincoln County, Wiscasset.....	4	13,082 46	2-2½	263 42
Lincoln.....	3½	3,911 88	2	1,787 75
Livermore Falls.....	3-3½-4	35,837 83	2½	535 23
Lubec.....	3½	4,929 48	2½	2,823 52
Machias.....	-	-	-	-
Maine, Gardiner.....	4	40,118 84	2-2½	1,754 30
Mars Hill.....	4	5,585 74	2½	129 89
Merchant's, Presque Isle.....	4	9,210 52	2	3,367 81
Merrill, Bangor.....	3½	24,301 63	2-2½	45,426 36
Millinocket.....	4	13,078 05	2	1,977 87
Newport.....	4	5,687 98	2	1,045 62
Old Town.....	3½	5,580 60	2	378 66
Paris, South Paris.....	4	4,047 68	2	2,976 70
Pepperell, Biddeford.....	4	5,549 59	2½	182 22
Rangeley.....	3-4-5	11,204 45	2-2½	269 13
Rumford Falls.....	4	78,401 11	2½	396 92
Sanford.....	4	11,197 94	2	5,852 20
Security, Rockland.....	3½-4-5½	54,989 30	2-2½	4,280 78
Skowhegan.....	4	29,374 65	2-2.99	2,293 68
South Berwick.....	3½-3½	22,623 44	2-2½	875 85
State, Augusta.....	4	76,291 34	2	6,169 71
Stockton Springs.....	4	2,447 56	2	479 62
Union, Portland.....	4	26,437 16	2-2½	3,476 36
Union, Ellsworth.....	3½-4	34,153 09	2-2½	11,655 20
United States, Portland.....	4	47,632 16	2½	14,893 47
Van Buren.....	4	7,090 22	2-2½	1,657 23
Waldo, Belfast.....	4	11,946 34	2	3,114 74
Westbrook.....	4	31,798 02	2	4,998 00
Wilton.....	3-3½-4	20,030 10	2-2½	191 89
Totals.....	*3.79%	\$1,807,009 29	-	\$450,614 52

* Average.

TABLE D—Concluded.

NAME OF BANK.	Total amount of interest paid depositors.	Rate of dividend paid on stock.	Amount of dividends paid on stock.	State tax, 1918.
Aroostook, Caribou.....	\$32,852 09	20	\$10,000 00	\$1,809 51
Ashland.....	928 66	-	-	8 68
Augusta.....	230,958 98	10	10,000 00	20,759 83
Bar Harbor.....	40,980 90	30	15,000 00	979 61
Bath.....	66,599 48	8	8,000 00	5,376 19
Camden, Rockport.....	5,121 58	6	1,500 00	496 51
Casco-Mercantile, Portland.....	186,880 82	10	50,000 00	14,627 54
Dexter.....	21,919 25	8	4,000 00	1,786 91
Eastern, Bangor.....	224,994 50	20	35,000 00	11,258 42
Fidelity, Portland.....	363,696 56	12	48,000 00	19,676 92
First-Auburn.....	48,113 69	8	12,000 00	3,286 51
Forest City, Portland.....	13,075 12	-	-	674 65
Fort Kent.....	4,325 44	15	7,500 00	485 93
Frontier, Fort Fairfield.....	13,338 20	10	5,000 00	364 25
Guilford.....	26,531 60	10	6,000 00	1,102 60
Hallowell.....	9,779 25	4	2,000 00	720 78
Houlton.....	39,576 41	17½	16,345 00	2,081 75
International, Calais.....	13,966 43	9	2,500 00	1,815 97
Katahdin, Patten.....	483 90	-	-	52 26
Kennebec, Waterville.....	23,835 32	9	9,000 00	1,679 79
Kineo, Dover.....	26,987 90	12	6,000 00	1,109 27
Lewiston.....	102,021 62	20	15,000 00	8,269 11
Limestone.....	862 82	-	-	54 30
Lincoln County, Wiscasset.....	13,345 88	6	3,000 00	1,367 10
Lincoln.....	5,699 63	6	1,500 00	52 35
Livermore Falls.....	36,373 06	7	3,500 00	3,684 71
Lubec.....	7,753 00	10	2,500 00	539 99
Machias.....	-	-	-	-
Maine, Gardiner.....	41,873 14	12	12,000 00	3,343 18
Mars Hill.....	5,715 63	8	4,250 00	346 22
Merchant's, Presque Isle.....	12,578 33	3	3,000 00	980 21
Merrill, Bangor.....	69,727 99	25	75,000 00	-
Millinocket.....	15,055 92	37	9,250 00	1,286 66
Newport.....	6,733 60	10	2,500 00	471 04
Old Town.....	5,959 26	8	4,000 00	66 27
Paris, South Paris.....	7,024 38	8	4,000 00	11 89
Pepperell, Biddeford.....	5,731 81	8	2,000 00	205 91
Rangeley.....	11,473 58	16	4,000 00	637 61
Rumford Falls.....	78,798 03	14	14,000 00	6,327 40
Sanford.....	17,050 14	-	-	848 09
Security, Rockland.....	59,270 08	10	10,000 00	5,696 54
Skowhegan.....	31,668 33	4	4,000 00	2,969 21
South Berwick.....	23,499 29	8	8,000 00	2,578 38
State, Augusta.....	82,461 05	8	8,000 00	5,988 04
Stockton Springs.....	2,927 18	4	1,000 00	323 74
Union, Portland.....	29,913 52	11	27,500 00	1,893 57
Union, Ellsworth.....	45,808 29	12	12,000 00	3,215 46
United States, Portland.....	62,525 63	8	8,000 00	3,448 95
Van Buren.....	8,747 45	9	4,500 00	664 28
Waldo, Belfast.....	15,061 08	6½	3,035 50	1,296 56
Westbrook.....	36,796 02	6	3,000 00	3,546 43
Wilton.....	20,221 99	10	2,500 00	1,502 63
Totals.....	\$2,257,623 81	*11.03%	\$498,880 50	\$151,769 71

* Average.

LOAN AND BUILDING ASSOCIATIONS.

TABLE E—Statement of Liabilities and Resources, September 28, 1918.

Liabilities.

NAME OF BANK.	Accumulated capital.	Guaranty fund.	Advance payments.
Auburn.....	\$174,295 59	\$4,287 14	\$32,204 54
Augusta.....	530,112 24	17,482 18	-
Bangor.....	327,640 26	15,938 49	1,141 80
Bar Harbor.....	66,476 83	2,800 00	1,640 00
Bath.....	145,442 04	5,500 00	1,486 41
Belfast.....	81,540 91	3,313 80	137 00
Brunswick.....	163,345 12	6,600 00	-
Bucksport.....	27,650 29	900 85	-
Casco, Portland.....	494,055 84	29,189 77	7,000 00
Central Maine, Lewiston.....	37,141 99	214 41	4,957 18
Cumberland, Portland.....	778,450 12	33,000 00	121,675 34
Deering, Portland.....	211,782 46	6,063 50	492 00
Dexter.....	339,260 37	5,077 00	688 00
Ellsworth.....	177,525 54	7,650 00	-
Falmouth, Portland.....	121,435 03	6,135 33	31,639 62
Federal, Portland.....	223,959 72	725 77	1,592 00
Forest City, Portland.....	38,414 60	1,786 39	-
Gardiner.....	85,842 44	6,033 79	-
Guilford.....	11,410 96	353 00	-
Hallowell.....	92,733 72	3,300 00	25 00
Homestead, Portland.....	84,789 37	1,307 72	180 00
Kennebunk.....	69,258 11	3,843 49	20,923 16
Lewiston.....	77,714 19	815 00	739 48
Madison.....	9,399 72	400 00	10 00
Maine, Portland.....	108,592 76	695 53	-
Mechanic Falls.....	40,484 45	2,059 49	4,782 81
Old Town.....	179,227 06	6,392 64	245 00
Orono.....	11,756 76	15 05	22 00
Penobscot, Bangor.....	84,673 80	1,931 50	102 00
Piscataquis, Foxcroft.....	76,011 17	4,548 85	-
Portland.....	129,206 52	1,924 42	6,000 00
Rockland.....	260,992 54	7,726 98	-
Sanford.....	172,544 63	4,230 87	26,450 06
Somerset, Skowhegan.....	60,370 44	4,323 35	29,565 10
South Portland.....	74,629 95	3,000 00	1,849 94
Waldoboro.....	27,386 77	1,014 61	-
Waterville.....	301,679 35	5,852 88	828 67
York, Biddeford.....	79,896 36	4,880 89	-
Totals.....	\$5,977,130 62	\$211,314 69	\$296,377 11

TABLE E—Continued.

Liabilities.

NAME OF ASSOCIATION.	Forfeited shares.	Due on loans.	Profits.
Auburn.....	-	\$10,521 61	\$7,599 75
Augusta.....	\$1,521 03	-	7,585 82
Bangor.....	-	-	11,230 29
Bar Harbor.....	-	-	1,667 72
Bath.....	447 07	10,283 66	3,624 17
Belfast.....	-	-	1,881 06
Brunswick.....	-	-	788 57
Bucksport.....	-	-	1,063 09
Casco, Portland.....	420 00	-	20,975 69
Central Maine, Lewiston.....	58 34	-	1,728 04
Cumberland.....	-	9,607 47	55,578 58
Deering, Portland.....	34 80	418 30	3,367 25
Dexter.....	297 35	1,700 00	5,533 51
Ellsworth.....	-	-	3,523 82
Falmouth, Portland.....	-	-	9,487 93
Federal, Portland.....	-	1,389 91	5,596 91
Forest City, Portland.....	-	-	1,850 26
Gardiner.....	-	217 67	9,306 91
Guilford.....	-	-	169 17
Hallowell.....	-	-	1,344 59
Homestead, Portland.....	-	39 58	1,343 06
Kennebunk.....	2,625 28	507 49	5,293 16
Lewiston.....	1 00	-	1,865 72
Madison.....	-	-	543 39
Maine, Portland.....	-	-	2,481 79
Mechanic Falls.....	185 59	-	1,118 95
Old Town.....	8 93	-	1,497 13
Orono.....	65 00	-	277 31
Penobscot, Bangor.....	-	-	1,044 65
Piscataquis, Foxcroft.....	-	-	7,513 99
Portland.....	49 10	-	6,913 03
Rockland.....	45 80	-	9,950 70
Sanford.....	-	-	7,552 96
Somerset, Skowhegan.....	-	-	806 59
South Portland.....	-	-	3,884 58
Waldoboro.....	-	-	303 77
Waterville.....	-	-	9,684 56
York, Biddeford.....	1,106 38	-	2,893 41
Totals.....	\$6,865 67	\$34,685 69	\$218,871 88

TABLE E—Continued.

Liabilities.

NAME OF ASSOCIATION.	Bills payable.	Other liabilities.	Total liabilities.
Auburn.....	\$1,078 49	-	\$229,987 12
Augusta.....	32,685 65	-	589,386 92
Bangor.....	-	-	355,950 84
Bar Harbor.....	15,046 09	-	87,630 64
Bath.....	12,703 92	-	179,487 87
Belfast.....	26,640 60	\$12 71	113,526 08
Brunswick.....	8,400 00	-	179,133 69
Bucksport.....	-	-	29,614 23
Casco, Portland.....	164,617 82	-	716,259 12
Central Maine.....	7,000 00	-	51,099 96
Cumberland.....	20,000 00	-	1,018,311 51
Deering.....	1,505 93	-	223,664 24
Dexter.....	18,624 02	-	371,180 25
Ellsworth.....	-	-	188,699 36
Falmouth.....	-	-	168,697 99
Federal.....	22,386 98	-	255,651 29
Forest City.....	10,003 94	-	52,055 19
Gardiner.....	17,212 44	-	118,613 25
Guilford.....	-	-	11,933 13
Hallowell.....	-	-	97,403 31
Homestead.....	7,000 00	-	94,659 73
Kennebunk.....	-	4,134 97	106,585 66
Lewiston.....	4,500 00	-	85,635 39
Madison.....	-	-	10,353 11
Maine.....	4,350 00	-	116,120 08
Mechanic Falls.....	1,000 00	-	49,445 70
Old Town.....	6,917 42	-	194,464 94
Orono.....	4,600 00	-	16,680 05
Penobscot.....	5,401 96	-	93,218 91
Piscataquis.....	-	-	88,074 01
Portland.....	45,383 85	-	189,476 92
Rockland.....	24,400 00	-	303,116 02
Sanford.....	5,500 00	-	216,278 52
Somerset.....	-	-	95,065 48
South Portland.....	-	-	83,364 47
Waldoboro.....	17,923 74	-	46,628 89
Waterville.....	16,892 05	-	334,937 51
York.....	-	-	88,777 04
Totals.....	\$501,774 90	\$4,147 68	\$7,251,168 24

TABLE E—Continued.

Resources.

NAME OF ASSOCIATION.	Loans on mortgages of real estate.	Loans on shares.	Other loans.
Auburn.....	\$214,550 00	\$5,191 00	-
Augusta.....	572,903 00	6,185 00	-
Bangor.....	342,240 00	2,825 00	-
Bar Harbor.....	74,553 63	4,230 00	-
Bath.....	172,640 67	5,254 59	-
Belfast.....	111,126 82	-	-
Brunswick.....	166,554 01	5,474 19	-
Bucksport.....	26,435 03	550 00	-
Casco.....	684,450 00	7,300 00	-
Central Maine.....	46,237 15	2,982 00	-
Cumberland.....	973,840 00	10,932 00	-
Deering.....	197,723 95	8,250 00	\$300 00
Dexter.....	316,587 00	23,807 00	-
Ellsworth.....	160,086 43	2,930 00	-
Falmouth.....	151,300 00	650 00	700 00
Federal.....	239,529 29	3,120 00	-
Forest City.....	48,650 00	2,000 00	-
Gardiner.....	113,375 00	3,015 00	-
Guilford.....	11,150 00	75 00	-
Hallowell.....	91,800 00	380 00	-
Homestead.....	88,500 00	675 00	-
Kennebunk.....	86,570 00	2,224 00	-
Lewiston.....	74,604 40	2,958 00	-
Madison.....	6,950 00	400 00	-
Maine.....	111,500 00	500 00	-
Mechanic Falls.....	40,618 77	8,395 00	-
Old Town.....	181,740 00	5,770 00	-
Orono.....	15,600 00	-	-
Penobscot.....	79,408 51	1,125 00	-
Piscataquis.....	69,344 30	-	-
Portland.....	162,600 00	2,250 00	-
Rockland.....	292,152 92	5,242 00	-
Sanford.....	198,887 59	11,582 00	-
Somerset.....	73,570 50	1,100 00	5,400 00
South Portland.....	77,851 40	-	-
Waldoboro.....	44,194 00	-	-
Waterville.....	303,273 90	7,301 75	150 00
York.....	79,020 76	3,750 00	-
Totals.....	\$6,700,623 23	\$149,918 53	\$6,550 00

TABLE E—Continued.

Resources.

NAME OF ASSOCIATION.	Real estate foreclosure.	Stocks and bonds.	Permanent expense.
Auburn.....	\$5,091 91	-	\$208 86
Augusta.....	2,325 71	-	-
Bangor.....	-	-	-
Bar Harbor.....	7,418 58	-	-
Bath.....	-	-	50 00
Belfast.....	-	-	-
Brunswick.....	5,223 48	-	-
Bucksport.....	-	-	-
Casco.....	22,354 79	-	-
Central Maine.....	1,611 84	-	-
Cumberland.....	18,119 23	\$15,000 00	-
Deering.....	11,048 35	3,500 00	96 45
Dexter.....	-	29,775 00	155 00
Ellsworth.....	-	20,750 00	222 63
Falmouth.....	3,135 07	5,000 00	-
Federal.....	-	12,982 00	-
Forest City.....	-	-	-
Gardiner.....	565 73	-	90 00
Guilford.....	-	-	1 36
Hallowell.....	-	-	-
Homestead.....	2,008 80	1,000 00	64 78
Kennebunk.....	8,024 80	-	142 17
Lewiston.....	5,563 12	-	182 62
Madison.....	-	1,500 00	-
Maine.....	93 16	1,000 00	220 50
Mechanic Falls.....	10 50	-	205 42
Old Town.....	1,832 07	-	-
Orono.....	-	-	112 64
Penobscot.....	7,433 88	-	-
Piscataquis.....	-	8,000 00	50 00
Portland.....	16,396 71	-	343 72
Rockland.....	872 78	-	640 60
Sanford.....	-	5,500 00	-
Somerset.....	4,131 31	4,319 83	-
South Portland.....	896 50	-	-
Waldoboro.....	-	500 00	-
Waterville.....	9,583 06	7,094 38	-
York.....	2,978 01	-	538 85
Totals.....	\$136,719 39	\$115,921 21	\$3,326 60

TABLE E—Concluded.

Resources.

NAME OF ASSOCIATION.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn.....	\$4,833 01	\$112 34	\$229,987 12
Augusta.....	7,973 21	—	589,386 02
Bangor.....	10,885 84	—	355,950 84
Bar Harbor.....	1,428 43	—	87,630 64
Bath.....	1,539 43	3 18	179,487 87
Belfast.....	2,252 58	146 68	113,526 08
Brunswick.....	1,882 01	—	179,133 69
Bucksport.....	2,629 20	—	29,614 23
Casco.....	2,154 33	—	716,259 12
Central Maine.....	268 97	—	51,099 06
Cumberland.....	420 28	—	1,018,311 51
Deering.....	2,745 49	—	223,664 24
Dexter.....	856 25	—	371,180 25
Ellsworth.....	4,710 30	—	188,699 36
Falmouth.....	6,777 51	1,135 33	168,697 99
Federal.....	20 00	—	255,651 29
Forest City.....	1,405 19	—	52,055 19
Gardiner.....	1,567 52	—	118,613 25
Guilford.....	706 77	—	11,933 13
Hallowell.....	5,223 31	—	97,403 31
Homestead.....	1,103 43	1,307 72	94,659 73
Kennebunk.....	9,624 69	—	106,585 66
Lewiston.....	2,275 45	51 60	85,635 39
Madison.....	1,503 11	—	10,353 11
Maine.....	2,610 89	195 53	116,120 08
Mechanic Falls.....	216 01	—	49,445 70
Old Town.....	5,122 77	—	194,464 84
Orono.....	967 41	—	16,680 05
Penobscot.....	3,327 14	1,924 38	93,218 91
Piscataquis.....	9,994 11	685 60	88,074 01
Portland.....	7,886 49	—	189,476 92
Rockland.....	4,207 72	—	303,116 02
Sanford.....	308 93	—	216,278 52
Somerset.....	6,543 84	—	95,065 48
South Portland.....	4,616 57	—	83,364 47
Waldoboro.....	1,934 89	—	46,628 89
Waterville.....	7,534 42	—	334,937 51
York.....	2,489 42	—	88,777 04
Totals.....	\$132,546 92	\$5,562 36	\$7,251,168 24

TABLE F—Giving Details of Shareholders, Loans, Rate and Amount of Dividends and Average Premiums.

NAME OF ASSOCIATION.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.
Auburn.....	382	145	310	1,226	179
Augusta.....	992	438	8,014	3,101	480
Bangor.....	828	256	7,105	1,841	319
Bar Harbor.....	172	84	1,267	492	87
Bath.....	650	198	3,509	1,034	242
Belfast.....	207	125	1,338	653	135
Brunswick.....	317	134	2,196	964	173
Bucksport.....	104	54	540	200	50
Casco, Portland.....	1,146	401	8,248	3,549	403
Central, Maine.....	161	34	874	95	34
Cumberland.....	2,223	621	14,028	5,309	632
Deering.....	555	131	3,418	1,089	139
Dexter.....	700	322	5,225	2,061	614
Ellsworth.....	464	135	2,345	676	157
Falmouth.....	175	111	2,038	793	123
Federal.....	1,004	99	6,846	1,240	99
Forest City.....	52	29	492	262	35
Gardiner.....	240	128	1,344	593	136
Guilford.....	36	14	163	72	14
Hallowell.....	241	74	1,330	515	74
Homestead.....	225	48	1,572½	454½	58
Kennebunk.....	207	109	993	471	151
Lewiston.....	164	51	1,245	441½	65
Madison.....	26	9	123	32	11
Maine.....	325	42	2,651	605	53
Mechanic Falls.....	100	80	382	287	79
Old Town.....	392	158	2,655	1,025	264
Orono.....	75	6	502	78	6
Penobscot.....	141	62	1,096	222	70
Piscataquis.....	164	63	1,196	384	104
Portland.....	247	115	1,485	820	117
Rockland.....	716	305	4,164	1,568	334
Sanford.....	396	164	2,691	1,147	191
Somerset.....	139	56	1,064	30	81
South Portland.....	194	70	1,324	400	70
Waldoboro.....	155	104	417	271	139
Waterville.....	553	193	5,069	1,664	251
York.....	189	91	1,189	487	91
Totals.....	15,057	5,259	100,448½	36,155	6,260

TABLE F—Concluded.

NAME OF ASSOCIATION.	Rate of interest on advance payments.	Rate of dividends the past year.	Amount of dividends the past year.	Rate of interest charged on loans.	Average premium charged on loans.
Auburn.....	4	6	\$8,678 00	6	-
Augusta.....	4	5.75	29,639 95	6	-
Bangor.....	4	4.5	13,311 26	6	-
Bar Harbor.....	4	5	3,220 39	6	6
Bath.....	5	5.8	7,255 23	6	-
Belfast.....	5	5.5	4,168 90	6	2
Brunswick.....	5	5.25	9,615 90	6	-
Bucksport.....	5 1/2	5.25	1,482 87	6	1.5
Casco, Portland.....	5	5.25	29,983 36	6	1.8
Central Maine.....	4	6.5	1,965 25	6.5	-
Cumberland.....	4 1/2	6	42,950 62	7.8	1.8
Deering.....	4	6.5	13,436 78	6	1.8
Dexter.....	5	5.5	17,539 44	6	-
Ellsworth.....	6	6	9,770 28	6	1.5
Falmouth.....	5	6	6,969 19	6	1.8
Federal.....	4	6	10,491 55	6	1.8
Forest City.....	4	7	2,334 18	6	1.8
Gardiner.....	5	6	5,351 90	6	.05
Guilford.....	5	6.75	637 20	6	-
Hallowell.....	5	5.5	4,691 72	6	-
Homestead.....	5	6	4,481 28	6	1.8
Kennebunk.....	5	6.5	4,888 95	6	1.5
Lewiston.....	4	6	4,260 96	5	1.8
Madison.....	5	5	418 24	6	-
Maine.....	6	6	5,211 66	6	1.8
Mechanic Falls.....	4	4.5	1,726 18	6	-
Old Town.....	5	5.5	9,574 45	6	-
Orono.....	5	5.5	3,393 64	6	-
Penobscot.....	5	4.5	3,816 88	6	-
Piscataquis.....	5	5	3,637 94	5	9
Portland.....	4	6	8,037 97	6	1.8
Rockland.....	5	5.5	13,448 34	6	-
Sanford.....	4	5.5	8,811 55	6	-
Somerset.....	4	5	2,884 83	6	-
South Portland.....	5	7	4,757 38	6	1.8
Waldoboro.....	5	5	1,300 75	6	-
Waterville.....	5	5	14,771 47	6	-
York.....	5	5.5	3,960 50	6	-
Totals.....	*4.40%	*5.71%	\$320,377 84	*6.01%	*.68%

* Average.

ABSTRACT

OF THE

Annual Examinations

OF

SAVINGS BANKS

1918

ANDROSCOGGIN COUNTY SAVINGS BANKS—LEWISTON.

August 3, 1918.

GEORGE W. FURBUSH, President. CHARLES A. LITCHFIELD, Treasurer.
 TRUSTEES—Orland S. Ham, E. S. Paul, George W. Furbush, Henry B. Estes, W. J. Crawshaw, James E. Colburn, Louis B. Costello, Charles B. Carter, Wm. R. Stevens.
 Organized March 5, 1870.

LIABILITIES.

Deposits.....	\$4,931,220 05
Reserve fund.....	310,000 00
Undivided profits.....	192,514 20
	<hr/>
	\$5,433,734 25

RESOURCES.

U. S. Liberty Bonds.....	\$179,080 00
Public funds of Maine.....	263,500 00
Public funds out of Maine.....	54,000 00
Railroad bonds of Maine.....	443,476 25
Railroad bonds out of Maine.....	1,548,485 40
Corporation bonds of Maine.....	660,279 50
Corporation bonds out of Maine.....	24,680 00
Railroad stock of Maine.....	305,700 00
Railroad stock out of Maine.....	46,737 50
Corporation stock of Maine.....	22,365 00
Bank stock.....	100,300 00
Loans with collateral.....	85,962 35
Loans to corporations.....	1,200 00
Loans on mortgages of real estate.....	1,624,480 55
Real estate foreclosure.....	2,384 85
Cash on deposit.....	64,871 18
Cash on hand.....	6,231 67
	<hr/>
	\$5,433,734 25

AUBURN SAVINGS BANK—AUBURN.

March 2, 1918.

JOHN A. MORRILL, President. BERNERD A. CHASE, Treasurer.
 TRUSTEES—John A. Morrill, A. M. Penley, James Elms, F. L. Bartlett, Amos G. Fitz, Emerson F. Phillips, Daniel A. Barrell.
 Organized March 16, 1868.

LIABILITIES.

Deposits.....	\$2,113,007 93
Reserve fund.....	112,500 00
Undivided profits.....	30,355 98
	<hr/>
	\$2,255,863 91

RESOURCES.

U. S. Govt. Bonds, 1st. Liberty Loan.....	\$9,000 00
U. S. Govt. Bonds, 2nd. Liberty Loan.....	20,000 00
Public funds of Maine.....	151,694 50
Public funds out of Maine.....	80,000 00
Railroad bonds of Maine.....	265,347 50
Railroad bonds out of Maine.....	825,143 55
Corporation bonds.....	295,040 00
Railroad stock.....	89,926 45
Corporation stock.....	10,400 00
Bank stock.....	57,330 00
Loans to corporations.....	10,000 00
Loans with collateral.....	16,948 00
Loans on mortgages of real estate.....	390,870 00
Real estate investment.....	18,000 00
Cash on deposit.....	11,708 89
Cash on hand.....	4,455 02
	<hr/>
	\$2,255,863 91

BANK COMMISSIONER'S REPORT.

AUGUSTA SAVINGS BANK—AUGUSTA.

April 1, 1918.

LESLIE C. CORNISH, President. RICHARD E. GOODWIN, Treasurer.
 TRUSTEES—Leslie C. Cornish, Benjamin F. Parrott, Samuel C. Manley, Norman L. Bassett, Frank E. Smith.

Organized September 29, 1848.

LIABILITIES.	
Deposits	\$7,160,583 14
Reserve fund	361,000 00
Undivided profits	60,337 11
	\$7,581,920 25

RESOURCES.	
United States Certfs. of Indebtedness	\$50,000 00
United States Government bonds	45,250 00
Public funds of Maine	1,715,864 64
Public funds out of Maine	2,035,400 00
Railroad bonds of Maine	1,001,971 25
Railroad bonds out of Maine	958,545 00
Corporation bonds	83,475 00
Railroad stock	969,284 37
Corporation stock	15,000 00
Bank stock	26,700 00
Loans on mortgages of real estate	306,643 71
Loans with collateral	231,835 25
Loans to corporations	85,600 00
Real estate investment	15,000 00
Cash on deposit	40,161 75
Cash on hand	1,189 28
	\$7,581,920 25

BANGOR SAVINGS BANK—BANGOR.

March 23, 1818.

CHARLES H. BARTLETT, President. WALTER A. DANFORTH, Treasurer.
 ALVOID E. CUSHMAN, 2nd Asst. Treas.
 TRUSTEES—Matthew Laughlin, Walter L. Head, Charles H. Bartlett, F. Marion Simpson, Eugene Danforth.

Organized March 27, 1852.

LIABILITIES.	
Deposits	\$5,691,582 23
Reserve fund	400,000 00
Undivided profits	249,812 36
	\$6,341,394 59

RESOURCES.	
U. S. Cert. of Indebtedness	50,000 00
U. S. Govt. Bonds	749 31
Public funds of Maine	1,469,743 96
Public funds out of Maine	915,375 00
Railroad bonds of Maine	537,921 88
Railroad bonds out of Maine	1,928,566 09
Railroad stock	210,717 75
Corporation bonds	395,845 00
Corporation stock	3,000 00
Bank stock	13,000 00
Loans with collateral	70,796 71
Loans on mortgages of real estate	378,774 69
Loans to corporations	6,050 00
Real estate investment	85,000 00
Cash on deposit	266,152 50
Cash on hand	9,701 70
	\$6,341,394 59

BATH SAVINGS INSTITUTION—BATH.

February 5, 1918.

WILLIAM D. SEWALL, President.

CHARLES C. LOW, Treasurer.

HENRY W. HANSON, Asst. Treas.

TRUSTEES—William D. Sewall, James S. Lowell, Edward W. Larrabee, Geo. P. Davenport, Sydney J. Meeker, Harry B. Sawyer, Charles P. Wetherbee.

Organized July 16, 1852.

LIABILITIES.

Deposits.....	\$4,672,178 78
Reserve fund.....	263,409 71
Undivided profits.....	226,196 45
	\$5,161,784 94

RESOURCES.

U. S. Government Bonds.....	\$100,000 00
Public funds of Maine.....	286,446 00
Public funds out of Maine.....	509,952 33
Railroad bonds of Maine.....	656,565 00
Railroad bonds out of Maine.....	2,226,268 52
Corporation bonds.....	564,192 75
Railroad stock.....	300,440 44
Corporation stock.....	16,560 00
Bank stock.....	64,910 00
Loans with collateral.....	75,290 30
Loans to municipalities.....	6,800 00
Loans on mortgages of real estate.....	205,944 00
Real estate investment.....	45,000 00
Real estate foreclosure.....	467 35
Cash on deposit.....	99,981 73
Cash on hand.....	2,966 62
	\$5,161,784 94

BELFAST SAVINGS BANK—BELFAST.

August 17, 1918.

JAMES H. HOWES, President.

WILMER J. DORMAN, Treasurer.

TRUSTEES.—James H. Howes, Arthur I. Brown, Ben D. Field, Ralph M. Johnson, Orlando E. Frost.

Organized April 30, 1868.

LIABILITIES.

Deposits.....	\$1,905,204 45
Reserve fund.....	44,750 00
Undivided profits.....	19,173 03
Bills payable.....	160,000 00
	\$2,129,127 48

RESOURCES.

United States Government bonds.....	\$97,910 17
Public funds of Maine.....	90,000 00
Public funds out of Maine.....	30,000 00
Railroad bonds of Maine.....	187,690 00
Railroad bonds out of Maine.....	912,275 00
Corporation bonds of Maine.....	310,275 00
Corporation bonds out of Maine.....	4,900 00
Railroad stock of Maine.....	194,690 00
Railroad stock out of Maine.....	27,000 00
Corporation stock.....	20,960 00
Bank stock.....	1,000 00
Loans on mortgages of real estate.....	57,975 00
Loans with collateral.....	123,633 86
Real estate investment.....	22,000 00
Real estate foreclosure.....	5,367 08
Cash on deposit.....	35,201 77
Cash on hand.....	8,249 60
	\$2,129,127 48

BETHEL SAVINGS BANK—BETHEL.

September 30, 1918.

J. M. PHILBROOK, President. A. E. HERRICK, Treasurer.
 TRUSTEES—J. M. Philbrook, E. S. Kilborn, Seth Walker, H. N. Upton, M. L.
 Thurston, J. U. Purington.

Organized February 28, 1872.

LIABILITIES.	
Deposits.....	\$518,236 75
Reserve fund.....	46,628 34
Undivided profits.....	40,255 96
	\$605,121 05
RESOURCES.	
United States bonds.....	\$25,000 00
Public funds of Maine.....	78,219 00
Public funds out of Maine.....	116,722 50
Railroad bonds of Maine.....	15,000 00
Railroad bonds out of Maine.....	79,800 00
Corporation bonds of Maine.....	39,130 50
National bank stock of Maine.....	23,184 00
Other bank stock of Maine.....	4,600 00
Railroad stock of Maine.....	14,900 00
Loans on mortgages of real estate.....	162,730 23
Loans on collateral.....	7,530 00
Loans to municipalities.....	500 00
Real estate investment.....	5,000 00
Cash on deposit.....	30,607 59
Cash on hand.....	2,197 23
	\$605,121 05

BIDDEFORD SAVINGS BANK—BIDDEFORD.

May 15, 1918.

ERNEST L. MORRILL, President. LYTTON E. STAPLES, Treasurer.
 TRUSTEES—Edwin Stone, Samuel Smith, Jr., Lytton E. Staples, Ernest L. Morrill,
 James E. Etchells.

Organized July 27, 1867.

LIABILITIES.	
Deposits.....	\$1,675,001 69
Reserve fund.....	120,000 00
Undivided profits.....	62,459 17
	\$1,857,460 86
RESOURCES.	
United States Government bonds.....	\$68,050 00
Public funds of Maine.....	290,483 65
Public funds out of Maine.....	15,000 00
Railroad bonds of Maine.....	117,639 80
Railroad bonds out of Maine.....	417,635 70
Corporation bonds.....	110,993 15
Railroad stock of Maine.....	31,000 00
Railroad stock out of Maine.....	8,500 00
Corporation stock of Maine.....	107,500 00
Corporation stock out of Maine.....	2,000 00
National bank stock of Maine.....	41,110 00
National bank stock out of Maine.....	1,500 00
Other bank stock of Maine.....	1,200 00
Loans with collateral.....	54,047 00
Loans on mortgages of real estate.....	432,712 70
Real estate investment.....	56,000 00
Real estate foreclosure.....	12,000 00
Cash on deposit.....	87,537 99
Cash on hand.....	2,550 87
	\$1,857,460 86

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

May 23, 1918.

A. R. NICKERSON, President.

J. E. KNIGHT, Vice President.

B. C. MATTHEWS, Treasurer.

TRUSTEES—A. R. Nickerson, W. T. Marr, J. Edward Knight, L. A. Dunton, J. B. Perkins.

Organized February 22, 1872.

LIABILITIES.

Deposits.....	\$564,176 66
Reserve fund.....	27,060 00
Undivided profits.....	23,986 47
Bills payable.....	18,000 00
	\$633,223 13

RESOURCES.

Public funds of Maine.....	\$3,000 00
Railroad bonds of Maine.....	64,130 00
Railroad bonds out of Maine.....	214,585 00
Corporation bonds of Maine.....	76,713 00
Corporation bonds out of Maine.....	16,435 00
Corporation stock.....	3,500 00
Railroad stock of Maine.....	32,946 00
Railroad stock out of Maine.....	8,295 00
Bank stock.....	3,500 00
Loans on mortgages of real estate.....	205,713 11
Furniture and fixtures.....	400 00
Cash on deposit.....	3,296 14
Cash on hand.....	709 88
	\$633,223 13

BREWER SAVINGS BANK—BREWER.

March 12, 1918.

SAMUEL H. WOODBURY, President.

HOWARD N. FLOYD, Treasurer.

TRUSTEES—Samuel H. Woodbury, Henry T. Sparks, Frank A. Floyd, Lyman B. Currier, Albert A. Kenney.

Organized May 1, 1869.

LIABILITIES.

Deposits.....	\$408,297 46
Reserve fund.....	27,582 50
Undivided profits.....	10,016 44
	\$445,896 40

RESOURCES.

United States Government Bonds.....	\$7,200 00
Public funds of Maine.....	68,990 00
Public funds out of Maine.....	19,000 00
Railroad bonds of Maine.....	49,555 00
Railroad bonds out of Maine.....	77,295 00
Corporation bonds.....	53,200 10
Railroad stock.....	16,000 00
Corporation stock.....	4,000 00
Bank stock.....	1,000 00
Premium account.....	2,000 00
Loans on mortgages of real estate.....	106,998 18
Loans on collateral.....	2,130 00
Real estate.....	4,376 23
Real estate foreclosure.....	2,986 00
Furniture and fixtures.....	6,499 00
Cash on deposit.....	22,880 32
Cash on hand.....	1,786 57
	\$445,896 40

BRIDGTON SAVINGS BANK—BRIDGTON.

June 26, 1918.

AUGUSTUS H. WALKER, President. MELLEN PLUMMER, Treasurer.
 TRUSTEES—Augustus H. Walker, Perley P. Burnham, Winburn M. Staples, Horace
 A. Hall, Mellen Plummer.

Organized July 1, 1869.

LIABILITIES.	
Deposits.....	\$788,217 98
Reserve fund.....	70,000 00
Undivided profits.....	25,303 96
	\$883,521 94
RESOURCES.	
United States Government bonds.....	\$16,599 00
Public funds of Maine.....	89,370 00
Public funds out of Maine.....	35,850 00
Railroad bonds of Maine.....	111,782 50
Railroad bonds out of Maine.....	237,435 00
Corporation bonds.....	97,876 50
Railroad stock of Maine.....	9,490 50
Railroad stock out of Maine.....	2,450 00
Bank stock.....	22,300 00
Loans on mortgages of real estate.....	169,858 57
Loans with collateral.....	21,280 90
Loans to municipalities.....	16,000 00
Real estate investment.....	12,150 00
Cash on deposit.....	34,344 13
Cash on hand.....	6,734 84
	\$883,521 94

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

July 31, 1918.

BARRET POTTER, President. THOMAS H. RILEY, Treasurer.
 TRUSTEES—Lyman E. Smith, Samuel L. Forsaith, Thomas H. Riley, Barrett Potter,
 Gilbert M. Elliott.

Organized March 20, 1858.

LIABILITIES.	
Deposits.....	\$1,319,010 59
Reserve fund.....	90,000 00
Undivided profits.....	29,970 72
	\$1,438,981 31
RESOURCES.	
United States bonds.....	\$85,159 00
Public funds of Maine.....	257,005 00
Public funds out of Maine.....	23,000 00
Railroad bonds of Maine.....	146,872 50
Railroad bonds out of Maine.....	398,380 00
Corporation bonds of Maine.....	151,516 50
Corporation bonds out of Maine.....	4,900 00
Railroad stock of Maine.....	41,195 00
Railroad stock out of Maine.....	22,967 36
National bank stock.....	34,000 00
Other bank stock.....	13,000 00
Corporation stock.....	3,500 00
Loans to corporations.....	3,000 00
Loans on collateral.....	19,000 00
Loans on mortgages of real estate.....	171,760 00
Real estate investment.....	6,700 00
Cash on deposit.....	54,382 75
Cash on hand.....	2,643 20
	\$1,438,981 31

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

October 3, 1918.

FRANK H. HARGRAVES, President. CYRIL P. HARMON, Treasurer.
 TRUSTEES—Frank H. Hargraves, Edwin A. Hobson, Willis Crockett, Cyril P. Har-
 mon, Jere H. Anderson, Elmer F. Abbott, Herman H. Locke.
 Organized April 18, 1868.

LIABILITIES.

Deposits.....	\$319,277 86
Reserve fund.....	16,900 00
Profits.....	2,872 42
	<hr/>
	\$339,050 28

RESOURCES.

United States bonds.....	\$1,000 00
Public funds of Maine.....	8,000 00
Public funds out of Maine.....	39,000 00
Railroad bonds of Maine.....	28,585 00
Railroad bonds out of Maine.....	170,430 00
Corporation bonds of Maine.....	29,525 00
Railroad stock of Maine.....	8,660 00
Railroad stock out of Maine.....	3,525 00
Corporation stock of Maine.....	4,190 00
National bank stock of Maine.....	9,500 00
Bank stock out of Maine.....	500 00
Loans on mortgages of real estate.....	25,156 46
Loans with collateral.....	835 00
Loans to corporations.....	2,839 70
Real estate investment.....	300 00
Furniture and fixtures.....	1,520 98
Cash on deposit.....	4,551 36
Cash on hand.....	931 78
	<hr/>
	\$339,050 28

CALAIS SAVINGS BANK—CALAIS.

November 19, 1918.

FRANK V. PICKARD, President. F. H. LOWELL, Treasurer.
 TRUSTEES—Otis W. Bailey, E. S. Townsend, F. V. Pickard, F. H. Lowell, John R.
 Trimble.

Organized March 15, 1861.

LIABILITIES.

Deposits.....	\$396,156 28
Reserve fund.....	35,450 00
Profits.....	15,503 12
Bills payable.....	23,000 00
	<hr/>
	\$470,109 40

RESOURCES.

United States bonds.....	\$11,453 72
Public funds of Maine.....	26,000 00
Public funds out of Maine.....	26,925 00
Railroad bonds of Maine.....	35,700 00
Railroad bonds out of Maine.....	223,945 25
Corporation bonds of Maine.....	49,976 30
Corporation bonds out of Maine.....	9,855 00
Railroad stock of Maine.....	20,349 00
Railroad stock out of Maine.....	5,613 75
National bank stock of Maine.....	12,525 00
Other bank stock of Maine.....	1,000 00
Loans on mortgages of real estate.....	40,910 18
Loans on stocks and bonds.....	2,755 65
Loans on other collateral.....	750 00
Cash on deposit.....	1,669 99
Cash on hand.....	680 60
	<hr/>
	\$470,109 40

CASCADE SAVINGS BANK—OAKLAND.

October 1, 1918.

W. M. AYER, President. M. A. HARRIS, Treasurer.
J. E. HARRIS, Asst. Treasurer.TRUSTEES—W. M. Ayer, Morrison Libby, Chester E. A. Winslow, J. E. Harris,
I. Russell Clark.

Organized May 7, 1869.

LIABILITIES.	
Deposits	\$413,707 03
Reserve fund.....	20,600 00
Undivided profits.....	5,701 42
	\$440,008 45
RESOURCES.	
United States Government bonds.....	\$1,000 00
Railroad bonds of Maine.....	30,710 00
Railroad bonds out of Maine.....	148,710 00
Corporation bonds.....	55,627 50
Railroad stocks.....	26,273 00
Bank stock.....	18,400 00
Loans with collateral.....	93,797 82
Real estate owned.....	44,917 46
Furniture and fixtures.....	4,000 00
Premium account.....	2,200 00
Cash on deposit.....	12,296 99
Cash on hand.....	2,075 68
	\$440,008 45

EASTPORT SAVINGS BANK—EASTPORT.

April 22, 1918.

JOHN R. ROCHE, President. CHARLES I. MORTON, Treasurer.
ERNEST B. QUIGLEY, Assistant Treasurer.TRUSTEES—F. T. Wadsworth, Charles I. Morton, C. E. Capen, John H. Doring, H.
Kilby, J. R. Roche, C. H. Clarke, J. P. Hutchinson, Wm. H. Colwell.

Organized May 13, 1869.

LIABILITIES.	
Deposits	\$733,305 93
Reserve fund.....	50,000 00
Undivided profits.....	20,352 53
	\$803,658 46
RESOURCES.	
United States Government bonds.....	\$25,836 00
United States Certificates of Indebtedness.....	25,000 00
Public funds of Maine.....	82,080 50
Public funds out of Maine.....	60,500 00
Railroad bonds of Maine.....	60,900 00
Railroad bonds out of Maine.....	185,425 60
Corporation bonds.....	57,413 95
Railroad stock.....	14,450 00
Corporation stock.....	2,100 00
Bank stock.....	24,800 00
Real estate investment.....	17,609 44
Furniture and fixtures.....	1,000 00
Loans on mortgages of real estate.....	208,672 37
Loans with collateral.....	14,255 74
Loans to municipalities.....	25 00
Loans on personal property.....	650 00
Cash on deposit.....	19,836 63
Cash on hand.....	3,103 23
	\$803,658 46

FAIRFIELD SAVINGS BANK—FAIRFIELD.

October 2, 1918.

H. F. BURGESS, President. A. A. MERRILL, Treasurer.
 TRUSTEES—H. F. Burgess, E. Kelley, W. H. Totman, C. A. Lawry, F. S. Hodgkins,
 Neil Gregory, George E. Wilson.
 Organized March 4, 1871.

LIABILITIES.

Deposits	\$684,170 30
Reserve fund	19,363 59
Undivided profits	34,700 00
	\$738,233 89

RESOURCES.

United States bonds	\$20,675 60
Public funds of Maine	24,825 00
Public funds out of Maine	5,000 00
Railroad bonds of Maine	56,165 00
Railroad bonds out of Maine	273,145 00
Corporation bonds of Maine	61,010 70
Railroad stock owned	25,000 00
Corporation stock owned	6,400 00
National bank stock owned	21,368 00
Other bank stock owned	2,500 00
Loans to municipalities	34,775 00
Loans on collateral	9,400 00
Loans on mortgages of real estate	160,993 41
Real estate foreclosure	6,515 51
Cash on deposit	27,054 49
Cash on hand	3,406 18
	\$738,233 89

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

July 29, 1918.

GEORGE B. CRAGIN, President. J. P. WHORFF, Treasurer.

TRUSTEES—George B. Cragin, J. Currier Tarbox, J. H. Thompson, E. E. Richards,
 W. G. Mallett, J. P. Whorff, F. L. Butler.
 Organized November 16, 1868.

LIABILITIES.

Deposits	\$694,361 06
Reserve fund	46,000 00
Undivided profits	43,429 89
	\$783,790 95

RESOURCES.

United States bonds	\$33,491 20
Public funds of Maine	167,349 80
Public funds out of Maine	1,500 00
Railroad bonds of Maine	139,780 00
Railroad bonds out of Maine	137,312 50
Corporation bonds	93,550 00
Railroad stock	40,365 00
Corporation stock	1,950 00
Bank stock	26,000 00
Loans to corporations	27,500 00
Loans on collateral	1,655 00
Loans on mortgages of real estate	77,184 00
Real estate foreclosure	2,800 00
Real estate investment	6,000 00
Cash on hand	21,753 95
Cash on deposit	5,599 50
	\$783,790 95

GARDINER SAVINGS INSTITUTION—GARDINER.

February 18, 1918.

JOSIAH S. MAXCY, President. ERNEST L. PARSHLEY, Treasurer.
 TRUSTEES—Josiah S. Maxcy, Edwin L. Bussell, Charles H. Gray, Edwin S. Lincoln,
 Charles S. Knight.

Organized June 26, 1834.

LIABILITIES.	
Deposits	\$2,979,490 93
Reserve fund	147,500 00
Undivided profits	10,246 87
	\$3,137,237 80
RESOURCES.	
United States bonds	\$40,000 00
Public funds of Maine	614,376 60
Public funds out of Maine	660,818 00
Railroad bonds of Maine	345,905 00
Railroad bonds out of Maine	888,065 75
Railroad stock	170,217 30
Corporation bonds	171,595 00
Corporation stock	15,000 00
Loans with collateral	5,025 00
Loans to corporations	15,295 78
Loans on mortgages of real estate	127,762 50
Real estate investment	20,000 00
Cash on deposit	57,071 55
Cash on hand	6,105 32
	\$3,137,237 80

GORHAM SAVINGS BANK—GORHAM.

April 29, 1918.

EDWARD HARDING, President. JOHN A. WATERMAN, Treasurer.
 CHARLES E. COBB, Assistant Treasurer.
 TRUSTEES—Edward Harding, Charles E. Cobb, Geo. P. Plaisted, Francis A. Ridlon,
 Walter E. Russell, Wm. T. Libby, Charles W. Harding, Isaac D. Harper, John A. Water-
 man, H. Greeley Parker, Robert H. W. Lord.

Organized February 21, 1868.

LIABILITIES.	
Deposits	\$714,231 27
Deposits (Special for Liberty Bcnds)	10,227 50
Reserve fund	45,750 08
Undivided profits	8,463 85
Bills payable	5,000 00
	783,672 70
RESOURCES.	
United States Government Bonds, Liberty Loan	\$15,000 00
Public funds of Maine	50,366 00
Public funds out of Maine	298,846 25
Railroad bonds of Maine	26,850 00
Railroad bonds out of Maine	161,731 25
Corporation bonds	24,322 50
Railroad stock	3,500 00
Corporation stock	1,400 00
Bank stock	1,900 00
Loans with collateral	665 00
Loans on mortgages of real estate	189,381 50
Cash on deposit	6,788 85
Cash on hand	2,921 85
	\$783,672 70

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

July 10, 1918

BEN TENNEY, President. CLARENCE H. SHEPHERD, Treasurer.
 TRUSTEES—Ben Tenney, F. S. Wingate, C. A. Cole, R. M. Johnson.
 Organized July 3, 1854.

LIABILITIES.

Deposits.....	\$730,023 04
Reserve fund.....	37,500 00
Undivided profits.....	17,021 43
Bills payable.....	15,000 00
	\$799,544 47

RESOURCES.

Public funds of Maine.....	\$74,860 00
Public funds out of Maine.....	182,379 00
Railroad bonds of Maine.....	77,082 50
Railroad bonds out of Maine.....	234,322 50
Corporation bonds of Maine.....	49,850 00
Railroad stock of Maine.....	27,250 00
Railroad stock out of Maine.....	24,837 50
Corporation stock of Maine.....	7,000 00
Bank stock.....	7,500 00
Loans to corporations.....	8,000 00
Loans to municipalities.....	3,395 00
Loans on collateral.....	42,279 99
Loans on mortgages of real estate.....	28,000 00
Real estate investment.....	2,565 70
Real estate foreclosure.....	781 16
Furniture and fixtures.....	26,469 48
Cash on deposit.....	1,971 64
Cash on hand.....	
	\$799,544 47

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

April 30, 1918.

AUGUSTUS MOORE, President. CHARLES R. BURRILL, Treasurer.
 TRUSTEES—Charles R. Burrill, F. Carroll Burrill, Augustus E. Moore, Albert F.
 Burnham, Harvard C. Jordan.
 Organized March 17, 1873.

LIABILITIES.

Deposits.....	\$211,611 97
Reserve fund.....	12,300 00
Undivided profits.....	3,578 28
Bills payable.....	5,000 00
	\$232,490 25

RESOURCES.

U. S. Government bonds.....	\$5,000 00
Public funds of Maine.....	9,970 00
Public funds out of Maine.....	9,000 00
Railroad bonds of Maine.....	10,995 00
Railroad bonds out of Maine.....	41,804 58
Corporation bonds.....	24,557 50
Railroad stock.....	5,150 00
Bank stock.....	13,000 00
Loans on mortgages of real estate.....	79,630 62
Loans with collateral.....	10,903 19
Loans to municipalities.....	3,000 00
Real estate foreclosure.....	11,655 00
Furniture and fixtures.....	2,000 00
Cash on deposit.....	4,542 83
Cash on hand.....	1,281 53
	\$232,490 25

HOULTON SAVINGS BANK—HOULTON.

October 30, 1918.

E. L. CLEVELAND, President.

L. O. LUDWIG, Treasurer.

S. E. DAVIS, Assistant Treasurer.

TRUSTEES—Charles E. Dunn, E. L. Cleveland, Simon Friedman, James H. Kidder
 Charles H. Fogg, L. O. Ludwig, James Archibald, Nathaniel Tompkins.
 Organized February 13, 1872.

LIABILITIES.

Deposits.....	\$1,540,205 40
Reserve fund.....	78,725 00
Undivided profits.....	47,069 43
Bills payable.....	112,600 00
	\$1,778,599 83

RESOURCES.

United States bonds.....	\$111,400 00
Public funds of Maine.....	79,583 22
Public funds out of Maine.....	26,891 00
Railroad bonds of Maine.....	158,548 75
Railroad bonds out of Maine.....	292,512 00
Corporation bonds of Maine.....	176,515 86
Railroad stock of Maine.....	31,090 00
National bank stock of Maine.....	14,500 00
Other bank stock of Maine.....	3,000 00
Loans on mortgages of real estate.....	725,940 29
Loans on stocks and bonds.....	16,146 98
Loans on other collateral.....	3,418 00
Loans to municipalities.....	14,950 58
Loans to corporations.....	46,700 00
Real estate investment.....	10 00
Cash on deposit.....	61,628 88
Cash on hand.....	15,824 27
	\$1,778,599 83

KENNEBEC SAVINGS BANK—AUGUSTA.

June 5, 1918.

GEORGE E. MACOMBER, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES—George E. Macomber, William Penn Whitehouse, Melvin S. Holway,
 Fred G. Kinsman, Charles A. Milliken, Wm. H. Gannett, Stephen J. Hegarty.
 Organized March 19, 1870.

LIABILITIES.

Deposits.....	\$1,365,796 79
Reserve fund.....	114,000 00
Undivided profits.....	74,103 40
	\$1,553,900 19

RESOURCES.

U. S. Government bonds.....	\$40,985 96
Public funds of Maine.....	179,040 00
Public funds out of Maine.....	234,100 00
Railroad bonds of Maine.....	198,445 00
Railroad bonds out of Maine.....	73,660 00
Corporation bonds of Maine.....	22,250 00
Railroad stock of Maine.....	186,453 12
Railroad stock out of Maine.....	39,525 00
Corporation stock.....	23,090 00
Bank stock.....	51,300 00
Loans on mortgages of real estate.....	322,648 22
Loans with collateral.....	79,946 12
Real estate investment.....	44,950 00
Cash on deposit.....	53,992 08
Cash on hand.....	3,514 69
	\$1,553,900 19

KENNEBUNK SAVINGS BANK—KENNEBUNK.

May 1, 1918.

CHARLES W. GOODNOW, President.

JOSEPH DANE, Treasurer.

TRUSTEES—R. W. Lord, C. W. Goodnow, W. L. Dane, George W. Bourne, N. P. Eveleth.

Organized April 4, 1871.

LIABILITIES.

Deposits.....	\$950,769 87
Reserve fund.....	34,400 00
Undivided profits.....	14,660 28
	\$999,830 15

RESOURCES.

U. S. Certificates of Indebtedness.....	\$10,000 00
U. S. Liberty Bonds.....	9,432 00
Public funds of Maine.....	110,800 00
Public funds out of Maine.....	56,733 60
Railroad bonds of Maine.....	61,258 75
Railroad bonds out of Maine.....	371,048 75
Corporation bonds.....	130,441 50
Railroad stock.....	35,183 00
Corporation stock.....	3,500 00
Bank stock.....	16,300 00
Loans with collateral.....	3,750 00
Loans to corporations.....	4,300 00
Loans on mortgages of real estate.....	160,239 75
Cash on deposit.....	26,171 91
Cash on hand.....	670 89
	\$999,830 15

KINGFIELD SAVINGS BANK—KINGFIELD.

July 17, 1918.

EUGENE E. JENKINS, President.

H. S. WING, Treasurer.

TRUSTEES—H. S. Wing, E. E. Jenkins, S. J. Wyman, Lester L. Mitchell, Arthur C. Woodard.

Organized May 28, 1895.

LIABILITIES.

Deposits.....	\$148,305 76
Reserve fund.....	7,000 00
Undivided profits.....	4,015 18
	\$159,320 94

RESOURCES.

United States Government Bonds.....	\$450 00
Public funds of Maine.....	950 00
Railroad bonds of Maine.....	4,500 00
Railroad bonds out of Maine.....	2,925 00
Corporation bonds.....	21,000 00
Bank stock.....	16,500 00
Loans on mortgages of real estate.....	65,920 00
Loans with collateral.....	20,085 00
Loans to corporations.....	1,000 00
Loans to municipalities.....	3,500 00
Furniture and fixtures.....	500 00
Cash on deposit.....	17,052 34
Cash on hand.....	4,938 60
	\$159,320 94

MACHIAS SAVINGS BANK—MACHIAS.

March 6, 1918.

P. H. LONGFELLOW, President. EDWARD E. TALBOT, Treasurer.
 TRUSTEES—C. B. Dodworth, P. H. Longfellow, F. L. Shaw, L. W. Longfellow, F. T.
 Crane, C. W. Beverly, A. K. Ames.
 Organized April 30, 1869.

LIABILITIES.

Deposits	\$1,068,750 41
Reserve fund	75,000 00
Undivided profits	17,289 15
	\$1,161,039 56

RESOURCES.

U. S. Government Bonds	\$38,000 00
Public funds of Maine	176,965 00
Public funds out of Maine	287,445 00
Railroad bonds of Maine	66,250 00
Railroad bonds out of Maine	286,840 00
Corporation bonds	123,458 00
Railroad stock	33,980 00
Bank stock	29,250 00
Loans with collateral	14,130 00
Loans to corporations	393 50
Loans on names	76 57
Loans on mortgages of real estate	40,229 23
Premium account	1,000 00
Real estate investments	2,000 00
Cash on hand	7,969 23
Cash on deposit	53,073 03
	\$1,161,039 56

MAINE SAVINGS BANK—PORTLAND.

March 18, 1918.

JEREMIAH W. TABOR, President. FREDERIC C. CUSHING, Treasurer.
 FRANK O. HASKELL, Assistant Treasurer.
 TRUSTEES—Charles O. Bancroft, Walter G. Davis, Jeremiah W. Tabor, Herbert J.
 Brown, William W. Thomas, Franklin C. Payson, Frederic C. Cushing.
 Organized June 4, 1859.

LIABILITIES.

Deposits	\$16,097,434 75
Reserve fund	1,000,000 00
Undivided profits	354,684 97
	\$17,452,119 72

RESOURCES.

U. S. Government bonds	\$975,906 55
U. S. Certificates of Indebtedness	1,100,000 00
Public funds of Maine	1,555,350 00
Public funds out of Maine	302,250 00
Railroad bonds of Maine	1,661,292 50
Railroad bonds out of Maine	8,568,445 25
Corporation bonds	972,304 16
Railroad stock	178,020 00
Corporation stock	17,875 00
Bank stock	7,200 00
Loans with collateral	26,326 90
Loans to corporations	46,515 00
Loans on mortgages of real estate	1,520,119 02
Real estate investment	5,000 00
Cash on deposit	485,827 72
Cash on hand	29,887 62
	\$17,452,119 72

MECHANICS' SAVINGS BANK—AUBURN.

May 7, 1918.

TASCUS ATWOOD, President.

J. W. STETSON, Treasurer.

TRUSTEES—Tascus Atwood, H. L. Irish, Oscar W. Jones, Ansel Briggs, E. M. Greenleaf, A. W. Fowles, W. C. Bearce, J. S. P. H. Wilson, L. E. Flanders.

Organized February 25, 1875.

LIABILITIES.

Deposits.....	\$834,819 17
Reserve fund.....	51,300 00
Undivided profits.....	22,529 78
Bills payable.....	15,000 00
	<hr/>
	\$923,648 95

RESOURCES.

United States bonds.....	\$23,100 00
Public funds of Maine.....	50,500 00
Railroad bonds of Maine.....	117,250 00
Railroad bonds out of Maine.....	240,265 00
Corporation bonds.....	163,724 25
Railroad stock.....	37,900 00
Corporation stock.....	32,240 00
Bank stock.....	47,200 00
Loans to corporations.....	13,900 00
Loans with collateral.....	3,900 00
Loans on mortgages of real estate.....	148,777 50
Real estate investment.....	35,200 00
Real estate foreclosure.....	2,551 00
Furniture and fixtures.....	1,000 00
Cash on deposit.....	2,864 00
Cash on hand.....	3,277 20
	<hr/>
	\$923,648 95

NORWAY SAVINGS BANK—NORWAY.

April 8, 1918.

FRANK H. NOYES, President.

G. L. CURTIS, Treasurer.

W. F. JONES, Vice President.

TRUSTEES—F. H. Noyes, F. W. Sanborn, H. F. Andrews, G. L. Curtis, J. N. Favor, W. F. Jones, S. W. Goodwin.

Organized March 16, 1866.

LIABILITIES.

Deposits.....	\$628,344 28
Reserve fund.....	33,000 00
Undivided profits.....	17,943 61
	<hr/>
	\$679,287 89

RESOURCES.

United States Certificates of Indebtedness.....	\$15,000 00
Public funds of Maine.....	77,757 50
Public funds out of Maine.....	14,000 00
Railroad bonds of Maine.....	55,121 25
Railroad bonds out of Maine.....	220,781 25
Corporation bonds.....	80,326 00
Corporation stock.....	12,965 00
Railroad stock.....	39,459 50
Bank stock.....	13,385 00
Loans on mortgages of real estate.....	138,030 78
Loans with collateral.....	1,077 00
Real estate investment.....	5,000 00
Cash on deposit.....	3,145 43
Cash on hand.....	3,239 18
	<hr/>
	\$679,287 89

PENOBSCOT SAVINGS BANK—BANGOR.

March 9, 1918.

ARTHUR CHAPIN, President.

GEORGE H. HOPKINS, Treasurer.

RALPH WHITTIER, Assistant Treasurer.

TRUSTEES—Arthur Chapin, John Wilson, Thomas R. Savage, Frederic H. Strickland, Charles E. Woodward.

Organized February 3, 1869.

LIABILITIES.

Deposits	\$2,851,688 46
Reserve fund	208,665 92
Undivided profits	118,690 43
	\$3,179,044 81

RESOURCES.

United States Bonds	\$60,456 73
Public funds of Maine	678,482 00
Public funds out of Maine	179,300 00
Railroad bonds of Maine	575,970 00
Railroad bonds out of Maine	858,250 00
Corporation bonds	206,090 00
Railroad stock	124,800 00
Corporation stock	11,500 00
Bank stock	13,000 00
Loans with collateral	98,320 26
Loans to corporations	6,930 00
Loans on mortgages of real estate	216,641 61
Cash on deposit	143,950 45
Cash on hand	5,353 76
	\$3,179,044 81

PEOPLE'S SAVINGS BANK—LEWISTON.

June 11, 1918.

CLARENCE D. FARRAR, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—C. D. Farrar, T. F. Callahan, A. T. Reny, C. F. Packard, A. B. Nealley, Ernest Saunders, Everett A. Davis, Clarence Hanson.

Organized March 9, 1875.

LIABILITIES.

Deposits	\$2,215,193 14
Reserve fund	111,000 00
Undivided profits	25,865 02
	\$2,352,058 16

RESOURCES.

United States Government bonds	\$15,150 00
Public funds of Maine	211,488 70
Public funds out of Maine	51,641 00
Railroad bonds of Maine	278,055 00
Railroad bonds out of Maine	343,880 50
Corporation bonds of Maine	233,288 85
Corporation bonds out of Maine	2,000 00
Railroad stock of Maine	15,500 00
Railroad stock out of Maine	9,400 00
Corporation stock of Maine	4,000 00
Bank stock	73,750 00
Loans to corporations	20,000 00
Loans to municipalities	1,000 00
Loans on mortgages of real estate	951,461 71
Loans with collateral	72,582 80
Real estate investment	17,728 42
Furniture and fixtures	5,973 28
Cash on deposit	41,520 00
Cash on hand	3,637 90
	\$2,352,058 16

PHILLIPS SAVINGS BANK—PHILLIPS.

July 16, 1918.

CHARLES F. CHANDLER, President.

N. P. NOBLE, Treasurer.

TRUSTEES—William B. Butler, Charles F. Chandler, N. P. Noble, Arthur D. Graffam,
Frank S. Haley.

Organized March 29, 1871.

LIABILITIES.

Deposits	\$313,992 31
Reserve fund	16,500 00
Undivided profits	5,628 34
	\$336,120 65

RESOURCES.

United States Government bonds	\$3,500 00
Public funds of Maine	2,830 50
Public funds out of Maine	3,000 00
Railroad bonds of Maine	30,050 00
Railroad bonds out of Maine	109,035 00
Corporation bonds of Maine	48,308 00
Corporation bonds out of Maine	9,900 00
Railroad stock	21,350 00
Bank stock	11,300 00
Loans on mortgages of real estate	53,591 56
Loans with collateral	19,001 58
Loans to municipalities	2,110 00
Real estate investment	4,500 00
Furniture and fixtures	1,000 00
Cash on deposit	12,899 64
Cash on hand	3,744 37
	\$336,120 65

PISCATAQUIS SAVINGS BANK—DOVER.

April 13, 1918.

F. E. GUERNSEY, President.

W. C. WOODBURY, Treasurer.

TRUSTEES—F. E. Guernsey, C. H. Cushing, W. C. Woodbury, G. E. Howard, W. J. Mayo, C. W. Hayes, L. C. Sawyer.

Organized March 28, 1874.

LIABILITIES.

Deposits	\$931,692 58
Reserve fund	63,055 54
Undivided profits	19,242 75
	\$1,013,990 87

RESOURCES.

United States Certificates of Indebtedness	\$10,000 00
United States government bonds	22,098 47
Public funds of Maine	114,600 05
Public funds out of Maine	83,707 20
Railroad bonds of Maine	56,428 00
Railroad bonds out of Maine	301,628 07
Corporation bonds	128,558 00
Railroad stock	61,669 58
Bank stock	17,250 00
Loans on mortgages of real estate	142,118 47
Loans with collateral	13,185 83
Loans to corporations	15,000 00
Real estate investment	9,045 47
Real estate foreclosure	850 87
Cash on deposit	37,362 57
Cash on hand	488 29
	\$1,013,990 87

PORTLAND SAVINGS BANK—PORTLAND.

January 5, 1918.
 JAMES P. BAXTER, President. ALFRED A. MONTGOMERY, Treasurer.
 TRUSTEES—James P. Baxter, Fritz H. Jordan, Alfred H. Berry, Frank D. True,
 James W. Parker, Edward P. Staples, Alfred A. Montgomery.
 Organized April 18, 1852.

LIABILITIES.

Deposits.....	\$11,663,735 80
Reserve fund.....	839,556 25
Undivided profits.....	333,683 48
	\$12,836,975 53

RESOURCES.

United States Bonds and Savings Stamps.....	\$110,631 31
Public funds of Maine.....	1,357,150 00
Public funds out of Maine.....	2,190,697 50
Railroad bonds of Maine.....	469,215 00
Railroad bonds out of Maine.....	2,865,181 25
Corporation bonds.....	1,050,287 07
Railroad stock.....	268,255 00
Corporation stock.....	27,500 00
Bank stock.....	-33,939 00
Loans with collateral.....	296,319 28
Loans to corporations.....	205,200 00
Loans on mortgages of real estate.....	2,521,428 36
Real estate investment.....	1,049,081 01
Real estate foreclosure.....	15,762 64
Cash on hand.....	29,298 75
Cash on deposit.....	347,029 36
	\$12,836,975 53

ROCKLAND SAVINGS BANK—ROCKLAND.

December 26, 1917.
 JOHN LOVEJOY, President. E. D. SPEAR, Treasurer.
 TRUSTEES—John Lovejoy, E. D. Spear, E. A. Burpee, H. F. Cobb, R. K. Snow,
 F. W. Fuller.
 Organized April 18, 1868.

LIABILITIES.

Deposits.....	\$2,131,436 83
Reserve fund.....	64,812 60
Undivided profits.....	17,544 42
Bills payable.....	20,000 00
	\$2,233,793 85

RESOURCES.

United States Government bonds.....	\$32,730 16
Public funds of Maine.....	365,777 50
Public funds out of Maine.....	258,000 00
Railroad bonds of Maine.....	333,372 50
Railroad bonds out of Maine.....	590,729 56
Corporation bonds.....	207,550 00
Railroad stock.....	116,550 00
Corporation stock.....	1,450 00
Bank stock.....	66,506 00
Loans with collateral.....	151,175 82
Loans to corporations.....	5,298 00
Loans on mortgages of real estate.....	60,247 65
Real estate investment.....	9,000 00
Furniture and fixtures.....	5,570 55
Cash on deposit.....	25,464 76
Cash on hand.....	4,371 35
	\$2,233,793 85

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

May 25, 1918.

SUMNER C. PARCHER, President. WALTER T. GOODALE, Treasurer.

HARRY S. SAWYER, Assistant Treasurer.

TRUSTEES—Sumner C. Parcher, Harry P. Garland, Jasper D. Cochrane, Walter T. Goodale, Fred W. Sawyer, Franklin R. Chesley.

Organized March 20, 1827.

LIABILITIES.	
Deposits	\$4,024,203 35
Reserve fund	317,834 01
Undivided profits	213,814 92
Bills payable	100,000 00
	<hr/>
	\$4,655,852 28
RESOURCES.	
United States Government bonds	\$80,215 32
Public funds of Maine	272,350 00
Railroad bonds of Maine	472,700 00
Railroad bonds out of Maine	1,908,736 75
Corporation bonds of Maine	323,438 80
Railroad stock of Maine	242,189 12
Railroad stock out of Maine	231,430 00
Corporation stock of Maine	316,815 00
Bank stock of Maine	34,995 00
Loans with collateral	130,708 39
Loans on mortgages of real estate	463,830 79
Loans to corporations	10,300 00
Real estate investment	62,000 00
Real estate foreclosure	20,271 66
Cash on deposit	70,471 92
Cash on hand	15,399 53
	<hr/>
	\$4,655,852 28

SEARSPORT SAVINGS BANK—SEARSPORT.

November 11, 1918.

BENJAMIN F. COLCORD, President. JAMES P. NICHOLS, Treasurer.

TRUSTEES—J. N. Pendleton, J. A. Clement, John C. Blanchard, C. O. Sawyer, B. F. Colcord, W. H. Goodell, W. M. Parse.

Organized April 1, 1874.

LIABILITIES.	
Deposits	\$293,403 19
Reserve fund	14,000 00
Profits	310 81
	<hr/>
	\$307,714 00
RESOURCES.	
United States bonds	\$8,985 00
Public funds in Maine	15,658 00
Public funds out of Maine	26,975 00
Railroad bonds in Maine	17,072 50
Railroad bonds out of Maine	119,809 00
Corporation bonds in Maine	32,588 40
Railroad stock in Maine	12,120 00
Corporation stock in Maine	6,284 00
National bank stock in Maine	21,085 00
Loans on mortgages of real estate	22,531 70
Loans on stocks and bonds	100 00
Loans on other collateral	80 00
Real estate foreclosure	1,509 50
Cash on deposit	21,682 39
Cash on hand	1,233 51
	<hr/>
	\$307,714 00

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

September 10, 1918.

BLIN W. PAGE, President. CARLETON P. MERRILL, Treasurer.
 TRUSTEES—George W. Gower, Charles R. Cook, Carleton P. Merrill, Blin W. Page,
 H. E. Thompson.

Organized October 2, 1869.

LIABILITIES.

Deposits	\$2,833,327 78
Reserve fund	150,000 00
Undivided profits	24,472 31
	\$3,007,800 09

RESOURCES.

United States Bonds	\$274,626 00
Public funds of Maine	150,400 00
Public funds out of Maine	48,000 00
Railroad bonds of Maine	280,550 00
Railroad bonds out of Maine	627,705 00
Corporation bonds of Maine	460,200 00
Corporation bonds out of Maine	14,650 00
Railroad stock of Maine	189,350 00
Railroad stock out of Maine	20,000 00
Corporation stock of Maine	10,000 00
National bank stock of Maine	56,100 00
Other bank stock of Maine	3,190 00
Loans on mortgages of real estate	624,498 37
Loans on collateral	115,974 00
Loans to municipalities	3,500 00
Loans to corporations	76,730 00
Real estate investment	13,000 00
Cash on deposit	35,248 94
Cash on hand	4,077 78
	\$3,007,800 09

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 10, 1918.

J. HASTINGS BEAN, President. JAMES S. WRIGHT, Vice President.
 GEORGE M. ATWOOD, Treasurer.

TRUSTEES—N. Dayton Bolster, William J. Wheeler, John F. Plummer, J. Hastings
 Bean, Albert W. Walker, Henry D. Hammond, James S. Wright, Edward W. Penley,
 Harry D. Cole.

Organized March 6, 1873.

LIABILITIES.

Deposits	\$448,465 56
Reserve fund	22,700 00
Undivided profits	13,931 46
Bills payable	3,000 00
	\$488,097 02

RESOURCES.

Public funds of Maine	\$28,950 00
Public funds out of Maine	41,875 00
Railroad bonds of Maine	35,035 00
Railroad bonds out of Maine	143,855 00
Corporation bonds	67,785 40
Corporation stock	26,075 00
Railroad stock	13,000 00
Bank stock	19,200 00
Real estate investments	3,100 00
Real estate foreclosure	3,200 00
Loans on mortgages of real estate	69,330 96
Loans with collateral	14,305 00
Loans to corporations	5,675 00
Loans to municipalities	2,000 00
Cash on deposit	13,915 99
Cash on hand	794 67
	\$488,097 02

THOMASTON SAVINGS BANK—THOMASTON.

June 29, 1918.

LEVI SEAVEY, President.

J. WALTER STROUT, Treasurer.

TRUSTEES—Levi Seavey, William E. Vinal, R. O. Elliott, C. A. Creighton, Osborne

T. Sumner, J. Walter Strout, Henry E. McDonald.

Organized March 1, 1870.

LIABILITIES.	
Deposits	\$641,616 92
Reserve fund	32,500 00
Undivided profits	6,492 35
Bills payable	16,000 00
	\$696,609 27

RESOURCES.	
United States Government bonds	\$2,500 00
Public funds of Maine	73,184 50
Public funds out of Maine	115,972 25
Railroad bonds of Maine	54,235 00
Railroad bonds out of Maine	233,095 00
Corporation bonds of Maine	92,636 60
Railroad stock of Maine	27,062 50
Railroad stock out of Maine	1,550 00
Corporation stock out of Maine	1,000 00
Bank stock of Maine	16,495 00
Loans with collateral	2,520 00
Loans on mortgages of real estate	46,450 00
Real estate foreclosure	1,900 00
Real estate investment	4,500 00
Furniture and fixtures	7,000 00
Premium account	8,250 00
Cash on deposit	5,471 21
Cash on hand	2,787 21
	\$696,609 27

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

August 22, 1918.

HARVEY J. GIVEN, President.

HERMAN L. STOVER, Treasurer.

CHARLES I. GIVEEN, Assistant Treasurer.

TRUSTEES—Harvey J. Given, Walter D. Hatch, Edward W. Wheeler, Charles L. Bowker, Adelbert J. Hutchinson, Harry W. Varney, Charles I. Given.

Organized April 27, 1875.

LIABILITIES.	
Deposits	\$797,308 69
Reserve fund	33,000 00
Undivided profits	23,354 56
	\$853,663 25

RESOURCES.	
United States Bonds	\$42,834 00
Public funds of Maine	34,900 00
Public funds out of Maine	14,674 80
Railroad bonds of Maine	60,670 00
Railroad bonds out of Maine	194,345 00
Corporation bonds	181,198 00
Railroad stock of Maine	54,324 00
Railroad stock out of Maine	14,335 00
Corporation stock of Maine	9,900 00
National bank stock of Maine	30,848 00
Other bank stock of Maine	5,500 00
Loans on mortgages of real estate	169,543 96
Loans on collateral	23,833 00
Real estate investment	8,921 45
Cash on deposit	8,967 22
Cash on hand	1,868 82
	\$853,663 25

TREMONT SAVINGS BANK—TREMONT.

June 8, 1918.

EUGENE M. STANLEY, President.

H. P. RICHARDSON, Treasurer.

TRUSTEES—Herbert P. Richardson, Eugene M. Stanley, Everett A. Stanley, William H. Thurston, P. W. Richardson.

Organized January 17, 1874.

LIABILITIES.	
Deposits	\$86,399 01
Reserve fund	7,331 69
Undivided profits	3,235 54
Bills payable	3,700 00
	\$100,666 24
RESOURCES.	
Railroad bonds of Maine	\$27,170 00
Railroad bonds out of Maine	8,915 00
Corporation bonds of Maine	18,818 89
Railroad stock of Maine	1,500 00
Bank stock of Maine	900 00
Loans on mortgages of real estate	34,545 89
Loans with collateral	200 00
Loans to municipalities	4,087 32
Loans on names	3,624 00
Real estate foreclosure	200 00
Cash on deposit	19 78
Cash on hand	685 36
	\$100,666 24

WATERVILLE SAVINGS BANK—WATERVILLE.

July 23, 1918.

EDWARD W. HEATH, President.

ALBRET F. DRUMMOND, Treasurer.

TRUSTEES—Howard C. Morse, Frank E. Hammond, Edward W. Heath, Horatio R. Dunham, Luther G. Bunker, Jules Gamache, Charles E. Warren.

Organized May 4, 1869.

LIABILITIES.	
Deposits	\$2,536,812 81
Reserve fund	160,210 00
Undivided profits	61,887 21
	\$2,758,910 02
RESOURCES.	
United States bonds	\$148,600 00
Public funds of Maine	209,345 00
Public funds out of Maine	184,920 00
Railroad bonds of Maine	185,387 00
Railroad bonds out of Maine	574,134 00
Corporation bonds of Maine	180,520 00
Corporation bonds out of Maine	54,750 00
Railroad stock of Maine	44,900 00
Railroad stock out of Maine	6,347 80
Bank stock of Maine	46,070 00
Loans with collateral	54,465 00
Loans on mortgages of real estate	918,070 00
Loans to corporations	12,800 00
Real estate investment	60,000 00
Real estate foreclosure	17,549 50
Cash on deposit	53,415 93
Cash on hand	7,635 79
	\$2,758,910 02

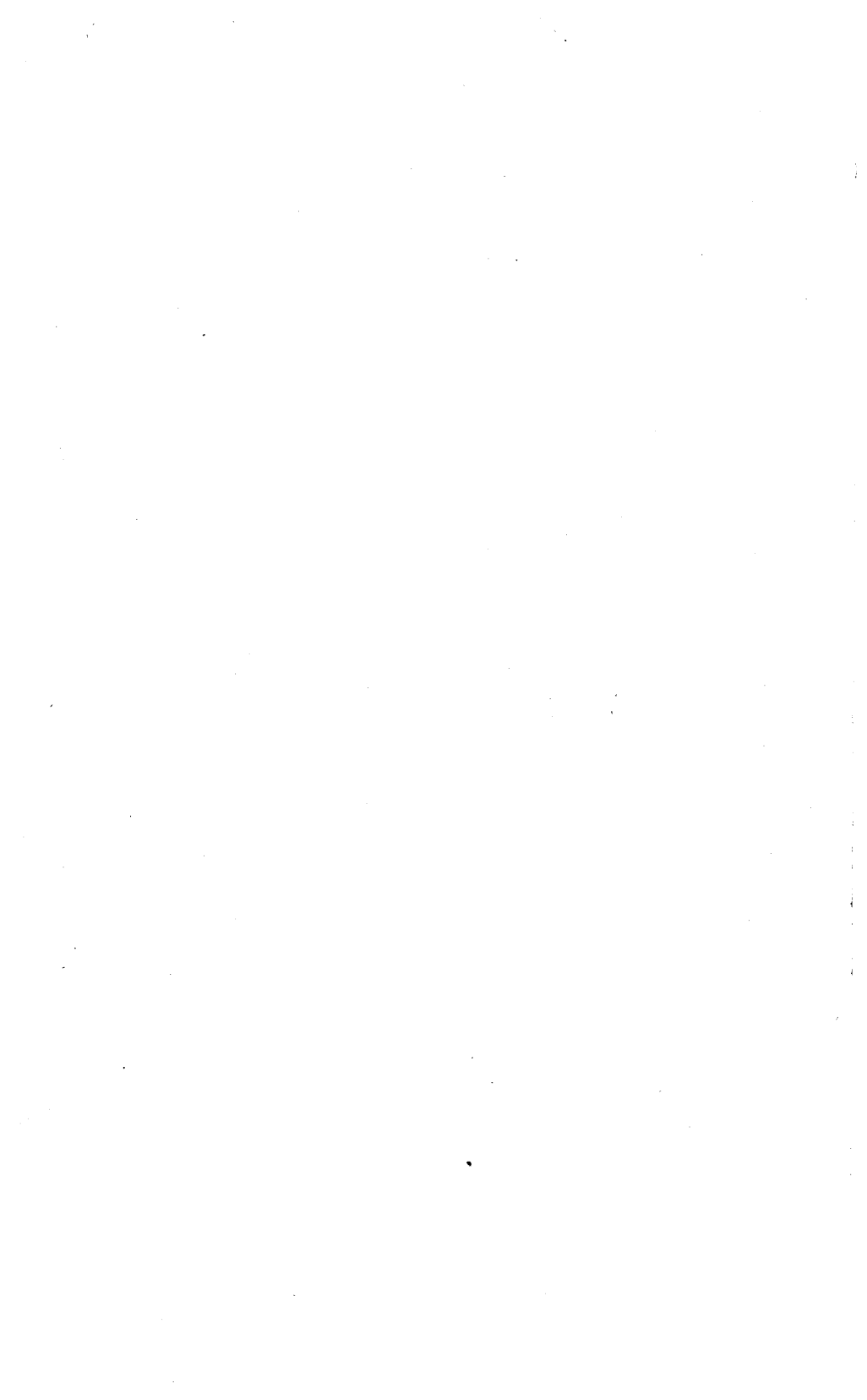
YORK COUNTY SAVINGS BANK—BIDDEFORD.

May 15, 1918.

CHARLES H. PRESCOTT, President. HAROLD J. STAPLES, Treasurer.
 TRUSTEES—Charles H. Prescott, John A. Snow, Geo. G. Calderwood, Harold J.
 Staples, Edward H. Goldthwaite.

Organized March 27, 1860.

LIABILITIES.	
Deposits	\$1,207,146 30
Reserve fund	45,600 00
Special reserve fund	13,300 59
Undivided profits	57,140 93
Bills payable	50,000 00
	\$1,373,187 82
RESOURCES.	
United States Government bonds	\$43,550 00
Public funds of Maine	19,830 00
Public funds out of Maine	39,035 00
Railroad bonds of Maine	52,155 00
Railroad bonds out of Maine	467,805 00
Corporation bonds	112,273 25
Railroad stock	39,842 50
Corporation stock	73,470 00
Bank stock	74,333 00
Loans on mortgages of real estate	405,373 33
Loans with collateral	19,654 47
Real estate foreclosure	2,112 50
Cash on deposit	19,897 06
Cash on hand	3,856 71
	\$1,373,187 82



ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1918

AROOSTOOK TRUST COMPANY—CARIBOU.

August 5, 1918.

CARL C. KING, Pres. and Treas. JOHN P. DONWORTH, Vice President.

RICHARD F. GARDNER, Secretary.

TRUSTEES—Carl C. King, John P. Donworth, James H. Glenn, Herschel D. Collins, Atwood W. Spaulding, Simeon L. White, Albion Runnells.

Organized January 2, 1890.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	50,000 00
Undivided profits	95,989 69
Savings deposits	431,799 22
Demand deposits	368,361 85
Certificates of deposit	336,635 06
Certified checks outstanding	25 02
Bills payable	325,000 00
Re-discounted notes	92,669 00
	\$1,750,479 84

RESOURCES.

Loans and discounts	\$768,653 00
Loans on mortgages of real estate	392,155 00
Overdrafts	177 74
Stocks and bonds	515,812 83
Real estate, furniture and fixtures	32,484 44
Cash on deposit	10,755 00
Cash on hand	30,441 83
	\$1,750,479 84

AROOSTOOK TRUST COMPANY—WASHBURN BRANCH.

(From sworn statement of Manager.)

August 5, 1918.

E. W. HIGGINS, Manager.

LIABILITIES.

Savings deposits	\$46,482 38
Demand deposits	45,596 12
Certificates of deposit	5,675 00
Profits	5,132 09
Cash due home office	109,536 01
	\$212,421 50

RESOURCES.

Loans and discounts	\$155,105 38
Loans on mortgages of real estate	44,500 00
Real estate investment	7,000 00
Stocks and bonds	200 00
Cash on hand	5,616 22
	\$212,421 60

This statement is also consolidated with that of the home bank.

ASHLAND TRUST COMPANY—ASHLAND.

October 23, 1918.

W. P. BRIDGHAM, President.
GEO. W. JUNKINS, Vice Pres.W. L. WALDRON, Secretary.
V. E. RONEY, Treasurer.

DIRECTORS—C. C. Brewer, W. P. Bridgham, Geo. B. Dunn, W. B. Hallett, H. C. Holmes, N. C. Howe, G. W. Junkins, Isaac Libby, G. B. Smith.

EXECUTIVE BOARD—W. P. Bridgham, C. C. Brewer, H. C. Holmes, Geo. W. Junkins, N. C. Howe.

Organized December 7, 1917.

LIABILITIES.

Capital stock.....	\$25,000 00
Surplus.....	5,000 00
Undivided profits.....	762 97
Demand deposits.....	96,665 51
Savings deposits.....	35,089 40
Demand certificates of deposit.....	100 00
Treasurer's checks outstanding.....	814 19
Certified checks outstanding.....	298 35
	\$163,730 42

RESOURCES.

Loans and discounts.....	\$106,478 28
Loans on mortgages of real estate.....	27,252 20
Overdrafts.....	16 87
United States Liberty Bonds.....	2,944 00
Stocks and bonds.....	1,145 50
Real estate.....	4,309 21
Furniture and fixtures.....	2,744 32
Cash on deposit.....	11,203 76
Cash on hand.....	7,636 28
	\$163,730 42

AUGUSTA TRUST COMPANY—AUGUSTA.

November 19, 1918.

GEORGE E. MACOMBER, President. GUY P. GANNETT, Vice President.
HIRAM L. PISHON, Treasurer.

DIRECTORS—George E. Macomber, W. H. Gannett, John R. Gould, Charles H. White, W. Scott Hill, H. E. Bowditch, Arthur W. Whitney, Nathan Weston, Guy P. Gannett, Charles H. Clark, H. C. Barker, W. D. Hutchins, E. E. Newbert, R. J. Noyes, Charles L. Andrews, Blaine S. Viles, W. S. Wyman, John H. McIlroy, D. W. Adams, Burleigh Martin, Samuel Stewart, Harris S. Woodman.

EXECUTIVE BOARD—George E. Macomber, Charles H. White, Guy P. Gannett, W. S. Wyman, Blaine S. Viles.

Organized January 29, 1894.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	131,448 49
Savings deposits	5,113,409 86
Demand deposits	1,247,120 36
Certificates of deposit	251,000 00
Treasurer's checks outstanding	18,910 81
Certified checks outstanding	1,441 73
Trust department	105,489 26
Sinking funds for corporations	32,500 00
Due to banks	746 25
Bills payable	355,000 00
	\$7,457,066 76

RESOURCES.

Loans and discounts	\$1,866,500 12
Loans on mortgages of real estate	427,177 26
Overdrafts	7,764 39
Stocks and bonds	4,318,387 34
United States bonds	49,046 40
Trust investments	105,489 26
Sinking fund investments	32,500 00
Real estate investment	74,000 00
Furniture and fixtures	28,000 00
Due from banks	1,199 71
Cash on deposit	404,547 61
Cash on hand	142,454 67
	\$7,457,066 76

AUGUSTA TRUST COMPANY—MADISON BRANCH.

(From sworn statement of Manager.)

November 19, 1918.

K. C. GRAY, Manager.

LIABILITIES.

Savings deposits.....	\$1,199,733 46
Demand deposits.....	230,956 36
Profits.....	901 47
	\$1,431,591 29

RESOURCES.

Loans and discounts.....	\$233,129 47
Loans on mortgages of real estate.....	78,410 66
Overdrafts.....	1,563 20
U. S. Liberty Bonds.....	38,517 40
Due from bank.....	1,199 71
Cash on deposit at home office.....	1,028,739 08
Cash on deposit in Boston.....	17,515 15
Cash on hand.....	32,516 62
	\$1,431,591 29

This statement is also consolidated with that of the home bank.

AUGUSTA TRUST COMPANY—RICHMOND BRANCH.

(From sworn statement of Manager.)

November 19, 1918.

SOLON W. PURINTON, Manager.

LIABILITIES.

Savings deposits.....	\$163,622 30
Demand deposits.....	123,942 98
Certified checks outstanding.....	238 90
Gross profits.....	141 42
	\$287,945 60

RESOURCES.

Loans and discounts.....	\$42,356 87
Loans on mortgages of real estate.....	1,875 00
Overdrafts.....	67 17
U. S. Liberty Bonds.....	21,509 00
Expense.....	175 24
Cash on deposit at home office.....	192,375 64
Cash on deposit in Boston.....	19,627 47
Cash on hand.....	9,959 21
	\$287,945 60

This statement is also consolidated with that of the home bank.

AUGUSTA TRUST COMPANY—WINTHROP.

(From sworn statement of Manager.)

November 19, 1918.

MELVIN W. WISWELL, Manager.

LIABILITIES.

Savings deposits	\$681,323 88
Demand deposits	193,577 72
Certified checks outstanding	103 40
Manager's checks outstanding	243 39
Prouts	418 85
	\$875,667 24

RESOURCES.

Loans and discounts	\$193,930 75
Loans on mortgages of real estate	41,447 73
Cash on deposit at home office	615,727 70
Cash on deposit in Boston	11,929 84
Cash on hand	12,631 22
	\$875,667 24

This statement is also consolidated with that of the home bank.

BAR HARBOR BANKING AND TRUST COMPANY—
BAR HARBOR.

September 23, 1918.

L. B. DEASY, President. FRED C. LYNAM, Secretary and Treasurer.
VERNON G. WASGATT, Assistant Treasurer.TRUSTEES—L. B. Deasy, Fred C. Lynam, A. E. Lawrence, Albert K. McBride,
Jasper Wyman, A. E. Farnsworth, Leonard A. Austin, Max Franklin, Vernon G. Wasgatt,
E. M. Lawrence.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	200,000 00
Undivided profits	115,706 88
Demand deposits	1,251,477 11
Savings deposits	899,326 33
Certificates of deposit	33,998 68
Certified checks outstanding	1,177 89
Treasurer's checks outstanding	4,769 31
Trust department	87,172 41
	\$2,642,528 61

RESOURCES.

Loans and discounts	\$1,113,896 45
Loans on mortgages of real estate	467,617 76
Overdrafts	1,033 07
Stocks and bonds	524,798 04
Real estate investment	5,750 00
Trust funds	87,172 41
Cash on deposit	371,200 96
Cash on hand	71,059 92
	\$2,642,528 61

BATH TRUST COMPANY—BATH.

November 25, 1918.

R. H. BAXTER, President. W. B. MUSSWENDEN, Treasurer.
 GARDINER G. DEERING, Vice President. J. E. HUGHES, Asst. Treas.
 DIRECTORS—Harry B. Sawyer, Charles W. Clifford, Daniel T. Dougherty, Elwell
 S. Crosby, Frank A. Small, Gardiner G. Deering, Charles A. Coombs, Samuel R. Percy,
 T. S. Gibbons, C. V. Minott, Jr., J. Houghton McLellan, R. H. Baxter, F. S. Powker, D.
 L. Howard, Charles H. Oliver, Charles H. Cahill, H. P. Hathorne, L. R. Thebeau, R. E.
 Ross, C. W. Morse, H. G. Deering.
 EXECUTIVE BOARD—Charles W. Clifford, Gardiner G. Deering, Charles A.
 Coombs, Samuel R. Percy, R. H. Baxter, Frank S. Bowker.
 Organized October 23, 1902.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	72,718 52
Savings deposits	1,481,078 55
Demand deposits	1,141,811 02
Time certificates of deposit	100,080 98
Demand certificates of deposit	5,000 00
Treasurer's checks outstanding	8,862 29
Trust department	4,202 77
	\$2,938,754 13

RESOURCES.

Loans and discounts	\$1,134,766 06
Loans on mortgages of real estate	49,680 00
Overdrafts	45 37
Bonds and stocks	1,496,580 68
Trust investments	4,202 77
Real estate investment	5,000 00
Cash on deposit	207,988 23
Cash on hand	40,491 02
	\$2,938,754 13

CAMDEN SAVINGS AND TRUST COMPANY—ROCKPORT.

July 31, 1918.

RALPH W. CARLETON, President. E. FRANK KNOWLTON, Vice President.
 C. S. GARDNER, Treasurer.
 DIRECTORS—William Eaton, Ralph W. Carleton, Frank P. J. Carleton, Charles O.
 Montgomery, E. Frank Knowlton, Chester L. Pascal, S. Y. Weidman, George Warren
 Smith, John Gribbell, Henry F. Palmer, Charles L. McKenney, Frank A. Magune, Charles
 H. Wooster, Fred D. Priest.
 EXECUTIVE BOARD—C. O. Montgomery, E. F. Knowlton, R. W. Carleton, C.
 L. Pascal, H. F. Palmer, S. Y. Weidman, Frank A. Magune.
 Organized March 29, 1917.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	4,300 00
Undivided profits	4,532 42
Savings deposits	162,182 64
Demand deposits	25,185 11
Re-discounted notes	15,450 00
Bills payable	32,500 00
	\$269,150 17

RESOURCES.

Loans and discounts	\$58,547 67
Loans on mortgages of real estate	34,487 04
Loans with collateral	4,959 00
Overdrafts	50 46
Stocks and bonds and War Savings Stamps	155,942 90
Cash on deposit	9,040 54
Cash on hand	6,122 56
	\$269,150 17

CASCO MERCANTILE TRUST COMPANY—PORTLAND.

November 4, 1918.

FRED N. DOW, President.

FRANK L. RAWSON, Vice President.

ELEAZER W. CLARK, Vice President.

ARTHUR W. JORDAN, Treasurer.

DIRECTORS—Fred N. Dow, Eleazer W. Clark, Maynard S. Bird, Oakley C. Curtis, Alexander T. Laughlin, Charles Cook, Seth C. Gordon, Henry M. Jones, Adam P. Leighton, Ammi Whitney, Frank L. Rawson, Lyman A. Cousens, William H. Dow, James C. Hamlen, Aurelius S. Hines, A. Harry Hinds, Eugene E. Holt, Roscoe T. Holt, John F. Liscomb, Henry F. Merrill, Franklin R. Redlon, Joseph W. Whitney, Llewellyn M. Bickford, Burton Smart.

EXECUTIVE BOARD—Maynard S. Bird, Eleazer W. Clark, Oakley C. Curtis, Fred N. Dow, Alexander T. Laughlin, Wm. H. Dow, Charles Cook, Henry M. Jones, Adam P. Leighton, Ammi Whitney.

Organized May 2, 1898.

LIABILITIES.

Capital stock	\$500,000 00
Surplus	200,000 00
Undivided profits	174,124 64
Savings deposits	2,939,781 85
Demand deposits	4,015,892 09
Bank deposits	140,799 16
Time certificates of deposit	230,278 54
Demand certificates of deposit	8,230 00
Trust department	613,072 86
Sinking funds for corporations	152,167 31
Treasurer's checks outstanding	3,034 54
Certified checks outstanding	2,065 74
Re-discounts	800,000 00
	\$9,779,446 73

RESOURCES.

Loans and discounts	\$3,644,681 02
Loans on mortgages of real estate	101,425 06
Overdrafts	174 98
Stocks and bonds	2,855,302 36
U. S. Certificates of indebtedness	950,000 00
U. S. Liberty bonds	500,635 00
Trust department	613,072 86
Sinking fund investments	152,167 31
Real estate	70,000 00
Furniture and fixtures	24,937 47
Due from banks	204,777 93
Cash on deposit	507,707 09
Cash on hand	154,565 65
	\$9,779,446 73

CASCO MERCANTILE TRUST COMPANY—PORTLAND BRANCH.

(Examination made same day as home office.)

November 4, 1918.

LIABILITIES.

Savings deposits	\$71,494 40
Demand deposits	77,023 62
	\$148,518 02

RESOURCES.

Cash on hand	\$34,027 38
Cash on deposit at home office	114,490 64
	\$148,518 02

This statement is also consolidated with that of the home office.

DEXTER TRUST AND BANKING COMPANY—DEXTER.

October 7, 1918.

N. H. FAY, President.
 A. F. ABBOTT, Vice President.
 GEORGE PARK, Vice President.

S. M. LEIGHTON, Treasurer.
 CLARENCE N. PIERCE, Asst. Treas.
 H. E. HALE, Secretary.

DIRECTORS—A. A. Springall, N. H. Fay, F. H. Hayes, A. P. Abbott, H. E. Hale,
 George Park, Charles P. Hatch, J. W. Sawyer, H. E. Genthner, A. O. Campbell, S. L.
 Small, F. E. Burgess, Nathan Daggett, H. M. Gates, W. L. Fay, H. B. Russ.

EXECUTIVE BOARD—A. A. Springall, N. H. Fay, F. H. Hayes, A. P. Abbott, H.
 E. Hale, George Park, H. B. Russ.

Organized February 8, 1911.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	25,000 00
Undivided profits.....	20,438 79
Savings deposits.....	521,854 15
Demand deposits.....	692,534 64
Certified checks outstanding.....	143 50
Bills payable.....	40,000 00
	\$1,349,976 08

RESOURCES.

Demand and time loans.....	\$563,163 56
Loans on mortgages of real estate.....	105,605 55
Overdrafts.....	831 31
Stocks and bonds.....	490,092 82
Real estate owned.....	30,000 00
Furniture and fixtures.....	7,500 00
Cash on deposit.....	107,312 03
Cash on hand.....	45,461 81
	\$1,349,967 08

EASTERN TRUST AND BANKING COMPANY—BANGOR.

August 10, 1918.

C. D. CROSBY, President. JAMES W. CASSIDY, Vice President.

HARRY A. LITTLEFIELD, Treasurer.

FREDERICK W. HILL, Chairman of Board.

TRUSTEES—Frederick W. Hill, M. L. Hussey, J. F. Singleton, C. D. Crosby, I. M. Sargent, H. F. Ross, H. F. Dowst, E. B. Curtis, J. W. Cassidy, W. H. Rollins, Herbert Gray, Daniel McCann, Charles S. Pearl, J. M. McNulty, Charles H. Merrill, John H. Rice, M. H. Richardson, W. E. Brewster, John Morrison, E. C. Ryder, Fred A. Gilbert, T. B. Towle, Charles E. Woodward, Charles W. Dinsmore, A. Langdon Freese, Hosea B. Buck, Charles W. Mullen, Alfred J. Robinson, Harry A. Sanders.

EXECUTIVE BOARD—Frederick W. Hill, Herbert Gray, J. W. Cassidy, Charles S. Pearl, J. M. McNulty, C. D. Crosby, Charles H. Merrill, James F. Singleton.

Organized April 9, 1887.

LIABILITIES.

Capital stock		\$175,000 ⁰⁰
Surplus		175,000 ⁰⁰
Undivided profits		488,858 ¹⁰
Savings deposits		3,742,573 ⁰¹
Demand deposits:		
Individual	\$2,596,007 ⁶²	
Banks	147,784 ¹⁷	
United States deposit	175,129 ⁴⁵	
Certificates of deposit		2,918,921 ²⁴
Certified checks outstanding		128,694 ⁸⁰
Trust department		5,726 ⁰¹
Due to other banks		107,290 ⁹⁶
Bills payable		30,893 ⁷³
Bills rediscounted		487,500 ⁰⁰
		40,000 ⁰⁰
		\$8,300,457⁸⁵

RESOURCES.

Loans and discounts	\$2,468,149 ⁵¹
Loans on mortgages of real estate	1,099,988 ²²
Loans with collateral	381,304 ⁸⁸
Overdrafts	5,292 ¹⁵
Stocks and bonds	3,299,476 ⁰¹
Real estate investment	387,405 ⁹⁵
Trust investments	107,290 ⁹⁶
Cash on deposit	411,998 ³⁶
Cash on hand	139,551 ⁸¹
	\$8,300,457⁸⁵

EASTERN TRUST AND BANKING COMPANY—DEXTER BRANCH.

(From sworn statement of Manager.)

August 10, 1918.

LIABILITIES.

Savings deposits	\$260,387 ⁹¹
Demand deposits	215,342 ⁴⁴
Certificates of deposit	8,516 ⁹⁴
Gross profits	1,170 ⁷⁸
	\$485,418⁰⁷

RESOURCES.

Loans and discounts	\$85,864 ⁰⁴
Loans on mortgages of real estate	6,697 ⁵⁰
Overdrafts	237 ⁴⁵
U. S. Liberty bonds	6,475 ⁵⁰
Interest	4,370 ³⁸
Expense	312 ⁵⁴
Building account	178 ⁷⁰
Cash on deposit at home office	369,625 ⁹⁶
Cash on hand	11,656 ⁰⁰
	\$485,418⁰⁷

This statement is also consolidated with that of the home office.

EASTERN TRUST AND BANKING COMPANY—MACHIAS BRANCH.

(From sworn statement of Manager.)

August 10, 1918.

C. W. DINSMORE, Manager.

LIABILITIES.	
Savings deposits	\$604,438 05
Demand deposits	513,427 47
Due to banks	1,346 10
Profits	1,036 66
	\$1,120,248 28
RESOURCES.	
Loans and discounts	\$345,831 74
Loans on mortgages of real estate	43,077 00
U. S. Liberty bonds	6,946 21
Furniture and fixtures	870 59
Cash on deposit at home office	698,459 79
Cash on hand	25,062 95
	\$1,120,248 28

This statement is also consolidated with that of the home office.

EASTERN TRUST AND BANKING COMPANY—OLDTOWN BRANCH.

August 10, 1918.

M. H. RICHARDSON, Manager.

LIABILITIES.	
Savings deposits	\$799,492 83
Demand deposits	395,671 85
Gross profits	6,813 63
	\$1,201,978 31
RESOURCES.	
Loans and discounts	\$703,345 47
Loans on mortgages of real estate	41,337 00
Overdrafts	509 37
Interest	13,685 20
Expense	623 21
U. S. Liberty bonds	17,719 25
Cash on deposit at home office	404,655 96
Cash on hand	20,102 85
	\$1,201,978 31

This statement is also consolidated with that of the home office.

FIDELITY TRUST COMPANY—PORTLAND.

October 28, 1918.

FREDERICK O. CONANT, President.
 ARTHUR T. SPRING, Vice President.
 GEORGE H. WEEKS, Vice President.
 THEODORE GOULD, Vice President.
 WALTER S. HAMMONS, Vice President.

WILLIAM P. NORTON, Treasurer.
 HARRY F. MERRILL, Asst. Treasurer.
 SILAS F. SKILLIN, Secretary.
 JAMES B. CRIST, Trust Officer.
 WALTER P. DEERING, Auditor.

CHARLES SUMNER COOK, Chairman of Board.

DIRECTORS—Silas B. Adams, Charles D. Alexander, Charles I. Bailey, Arthur S. Bosworth, Frederick O. Conant, Charles Sumner Cook, Fred F. Eastman, Pert M. Fernald, George L. Gerrish, Louis B. Goodall, Robert Hale, James C. Hamlen, Charles C. Harmon, Charles M. Hay, Albert H. Hinds, Justin M. Leavitt, Adam P. Leighton, Franklin C. Payson, Ernest A. Randall, Edward P. Ricker, J. Henry Rines, David W. Snow, Constant Southworth, Arthur T. Spring, George M. Stanwood, Blaine S. Viles, A. H. Walker, Frederick Walker, George H. Weeks, Scott Wilson, Fdville G. Abbott, Iyman B. Chipman, Charles E. Flagg, Benj. S. Robinson, Joseph A. Warren, Frank S. Willard.

EXECUTIVE BOARD—Silas B. Adams, Arthur S. Bosworth, Frederick O. Conant, Charles Sumner Cook, J. Henry Rines, Constant Southworth, Arthur T. Spring, George H. Weeks, Charles D. Alexander, Franklin C. Payson,

Organized January 15, 1906.

LIABILITIES.

Capital stock	\$400,000 00
Surplus	400,000 00
Undivided profits	294,230 35
Demand deposits	4,973,703 17
Savings deposits	7,042,504 52
Certificates of deposit	142,225 00
Bank deposits	602,280 86
Trust department	7,453,193 15
Sinking funds for corporations	1,794,918 40
Due to banks	87,641 61
Certified checks outstanding	68,584 71
Treasurer's checks outstanding	27,296 75
Re-discounts	247,000 00
	\$23,533,578 52

RESOURCES.

Loans and discounts	\$7,942,813 25
Loans on mortgages of real estate	382,602 10
Overdrafts	4,235 01
Stocks and bonds	4,372,560 47
Trust fund investments	7,453,193 15
Sinking fund investments	1,794,918 40
Furniture and fixtures	10,000 00
Due from banks	472,140 33
Cash on deposit	616,788 54
Cash on hand	484,327 27
	\$23,533,578 52

FIRST AUBURN TRUST COMPANY—AUBURN.

September 14, 1918.

NORRIS S. TIBBETTS, President. EVERETT M. STEVENS, Vice Pres.

H. C. DAY, Treasurer.

DIRECTORS—Norris S. Tibbetts, Frank L. Dingley, H. G. Foss, Everett M. Stevens, Arthur H. Cooper, Dwight Edwards, Henry F. Palmer, Horace C. Day, Frank H. Briggs, Freeman G. Davis, Charles D. Hasty, Henry M. Dingley.

EXECUTIVE BOARD—Norris S. Tibbetts, Everett M. Stevens, Horace C. Day.

Organized December 14, 1916.

LIABILITIES.

Capital stock	\$150,000 00
Surplus	75,000 00
Undivided profits	51,948 89
Demand deposits	898,780 55
Savings deposits	1,138,586 28
Certificates of deposit	13,159 64
Treasurer's checks outstanding	9,924 68
Certified checks outstanding	1,377 07
Due to banks	43,882 18
Bills payable	300,000 00
	\$2,682,659 29

RESOURCES.

Loans and discounts	\$1,707,689 33
Loans on mortgages of real estate	182,301 55
Overdrafts	4,673 88
Stocks and bonds	549,434 02
Real estate, furniture and fixtures	105,840 03
Real estate foreclosure	17,667 71
Cash on hand	71,572 88
Cash on deposit	43,479 89
	\$2,682,659 29

FOREST CITY TRUST COMPANY—PORTLAND.

November 14, 1918.

CHARLES P. HATCH, President. ALBERT B. TAYLOR, Treasurer.

THOMAS H. ANDERSON, Secretary.

DIRECTORS—Thomas H. Anderson, Charles H. Briggs, Guy W. Davis, H. W. Davis, Theo B. Davis, Isaac W. Dyer, W. T. Foss, William H. Gulliver, Edward W. Hannaford, Sherman Haggood, Charles P. Hatch, Edwin F. Hillman, Robert S. Laughlin, Leslie L. Mason, Ralph H. Morrill, Frank A. Rumery, George E. Sawyer, W. H. Shurtleff, Joseph W. Simpson, William F. Spear, J. Putnam Stevens, Leon O. Tebbetts.

EXECUTIVE BOARD—Charles P. Hatch, Thomas H. Anderson, William F. Spear, William H. Shurtleff, Edwin F. Hillman, Edward W. Hannaford, J. Putnam Stevens.

Organized March 25, 1914.

LIABILITIES.

Capital stock	\$150,000 00
Surplus	15,000 00
Undivided profits	3,439 38
Demand deposits	423,366 69
Savings deposits	286,586 56
Demand certificates of deposit	64,656 00
Treasurer's checks outstanding	1,584 96
Certified checks outstanding	1,265 40
Bills payable	10,000 00
	\$962,468 89

RESOURCES.

Loans and discounts	\$589,546 37
Loans on mortgages of real estate	25,975 00
Overdrafts	4,031 89
Stocks and bonds	121,427 90
United States Liberty bonds	133,871 27
Furniture and fixtures	15,800 00
Cash on deposit	39,385 45
Cash on hand	32,391 01
	\$962,468 89

FORT KENT TRUST COMPANY—FORT KENT.

July 7, 1918.

CYRUS H. DICKEY, President. WILLIAM A. CUNLIFFE, Vice Pres.
 GEORGE R. BRADBURY, Treasurer.

TRUSTEES—George V. Cunliffe, Cyrus H. Dickey, William H. Cunliffe, Charles E. Jones, Joseph Archambault, E. R. Michaud, John Mullen.

EXECUTIVE BOARD—George V. Cunliffe, Cyrus H. Dickey, William H. Cunliffe.
 Organized March 27, 1903.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	49,000 00
Undivided profits.....	10,200 70
Savings deposits.....	174,362 76
Demand deposits.....	211,057 16
Certified checks outstanding.....	165 00
Re-discounts.....	48,000 00
	\$542,794 62

RESOURCES.

Loans and discounts.....	\$380,479 22
Loans on mortgages of real estate.....	68,683 40
Overdrafts.....	2,197 15
Bonds and War Savings Stamps.....	8,639 49
Real estate.....	4,000 00
Furniture and fixtures.....	3,000 00
Real estate foreclosure.....	3,544 00
Cash on deposit.....	48,673 96
Cash on hand.....	23,577 40
	\$542,794 62

FRONTIER TRUST COMPANY—FORT FAIRFIELD.

October 14, 1918.

HERBERT T. POWERS, President. P. H. REED, Vice President.
 P. H. KELLEHER, Asst. Treasurer.

TRUSTEES—P. H. Reed, Herbert T. Powers, Chadbourne W. Perry, Daniel H. Boyd, George H. Stone, Thurber E. Holt, George H. Churchill, E. K. Guild, B. Gabriel.

Organized June 17, 1907.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	25,000 00
Undivided profits.....	30,345 78
Savings deposits.....	183,196 85
Demand deposits.....	236,855 02
Demand certificates of deposit.....	11,800 00
Unpaid dividends.....	20 00
Treasurer's checks outstanding.....	22,583 63
Certified checks outstanding.....	30 00
Bills payable.....	180,000 00
Re-discounts.....	170,460 76
	\$910,292 04

RESOURCES.

Demand and time loans.....	\$522,885 54
Loans on mortgages of real estate.....	58,876 35
Bonds and stocks.....	269,838 22
Real estate owned.....	24,000 00
Due from other banks.....	1,767 28
Cash on deposit.....	19,166 63
Cash on hand.....	13,758 02
	\$910,292 04

GUILFORD TRUST COMPANY—GUILFORD.

October 15, 1918.

H. W. DAVIS, President.

M. L. HUSSEY, Vice President.

R. W. DAVIS, Treasurer.

J. T. DAVIDSON, Secretary.

DIRECTORS—M. L. Hussey, Abram Newton, Hiram Hunt, Charles D. Shaw, Charles Cimpher, H. W. Davis, F. B. Pease, H. A. Sanders, J. E. French, C. S. Douglass, E. L. Dean, J. T. Davidson, W. E. Wise, Arthur A. Crafts.

EXECUTIVE BOARD—M. L. Hussey, Charles D. Shaw, H. W. Davis, Charles Cimpher, H. A. Sanders, J. E. French, Arthur A. Crafts.

Organized April 6, 1906.

LIABILITIES.

Capital stock	\$60,000 00
Surplus	30,000 00
Undivided profits	74,833 85
Demand deposits	466,802 44
Savings deposits	655,224 42
Treasurer's checks outstanding	3,760 20
Certified checks outstanding	1,028 98
Certificates of deposit	800 00
	\$1,292,449 89

RESOURCES.

Loans and discounts	\$357,465 07
Loans on mortgages of real estate	241,319 61
Overdrafts	422 26
Stocks and bonds	444,430 99
Real estate	6,000 00
Furniture and fixtures	3,900 00
Real estate foreclosure	445 46
Cash on deposit	198,714 59
Cash on hand	39,751 91
	\$1,292,449 89

GUILFORD TRUST COMPANY—GREENVILLE BRANCH.

(From sworn statement of Manager.)

October 15, 1918.

RALPH H. DUNBAR, Manager.

LIABILITIES.

Savings deposits	\$184,002 17
Demand deposits	157,458 99
Certified checks outstanding	118 90
Managers checks outstanding	1,212 75
Certificates of deposit	800 00
Profits	28,588 53
	\$372,181 34

RESOURCES.

Loans and discounts	\$142,697 49
Loan on mortgages of real estate	35,701 02
Overdrafts	10 36
Furniture and fixtures	1,000 00
U. S. certificates of indebtedness	25,000 00
U. S. Liberty bonds	1,200 00
Cash on deposit in Bangor	36,725 46
Cash on deposit at home office	93,341 57
Cash on deposit in Boston	13,29 32
Cash on hand	22,210 12
	\$372,181 34

This statement is also consolidated with that of the home office.

HALLOWELL TRUST AND BANKING COMPANY—
HALLOWELL.

May 16, 1918.

FRED EMERY BEANE, President. R. M. JOHNSON, Vice President.
FRANK S. WINGATE, Vice President. GEO. A. SAFFORD, Sec'y and Treas.
CLARENCE H. SHEPHERD, Asst. Treas.
DIRECTORS—F. S. Wingate, C. L. Spaulding, C. B. Paine, H. P. Clearwater, F. M. Fish, F. E. Beane, Frank E. Towle, M. M. Johnson, R. M. Johnson, Levi T. Williams, John M. Robinson.

Organized March 22, 1910.

LIABILITIES.	
Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	7,701 17
Savings deposits	190,231 50
Demand deposits	199,738 66
Certificates of deposit	10,000 00
Bills payable	25,000 00
	\$495,171 33
RESOURCES.	
Loans and discounts	\$157,211 55
Loans on mortgages of real estate	23,722 50
Overdrafts	405 06
Stocks and bonds	238,561 02
Real estate	3,500 00
Furniture and fixtures	889 04
Cash on deposit	57,210 12
Cash on hand	13,592 04
	\$495,171 33

HOULTON TRUST COMPANY—HOULTON.

October 29, 1918.

ORA GILPATRICK, President. WILFORD FULLERTON, Treasurer.
JAMES K. PLUMMER, Vice President. H. H. DYER, Asst. Treasurer.
DIRECTORS—James K. Plummer, Ora Gilpatrick, Beecher Putnam, Harrison O. Hussey, Samuel Lane, Edwin L. Vail, George A. Gorham, Elmer E. Milliken, Delmont E. Emerson, Simeon L. White, James Archibald, Frank A. Peabody, George S. Gentle, Irving E. Seavey, Charles H. Fogg.
EXECUTIVE BOARD—James K. Plummer, Ora Gilpatrick, Samuel Lane, George A. Gorham, James Archibald.

Organized December 4, 1905.

LIABILITIES.	
Capital stock	\$93,400 00
Surplus	80,000 00
Undivided profits	50,893 77
Savings deposits	982,328 80
Demand deposits	572,118 25
Time certificates of deposit	66,980 01
Trust department	9,902 01
Bills payable	75,000 00
	\$1,930,622 84
RESOURCES.	
Loans and discounts	\$871,003 09
Loans on mortgages of real estate	610,977 35
Overdrafts	4,769 93
Bonds and stocks	203,932 50
Trust investments	9,902 01
Due from other banks	97,343 32
Cash on deposit	42,275 10
Cash on hand	87,419 64
	\$1,930,622 84

INTERNATIONAL TRUST AND BANKING COMPANY—
CALAIS.

November 18, 1918.

GEORGE R. GARDNER, President. RALPH A. MacDONALD, Treasurer.
JOHN R. TRIMBLE, Vice President. J. FRANKLIN ANDERSON, Asst. Treas.

DIRECTORS—Frank N. Beckett, George R. Gardner, Henry B. Eaton, John R. Trimble, Henry F. Palmer, John C. McFaul, R. A. MacDonald,
EXECUTIVE BOARD—Geo. R. Gardner, F. N. Beckett, Henry B. Eaton, John R. Trimble, Henry F. Palmer, John C. McFaul.

Organized September 19, 1903.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus.....	12,500 00
Undivided profits.....	26,763 05
Savings deposits.....	402,220 88
Demand deposits.....	286,049 00
Certified checks outstanding.....	10,333 26
Due to other banks.....	3,569 43
Bills payable.....	20,000 00
	\$811,435 62

RESOURCES.

Loans and discounts.....	\$490,193 16
Loans on mortgages of real estate.....	25,200 00
Overdrafts.....	730 69
Bonds and stocks.....	199,570 00
Real estate.....	10,321 37
Cash on deposit.....	42,615 59
Cash on hand.....	42,804 81
	\$811,435 62

KATAHDIN TRUST COMPANY—PATTEN.

October 21, 1918.

HENRY C. ROWE, President. GEO. W. GOODRICH, Assistant Treasurer.

DIRECTORS—Raymond D. Gardner, Fred G. Huston, Ira D. Carpenter, Charles H. Quincy, Henry C. Rowe, Geo. T. Merrill, Charles A. Byram, Verdi Ludgate, Eugene B. Brown, Edroy J. Parker, Burton W. Howe, H. C. Pettengill, G. W. Kneeland, W. J. Curran, C. L. Pettengill, E. M. Hamlin.

EXECUTIVE BOARD—Henry C. Rowe, R. D. Gardner, Verdi Ludgate, Chas H. Quincy, Ira D. Carpenter.

Organized March 7, 1918.

LIABILITIES.

Capital stock.....	\$40,000 00
Surplus.....	6,000 00
Undivided profits.....	478 58
Savings deposits.....	61,384 51
Demand deposits.....	118,079 96
Treasurer's checks outstanding.....	166 35
	\$226,109 40

RESOURCES.

Loans and discounts.....	\$119,089 05
Loans on mortgages of real estate.....	7,561 00
Overdrafts.....	682 23
Bonds and stocks.....	1,000 00
Real estate investment.....	11,506 81
Furniture and fixtures.....	3,997 79
Due from other banks.....	3,093 78
Cash on deposit.....	64,982 18
Cash on hand.....	14,196 56
	\$226,109 40

KENNEBEC TRUST COMPANY—WATERVILLE.

May 13, 1918.

CARROLL N. PERKINS, President. E. R. JONES, Vice President.
CHARLES W. VIGUE, Treasurer.

TRUSTEES—C. B. Kelleher, Arthur Daviau, Carroll N. Perkins, E. C. Wardwell, E. D. Noyes, Nat H. Barrows, Robert L. Proctor, Hascall S. Hall, F. J. Arnold, J. L. Dean, Herbert E. Foster, E. R. Jones, James McDougall, W. A. Hager, L. O. Tebbetts, C. F. Johnson, W. C. Atkins, George W. Bates, John O. Day, George G. Averill, Louis A. d'Argy, C. E. B. Walker, William R. Pattanga, Charles W. Vigue, Robert H. Stobie, H. P. McKenney, Evangeliste Gilbert, Joseph Dumas.

EXECUTIVE BOARD—F. J. Arnold, Arthur Daviau, E. R. Jones, Carroll N. Perkins, E. D. Noyes, Charles W. Vigue, George G. Averill, William A. Hager.

Organized April 3, 1912.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	8,937 54
Savings deposits	540,867 28
Demand deposits	435,722 53
Certificates of deposit	5,000 00
Treasurer's checks outstanding	14,774 59
Certified checks outstanding	625 78
	\$1,155,927 72

RESOURCES.

Loans and discounts	\$481,089 94
Loans on mortgages of real estate	81,613 38
Overdrafts	493 94
Stocks and bonds	437,757 25
Furniture and fixtures	10,000 00
Real estate	4,116 55
Cash on deposit	94,248 83
Cash on hand	46,607 83
	\$1,155,927 72

KENNEBEC TRUST COMPANY—JACKMAN BRANCH.

(From sworn statement of Manager.)

May 13, 1918.

W. P. TOULOUSE, Manager.

LIABILITIES.

Savings deposits	\$10,745 97
Demand deposits	24,298 23
Gross profits	8 40
	\$35,052 60

RESOURCES.

Loans and discounts	\$413 55
Expense	168 19
Cash on deposit at home office	24,730 03
Cash on hand	9,740 83
	\$35,052 60

This statement is also consolidated with that of the home office.

KINEO TRUST COMPANY—DOVER.

June 3, 1918.

L. P. EVANS, President.
W. S. OWEN, Vice President.G. L. ARNOLD, Treasurer.
R. W. EMERSON, Assistant Treasurer.

DIRECTORS—L. P. Evans, F. E. Guernsey, J. F. Hughes, G. J. Babson, E. J. Mayo, W. S. Owen, H. A. Snow, A. E. Leonard, E. M. Johnston, P. M. Jones, G. L. Arnold, E. M. Hamlin, R. E. Hall, R. W. Hughes, V. L. Warren.

EXECUTIVE BOARD—L. P. Evans, G. L. Arnold, E. J. Mayo, J. F. Hughes, R. F. Hall, W. S. Owen, V. L. Warren.

Organized October 18, 1905.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	50,000 00
Undivided profits	95,123 08
Savings deposits	640,479 52
Demand deposits	586,970 15
Certificates of deposit	36,000 00
Treasurer's checks outstanding	10,336 67
	\$1,469,509 42

RESOURCES.

Loans and discounts	\$387,195 60
Loans on mortgages of real estate	323,327 46
Stocks and bonds	550,706 71
Overdrafts	2,676 42
Furniture and fixtures	7,309 10
Real estate	8,000 00
Cash on deposit	117,416 57
Cash on hand	72,877 56
	\$1,469,509 42

KINEO TRUST COMPANY—MILO BRANCH.

(From sworn statement of Manager.)

June 3, 1918.

WM. P. NEWMAN, Manager.

LIABILITIES.

Savings deposits	\$368,412 86
Demand deposits	168,411 79
Certificates of deposit	4,510 00
Manager's checks outstanding	982 01
Profits	21,934 13
	\$564,250 79

RESOURCES.

Loans and discounts	\$172,788 63
Loans on mortgages of real estate	181,751 47
U. S. Liberty bonds	1,568 30
Cash on deposit at home office	188,186 93
Cash on hand	19,955 46
	\$564,250 79

This statement is also consolidated with that of the home office.

LEWISTON TRUST COMPANY—LEWISTON.

November 20, 1918.

HARRY STETSON, President. H. E. COOLIDGE, Vice President.
 JOHN D. CLIFFORD, Vice President. GEO. W. LANE, Jr., Treasurer.
 GEO. J. WALLINGFORD, Asst. Treas.

DIRECTORS—Harry Stetson, John D. Clifford, H. W. Oakes, Cass Spear, H. E. Coolidge, C. W. Coolidge, W. A. Knight, G. W. Lane, Jr., George L. Cloutier, A. T. Gastonguay.

EXECUTIVE BOARD—Harry Stetson, J. D. Clifford, H. W. Oakes, H. E. Coolidge, W. A. Knight, George L. Cloutier, George W. Lane, Jr.

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$75,000 00
Surplus	150,000 00
Undivided profits	44,105 61
Savings deposits	2,714,230 00
Demand deposits	771,816 74
Certificates of deposit	18,999 54
Treasurer's checks outstanding	19,806 33
Certified checks outstanding	50 30
Bills payable	175,000 00
	\$3,969,008 52

RESOURCES.

Loans and discounts	\$1,772,067 55
Loans on mortgages of real estate	871,639 70
Overdrafts	1,328 50
Stocks and bonds	914,660 52
Building vault and furniture	34,700 00
Real estate foreclosure	4,028 16
Cash on deposit	270,208 48
Cash on hand	100,375 61
	\$3,969,008 52

LEWISTON TRUST COMPANY—FREEPORT BRANCH.

(From sworn statement of Manager.)

November 20, 1918.

ROBERT E. RANDALL, Manager.

LIABILITIES.

Savings deposits	\$297,323 04
Demand deposits	114,989 57
	\$412,312 61

RESOURCES.

Cash on deposit at home office	\$379,501 04
Cash on hand	32,811 57
	\$412,312 61

This statement is also consolidated with that of the home office.

LEWISTON TRUST COMPANY—LISBON FALLS BRANCH.

(From sworn statement of Manager.)

November 20, 1918.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Savings deposits.....	\$497,510 17
Demand deposits.....	97,566 36
	<u>\$595,076 53</u>
RESOURCES.	
Cash on deposit at home office.....	\$581,238 99
Cash on hand.....	13,837 54
	<u>\$595,076 53</u>

This statement is also consolidated with that of the home office.

LEWISTON TRUST COMPANY—MECHANIC FALLS BRANCH.

(From sworn statement of Manager.)

November 20, 1918.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Savings deposits.....	\$364,286 34
Demand deposits.....	82,183 89
	<u>\$446,470 23</u>
RESOURCES.	
Overdrafts.....	\$ 3 90
Expenses.....	220 15
Cash on deposit at home office.....	427,349 11
Cash on hand.....	18,897 07
	<u>\$446,470 23</u>

This statement is also consolidated with that of the home bank.

LINCOLN TRUST COMPANY—LINCOLN.

August 15, 1918.

ARTEMUS WEATHERBEE, President. SAMUEL H. CLAY, Vice Pres.
FRANK R. LINTON, Treasurer.

DIRECTORS—Frank R. Linton, Samuel H. Clay, George S. Ranney, Artemus Weatherbee, James A. MacKenzie.

Organized April 16, 1913.

LIABILITIES.

Capital stock	\$25,000 ⁰⁰
Surplus	3,000 00
Undivided profits	6,35 06
Savings deposits	136,010 32
Demand deposits	166,614 37
Treasurer's checks outstanding	47 18
Bills payable	25,000 00
	\$362,606 93

RESOURCES.

Loans and discounts	\$117,886 38
Loans on mortgages of real estate	110,078 11
Stocks and bonds	76,977 50
Overdrafts	1,275 76
Real estate	5,000 00
Furniture and fixtures	3,496 00
Cash on deposit	33,355 45
Cash on hand	14,537 73
	\$362,606 93

LINCOLN COUNTY TRUST COMPANY—WISCASSET.

July 29, 1918.

ALBERT M. CARD, President. SAMUEL J. SMALL, Vice-President.
FRANK R. STEWARD, Treasurer.

DIRECTORS—Albert M. Card, Albro C. Cheney, William G. Hubbard, Henry F. Palmer, William D. Patterson, Samuel J. Sewall, Richard H. T. Taylor.

EXECUTIVE BOARD—Henry F. Palmer, Samuel J. Sewall, William D. Patterson, William G. Hubbard, Albert M. Card.

Organized April 6, 1917.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,500 00
Undivided profits	6,808 78
Savings deposits	353,321 49
Demand deposits	95 176 64
Certificates of deposit	4,645 00
Certified checks outstanding	58 50
Bills payable	10,000 00
	\$525,510 41

RESOURCES.

Loans and discounts	\$72,345 97
Loans with collateral	12,384 86
Loans on mortgages of real estate	79,342 11
Overdrafts	572 55
Stocks and bonds	313,931 81
Banking house and fixtures	24,000 00
Real estate	6,400 00
Cash on deposit	11,929 05
Cash on hand	4,604 06
	\$525,510 41

LIMESTONE TRUST COMPANY—LIMESTONE.

October 15, 1918.

FRED F. SPEAR, President. LOUIS A. CYR, Vice President.
 FRED W. HECKLER, Treasurer.

DIRECTORS—Harry Leighton, P. E. Higgins, Walter E. Phair, George S. Osborne, F. F. Spear, Louis A. Cyr, A. H. Thompson, A. L. Noyes, George A. Phair, George W. Clark, Lyman F. Getchell, John A. Griffith, Ernest E. Getchell, Fred T. Giberson, Dudley S. Silsby, James McLaughlin, Wallace Watson, A. C. Frost.

EXECUTIVE BOARD—A. C. Frost, P. E. Higgins, Harry Leighton, Walter E. Phair, F. F. Spear.

Organized Sept. 20, 1917.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,000 00
Undivided profits	5,039 00
Savings deposits	36,055 09
Demand deposits	144,044 06
Time certificates of deposit	15,000 00
Demand certificates of deposit	2,725 00
Treasurer's checks outstanding	6,649 94
Bills payable	25,000 00
	\$289,513 09

RESOURCES.

Loans and discounts	\$155,905 20
Loans on mortgages of real estate	13,389 15
Overdrafts	45 94
Bonds and stocks	10,000 00
Furniture and fixtures	6,377 04
Due from other banks	22,886 77
Cash on deposit	76,139 14
Cash on hand	4,769 85
	\$289,513 09

LIVERMORE FALLS TRUST AND BANKING COMPANY—
LIVERMORE FALLS.

June 10, 1918.

S. H. NILES, President. C. H. STURTEVANT, Sec'y and Treas.
 H. D. PARKER, Vice President. CHARLES H. BRADFORD, Asst. Treas.

TRUSTEES—S. H. Niles, H. D. Parker, George Chandler, E. C. Dow, A. C. Hutchinson, F. W. Butler, C. H. Sturtevant, George W. Treat, S. W. Coolidge.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	29,036 48
Demand deposits	205,891 18
Savings deposits	959,832 51
Certificates of deposit	43,690 11
Certified checks outstanding	344 08
Treasurer's checks outstanding	4,342 20
	\$1,318,136 56

RESOURCES.

Loans and discounts	\$290,439 83
Loans on mortgages of real estate	132,381 00
Overdrafts	1,669 93
Stocks and bonds	781,196 60
Real estate investment	58,800 00
Cash on deposit	37,233 65
Cash on hand	16,415 55
	\$1,318,136 56

LUBEC TRUST AND BANKING COMPANY—LUBEC.

April 24, 1918.

BION M. PIKE, President.
F. M. TUCKER, Vice President.ROBERT J. PEACOCK, Treasurer.
J. E. PARSONS, Assistant Treasurer.

DIRECTORS—B. M. Pike, R. J. Peacock, F. M. Tucker, J. R. Holmes, H. W. Cushman, C. L. Pike, J. C. Pike.

Organized August 8, 1908.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	25,000 00
Undivided profits	12,548 07
Savings deposits	167,856 25
Demand deposits	314,818 99
Certificates of deposit	18,907 55
Treasurer's checks outstanding	243 44
Certified checks outstanding	1,453 98
	\$565,358 28

RESOURCES.

Loans and discounts	\$107,547 72
Loans on mortgages of real estate	33,118 90
Overdrafts	2 09
Stocks and bonds	357,912 33
Real estate	6,000 00
Furniture and fixtures	3,000 00
Due from other banks	565 00
Cash on deposit	40,670 11
Cash on hand	16,542 13
	\$565,358 28

MACHIAS BANKING COMPANY—MACHIAS.

March 4, 1918.

CHARLES D. CROSBY, President. P. H. LONGFELLOW, Vice President
RALPH W. ALBEE, Treasurer.

DIRECTORS—P. H. Longfellow, Deola C. Getchell, Charles D. Crosby, John H. Rice, Charles W. Dinsmore.

Organized June 22, 1901.

LIABILITIES.

Capital stock	\$30,000 00
Surplus	10,500 00
Undivided profits	13,053 35
	\$53,553 35

RESOURCES.

Loans and discounts	\$9,220 44
Cash on deposit	44,238 47
Cash on hand	94 44
	\$53,553 35

MAINE TRUST AND BANKING COMPANY—GARDINER.

January 21, 1918.

WESTON LEWIS, President. N. C. BARSTOW, Vice President.
 JOSIAH S. MAXCY, Vice President. ROBERT C. PERKINS, Secretary.
 TRUSTEES—Weston Lewis, Josiah S. Maxcy, W. E. Maxcy, O. B. Clason, H. H. Eldridge.

Organized August 15, 1889.

LIABILITIES.	
Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	10,001 85
Savings deposits	985,415 87
Demand deposits	259,940 98
Treasurer's checks outstanding	2,108 88
Bills payable	25,000 00
Trust department	475,074 47
Time certificates of deposit	27,850 00
Due to other banks	27,987 62
	\$2,013,379 67

RESOURCES.	
Loans and discounts	\$198,438 88
Loans on mortgages of real estate	53,985 00
Overdrafts	558 33
Stocks and bonds	1,210,774 51
Trust investments	475,074 47
Furniture and fixtures	7,750 00
Cash on deposit	52,890 44
Cash on hand	13,913 04
	\$2,013,379 67

MARS HILL TRUST COMPANY—MARS HILL.

October 16, 1918.

E. M. SMITH, President. A. O. NUTTER, Treasurer.
 C. S. HUSSEY, Vice President. S. L. SNOW, Secretary.
 DIRECTORS—C. N. York, S. L. Snow, E. M. Smith, J. H. Frost, R. A. York, A. O. Nutter, W. W. White, C. S. Hussey, A. Sylvester, J. H. Farley, H. J. Bridges, J. E. York, R. J. Kimball, W. J. Hersom, I. V. Durgin, H. W. Sylvester.

Organized February 19, 1907.

LIABILITIES.	
Capital stock	\$50,000 00
Surplus	20,000 00
Undivided profits	14,782 04
Savings deposits	142,170 55
Demand deposits	261,052 93
Demand certificates of deposit	2,217 74
Treasurer's checks outstanding	31 50
Certified checks outstanding	2,098 60
Due to other banks	47,728 58
Bills payable	50,000 00
	\$590,081 94

RESOURCES.	
Loans and discounts	\$302,365 61
Loans on mortgages of real estate	64,167 88
Overdrafts	139 36
Bonds and stocks	80,200 00
Real estate investment	6,000 00
Due from other banks	108,163 36
Cash on deposit	18,889 49
Cash on hand	10,156 24
	\$590,081 94

MERCHANTS' TRUST AND BANKING COMPANY—
PRESQUE ISLE.

August 7, 1918.

CHARLES W. SPEAR, President. ALBERT A. JOY, Vice Pres. & Treas.
R. J. SMITH, Secretary.

TRUSTEES—A. M. Smith, R. J. Smith, Chas. W. Spear, M. C. Smith, C. E. Cayting,
Benjamin Franklin, F. E. Bennett, Charles E. Hussey, H. B. Russ, J. S. McBride, H.
N. Crandall, T. F. Phair, Albert A. Joy, -

EXECUTIVE BOARD—A. M. Smith, R. J. Smith, M. C. Smith, Benjamin Franklin,
C. E. Cayting, Charles W. Spear, Albert A. Joy.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	20,000 00
Undivided profits	17,299 46
Savings deposits	235,819 97
Demand deposits	219,006 15
Certificates of deposit	11,050 00
Certified checks outstanding	305 79
Re-discounted notes	126,471 33
Bills payable	120,000 00
	\$799,952 70

RESOURCES.

Loans and discounts	\$387,175 07
Loans on mortgages of real estate	41,106 31
Overdrafts	1,485 44
Stocks and bonds	340,565 80
Real estate	4,000 00
Furniture and fixtures	1,000 00
Due from other banks	1,206 82
Cash on deposit	8,739 92
Cash on hand	14,673 34
	\$799,952 70

MERRILL TRUST COMPANY—BANGOR.

October 19, 1918.

HENRY W. CUSHMAN, President. CHARLES R. GORDON, Treasurer.
 E. T. SAVAGE, Vice President. H. B. RUSS, Secretary.
 HAROLD H. COLBY, Asst. Sec'y. & Treas.

DIRECTORS—F. H. Appleton, M. S. Clifford, T. U. Coe, H. W. Cushman, H. F. Dowst, Charles J. Dunn, J. A. Dunning, E. M. Graham, E. G. Merrill, J. M. McNulty, E. B. Sanger, E. T. Savage, T. R. Savage, F. Marion Simpson, A. J. Waterman, John Wilson, Wilson D. Wing, A. G. Chambers, Harold Hinckly, George T. Thatcher, A. P. Cushman, F. R. Ayer, John A. Peters, H. A. Chapman, Nathaniel Lord, Wm. McC. Sawyer.

EXECUTIVE BOARD—T. R. Savage, E. T. Savage, T. U. Coe, H. W. Cushman, F. H. Appleton, John Wilson, Wilson D. Wing.

Organized April 9, 1903.

LIABILITIES.

Capital stock.....	\$300,000 00
Surplus.....	400,000 00
Undivided profits.....	114,219 80
Savings deposits.....	923,421 37
Demand deposits.....	2,676,333 30
Bank deposits.....	457,141 10
Demand certificates of deposit.....	6,257 41
Time certificates of deposit.....	16,000 00
Trust department.....	24,229 95
Sinking funds for corporations.....	101,534 31
Certified checks outstanding.....	927 05
Treasurer's checks outstanding.....	17,251 95
Re-discounts.....	358,212 22
Bills payable.....	550,000 00
	\$5,945,528 46

RESOURCES.

Loans and discounts.....	\$2,938,000 11
Loans on mortgages of real estate.....	283,624 06
Overdrafts.....	36,929 01
U. S. Certificates of indebtedness.....	800,000 00
Stocks and bonds.....	1,214,193 28
Trust fund investments.....	24,229 95
Sinking fund investments.....	101,534 31
Real estate investment.....	85,000 00
Real estate foreclosure.....	25,275 68
Vault.....	20,000 00
Cash on deposit.....	288,815 53
Cash on hand.....	127,926 53
	\$5,945,528 46

MILLINOCKET TRUST COMPANY—MILLINOCKET.

October 24, 1918.

J. J. MOORE, President. W. H. SEAVER, Treasurer.
 GILBERT B. MORAN, Vice Pres. CARL V. STOCKWELL, Asst Treas.
 DIRECTORS—John J. Moore, George W. Stearns, Fred Peluso, Frank W. Rush,
 Harry A. M. Rush, W. H. Seaver, Charles J. Rush, Gilbert B. Moran.
 EXECUTIVE BOARD—John J. Moore, George W. Stearns, Gilbert B. Moran, Frank
 W. Rush, W. H. Seaver, Charles S. Bryant.

Organized December 20, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	30,000 00
Undivided profits	3,142 43
Savings deposits	452,727 41
Demand deposits	299,766 13
Time certificates of deposit	30,048 59
Unpaid dividends	60 00
Bills payable	15,000 00
	\$855,744 56

RESOURCES.

Demand and time loans	\$361,812 58
Loans on mortgages of real estate	117,956 43
United States bonds	73,027 36
Bonds and stocks	130,237 60
Real estate owned	26,300 00
Cash on deposit	82,087 87
Cash on hand	64,322 72
	\$855,744 56

NEWPORT TRUST COMPANY—NEWPORT.

December 20, 1917.

H. M. WARDWELL, President. GEO. M. BARROWS, Vice Pres.
 FRANK R. WIGGIN, Treasurer.
 DIRECTORS—I. K. Stetson, H. E. Collett, W. H. Mitchell, J. O. Gilman, Charles E.
 Jones, Charles E. Smith, C. R. Weymouth, George M. Barrows, H. M. Wardwell, I. G.
 Stetson.
 EXECUTIVE BOARD—H. E. Collett, W. H. Mitchell, J. O. Gilman, Charles E.
 Smith, C. R. Weymouth, George M. Barrows, H. M. Wardwell,
 Organized April 26, 1916.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	12,500 00
Undivided profits	12,093 51
Savings deposits	137,285 81
Demand deposits	93,460 26
Certificates of deposit outstanding	15,100 00
Certified checks outstanding	1,637 49
Treasurer's checks	829 84
	\$297,906 91

RESOURCES.

Loans and discounts	\$158,425 59
Loans on mortgages of real estate	43,061 40
Overdrafts	18 87
Stocks and bonds	68,422 50
Real estate	16,250 00
Cash on deposit	5,802 18
Cash on hand	5,926 37
	\$297,906 91

OLD TOWN TRUST COMPANY—OLD TOWN.

December 17, 1917.

WALTER E. HELLENBRAND, President.
ROBERT J. ALEY, Vice President.R. J. PLUMMER, Treasurer.
MAYNARD EDDY, Secretary.

DIRECTORS—Robert J. Aley, S. J. Bussell, David Carr, C. J. Dunn, J. H. Hickey, W. E. Hellenbrand, Charles F. Nichols, W. H. Waterhouse, A. P. Webster, E. B. Weeks Willard H. Cummings, R. J. Plummer, Edward Tomlinson, A. P. Bickmore.

EXECUTIVE BOARD—David Carr, C. J. Dunn, W. E. Hellenbrand, A. P. Webster, E. B. Weeks, W. H. Waterhouse, Robert J. Aley.

Organized March 12, 1913.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	10,528 18
Savings deposits	191,685 94
Demand deposits	231,161 04
Trust department	100 00
Certificates of deposit	10,000 00
Certified checks	52 99
Treasurer's checks	241 17
Bills payable	50,000 00
	\$568,769 32

RESOURCES.

Loans and discounts	\$236,752 87
Loans on mortgages of real estate	86,782 92
Overdrafts	985 74
Stocks and bonds	183,325 00
Trust investments	100 00
Furniture and fixtures	12,000 00
Cash on deposit	18,962 39
Cash on hand	29,860 40
	\$568,769 32

OLD TOWN TRUST COMPANY—ORONO BRANCH.

(From sworn statement of Manager.)

December 17, 1917.

MYRON E. PRATT, Manager.

LIABILITIES.

Savings deposits	\$43,737 02
Demand deposits	84,936 54
Certified checks outstanding	7 50
Manager's checks outstanding	241 17
Profits	715 70
	\$129,637 93

RESOURCES.

Loans and discounts	\$52,486 73
Loans on mortgages of real estate	25,215 00
Overdrafts	233 45
Stocks and bonds	17,170 00
Cash on deposit in Bangor	9,991 64
Cash on deposit in Boston	8,192 34
Cash on deposit in New York	1,075 59
Cash on hand	15,273 18
	\$129,637 93

This statement is also consolidated with that of the home office.

PARIS TRUST COMPANY—SOUTH PARIS.

June 19, 1918.

PERLEY F. RIPLEY, President.
ALTON C. WHEELER, Vice President.

IRVING O. BARROWS, Treasurer.
J. HASTINGS BEAN, Secretary.

DIRECTORS—C. B. Tebbetts, Edwin J. Mann, Fred R. Penley, D. M. Stewart, J. A. Titus, F. N. Wright, George M. Atwood, W. J. Wheeler, N. Dayton Bolster, George W. Cole, Jr., Sumner E. Newell, D. Henry Fifield, John B. Robinson, Leslie L. Mason, Benjamin R. Billings, Herbert G. Fletcher.

EXECUTIVE BOARD—Perley F. Ripley, Alton C. Wheeler, George M. Atwood, W. J. Wheeler, N. Dayton Bolster, D. M. Stewart, F. N. Wright.

Organized July 20, 1908.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,500 00
Undivided profits	16,168 79
Savings deposits	86,092 34
Demand deposits	209,858 44
Certificates of deposit	52,019 47
Treasurer's checks outstanding	57 50
Due other banks	6,632 78
Bills payable	80,000 00
	\$511,329 32

RESOURCES.

Loans and discounts	\$215,104 25
Loans on mortgages of real estate	101,352 43
Overdrafts	298 57
Stocks and bonds	142,846 71
Furniture and fixtures	6,065 00
Cash on deposit	33,434 61
Cash on hand	12,227 75
	\$511,329 32

PARIS TRUST COMPANY—BUCKFIELD BRANCH.

(From sworn statement of Manager.)

June 19, 1918.

GEO. E. KIRKPATRICK, Manager.

LIABILITIES.

Savings deposits	\$86,092 34
Demand deposits	41,781 46
Due to banks	875 08
Profits	779 07
	\$129,527 95

RESOURCES.

Loans and discounts	\$28,482 11
Loans on mortgages of real estate	16,668 50
Furniture and fixtures	455 00
U. S. Liberty bonds	450 00
Cash on deposit at home office	77,516 92
Cash on hand	5,955 42
	\$129,527 95

This statement is also consolidated with that of the home office.

PEPPERELL TRUST COMPANY—BIDDEFORD.

March 4, 1918.

ERNEST L. MORRILL, President. ERNEST A. GOODWIN, Treasurer.
ALBERT L. GOODWIN, Vice Pres. & Secretary.

DIRECTORS—Ernest L. Morrill, Albert R. Goodwin, Ernest A. Goodwin, Jere G. Shaw, John B. E. Tartre, Caleb J. Emery, William E. Shaw, Lytton E. Staples, Walter J. Gilpatrick, Cecil F. Clark, Arthur L. Roberts, E. Payson Gibbs, Arthur E. Baker.

Organized May 15, 1907.

LIABILITIES.

Capital stock.....	\$25,000 00
Surplus.....	7,500 00
Undivided profits.....	3,455 22
Savings deposits.....	213,348 96
Trust department.....	12,000 00
Bills payable.....	10,000 00
	\$271,304 18

RESOURCES.

Loans and discounts.....	\$38,715 50
Loans on mortgages of real estate.....	80,452 00
Stocks and bonds.....	67,732 46
United States Govt. Bonds, 1st Liberty Loan.....	7,300 00
United States Govt. Bonds, 2nd Liberty Loan.....	55,300 00
Trust investments.....	12,000 00
Cash on deposit.....	8,018 41
Cash on hand.....	1,785 81
	\$271,304 18

RANGELEY TRUST COMPANY—RANGELEY.

July 15, 1918.

H. A. FURBISH, President. HAROLD B. McCARD, Treasurer.
C. T. RICHARDSON, Vice Pres. W. R. HINKLEY, Asst. Treas.

TRUSTEES—G. A. Proctor, H. A. Furbish, C. T. Richardson, J. S. Maxey, L. D. Haley, H. B. McCARD, O. R. Rowe, P. M. Richardson.

EXECUTIVE BOARD—H. A. Furbish, C. T. Richardson, H. B. McCARD, O. R. Rowe, L. D. Haley.

Organized April 3, 1906.

LIABILITIES.

Capital stock.....	\$25,000 00
Surplus.....	30,000 00
Undivided profits.....	2,296 89
Demand deposits.....	108,332 93
Savings deposits.....	263,133 79
Certificates of deposit.....	10,117 31
Treasurer's checks outstanding.....	164 63
	\$439,045 55

RESOURCES.

Loans and discounts.....	\$127,987 00
Loans on mortgages of real estate.....	157,382 17
Loans on collateral.....	39,231 72
Overdrafts.....	1,104 17
Stocks and bonds.....	70,890 00
Real estate investment.....	5,000 00
Real estate foreclosure.....	5,500 00
Furniture and fixtures.....	3,063 24
Cash on hand.....	9,583 22
Cash on deposit.....	19,254 03
	\$439,045 55

RUMFORD FALLS TRUST COMPANY—RUMFORD.

June 17, 1918.

WALDO PETTINGILL, President.
JAMES S. MORSE, Vice President.ELISHA PRATT, Treasurer.
LEWIS M. IRISH, Asst. & Treas.TRUSTEES—Waldo Pettingill, James S. Morse, John Reed, James M. McGregor,
John S. Harlow, Hugh J. Chisholm, Stanley Bisbee.

Organized February 1, 1895.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	200,000 00
Undivided profits	74,474 71
Savings deposits	2,112,003 14
Demand deposits	451,260 28
Certificates of deposit	83,470 43
Certified checks outstanding	2,914 03
Treasurer's checks outstanding	10,920 67
	\$3,035,043 26

RESOURCES.

Loans and discounts	\$1,075,928 07
Loans on mortgages of real estate	480,407 68
Overdrafts	510 70
Stocks and bonds	1,274,243 50
Real estate	85,571 92
Furniture and fixtures	6,000 00
Cash on deposit	52,564 49
Cash on hand	59,816 90
	\$3,035,043 26

RUMFORD FALLS TRUST COMPANY—DIXFIELD BRANCH.

(From sworn statement of Manager.)

June 17, 1918.

E. L. STETSON, Manager.

LIABILITIES.

Savings deposits	\$352,710 41
Demand deposits	63,235 63
Certificates of deposit	6,000 00
Gross profits	570 85
	\$422,516 89

RESOURCES.

Furniture and fixtures	4,000 00
Expense	2,204 11
U. S. Liberty bonds	4,575 00
Cash on deposit at home office	390,075 52
Cash on deposit at Boston	14,264 63
Cash on hand	7,397 63
	\$422,516 89

This statement is also consolidated with that of the home office.

SANFORD TRUST COMPANY—SANFORD.

July 23, 1918.

E. M. GOODALL, President.

WILLIAM BATCHELDER, Vice Pres.

WALTER K. EMERY, Vice Pres.

ISAAC A. SMITH, Sec'y & Treas.

THOMAS W. WALLACE, Asst. Treas.

DIRECTORS—Orlando W. Brown, George W. Batchelder, Walter K. Emery, Will Garvin, Frank B. Hopewell, Fred C. Brown, William Batchelder, George A. Clark, George G. Emery, Ernest M. Goodall, Samuel Littlefield, William J. Bodwell, William O. Emery, Frank D. Folsom, Edward E. Hussey, Elwyn K. Jordan, Arthur R. Caron.

EXECUTIVE BOARD—George A. Batchelder, Walter K. Emery, William Batchelder, Ernest M. Goodall, William J. Bodwell, William O. Emery, Edward E. Hussey.

Organized June 1, 1915.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	31,605 73
Savings deposits	292,829 63
Demand deposits	216,522 72
Certificates of deposit	10,000 00
Certified checks outstanding	254 12
Bills payable	80,000 00
	<hr/>
	\$756,212 20

RESOURCES.

Loans and discounts	\$177,827 94
Loans on mortgages of real estate	82,523 91
Loans with collateral	77,781 85
Overdrafts	165 34
Stocks and bonds	369,794 81
Real estate	11,000 00
Furniture and fixtures	1,463 25
Cash on deposit	23,534 67
Cash on hand	12,120 40
	<hr/>
	\$756,212 20

SECURITY TRUST COMPANY—ROCKLAND.

November 12, 1918.

MAYNARD S. BIRD, President.
H. N. McDougall, Vice Pres.JARVIS C. PERRY, Vice Pres.
CHARLES M. KALLOCH, Treasurer.

DIRECTORS—Nelson B. Cobb, Henry B. Bird, H. Irvin Hix, W. O. Fuller, Jarvis C. Perry, Maynard S. Bird, H. N. McDougall, William T. White, J. A. Jameson, Morris B. Perry, Benjamin C. Perry, C. S. Staples, J. W. Hupper, W. O. Vinal, George W. Walker, Ira W. Feeney, Glenn A. Lawrence, George B. Wood, E. K. Leighton, C. M. Kalloch, Cornelius Doherty.

EXECUTIVE BOARD—Nelson B. Cobb, Henry B. Bird, H. Irvin Hix, Maynard S. Bird, H. N. McDougall, William T. White, J. A. Jameson, Glenn A. Lawrence.

Organized August 13, 1903.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	60,000 00
Undivided profits	31,998 82
Savings deposits	1,466,523 44
Demand deposits	696,262 44
Certificates of deposit	26,614 44
Certified checks outstanding	158 24
Bills payable	90,626 00
Due to banks	2,235 06
	\$2,474,418 44

RESOURCES.

Loans and discounts	\$853,869 34
Loans on mortgages of real estate	123,886 00
Overdrafts	865 69
Stocks and bonds	1,262,734 58
Real estate	35,000 00
Cash on deposit	121,993 81
Cash on hand	76,069 02
	\$2,474,418 44

SECURITY TRUST COMPANY—VINALHAVEN BRANCH.

(From sworn statement of Manager.)

November 12, 1918.

L. W. SANBORN, Manager.

LIABILITIES.

Savings deposits	\$248,987 43
Demand deposits	85,656 08
Gross profits	146 12
	\$334,789 63

RESOURCES.

Expense	\$1,875 90
Cash on deposit at home office	312,763 68
Cash on deposit in Boston	10,526 16
Cash on hand	9,623 89
	\$334,789 63

This statement is also consolidated with that of the home bank.

SECURITY TRUST COMPANY—WARREN BRANCH.

(From sworn statement of Manager.)

November 12, 1918.

G. D. GOULD, Manager.

LIABILITIES.	
Savings deposits.....	\$106,643 85
Demand deposits.....	42,635 64
Gross profits.....	121 51
	\$149,401 00
RESOURCES.	
Expense.....	\$1,538 42
Cash on deposit at home office.....	138,770 69
Cash on deposit in Boston.....	4,698 11
Cash on hand.....	4,393 78
	\$149,401 00

This statement is also consolidated with that of the home office.

SKOWHEGAN TRUST COMPANY—SKOWHEGAN.

May 27, 1918.

JOHN R. McLELLAN, President. E. F. DANFORTH, Vice President.
R. E. ATTWOOD, Treasurer.

DIRECTORS—John R. McLellan, Edward F. Danforth, Samuel W. Philbrick, Walter P. Ordway, Emilio Debe, Amos K. Butler, Charles W. Day, Cony Russell, Shepherd H. Swain, Fred F. Lawrence, Charles H. Hussey, Harry W. Smith, Leroy R. Folsom, Edwin H. Burgess, Nicholas Miller, Cassius C. Kinsman, Everett T. Goodrich, Charles F. Ward, Roy L. Marston, Fred O. Sawyer, R. E. Attwood, A. A. Porter, Fred A. Coolidge, George Otis Smith, S. F. Greene, W. E. Porter, J. C. Griffin, R. W. Haines, H. M. Weston, M. M. Fowler.

EXECUTIVE BOARD—John R. McLellan, Edward F. Danforth, Cony Russell, Samuel W. Philbrick, Amos K. Butler, Charles W. Day, LeRoy R. Folsom, R. E. Attwood, A. A. Porter, Fred F. Lawrence, Everett T. Goodrich.

Organized February 25, 1911.

LIABILITIES.	
Capital stock.....	\$50,000 00
Surplus.....	30,000 00
Undivided profits.....	6,892 85
Savings deposits.....	711,303 85
Demand deposits.....	214,199 85
Certificates of deposit.....	17,700 00
Certified checks outstanding.....	246 88
Treasurer's checks outstanding.....	5,289 51
Bills payable.....	50,000 00
	\$1,085,632 94
RESOURCES.	
Loans and discounts.....	\$337,202 89
Loans on mortgages of real estate.....	75,841 82
Loans with collateral.....	102,882 15
Overdrafts.....	1,481 54
Stocks and bonds.....	485,341 20
Real estate.....	20,968 73
Furniture and fixtures.....	1,673 75
Cash on deposit.....	39,140 90
Cash on hand.....	21,099 96
	\$1,085,632 94

**SOUTH BERWICK SAVINGS AND TRUST COMPANY—
SOUTH BERWICK.**

July 24, 1918.

EDWIN A. STEVENS, President. WILLIAM I. CUMMINGS, Vice Pres.
CHARLES H. WENTWORTH, Treasurer.

DIRECTORS—Edwin A. Stevens, Henry C. Willard, Richard L. Goodwin, Ben' F. Davis, Frank M. Hersom, William I. Cummings, Charles H. Wentworth, George H. Yeaton, C. M. Sleeper, C. A. Raitt, T. J. Eastman, E. W. Townsend.
Organized August 16, 1917.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus.....	30,000 00
Undivided profits.....	14,340 20
Savings deposits.....	636,623 74
Demand deposits.....	109,354 31
Certificates of deposit.....	7,291 00
	\$897,609 25

RESOURCES.

Loans and discounts.....	\$66,002 79
Loans on mortgages of real estate.....	30,453 74
Loans with collateral.....	13,782 40
Overdrafts.....	18 04
Stocks and bonds.....	729,651 84
Real estate.....	6,195 00
Cash on deposit.....	36,816 10
Cash on hand.....	14,688 44
	\$897,609 25

STATE TRUST COMPANY—AUGUSTA.

September 3, 1918.

GEORGE W. VICKERY, President. NATHAN WESTON, Vice President.
PERCY V. HILL, Vice President. GEORGE C. LIBBY, Treasurer.
THOMAS H. BODGE, Assistant Treasurer.

DIRECTORS—Greenleaf T. Stevens, George W. Vickery, John E. Liggett, Fred G. Kinsman, Arthur W. Whitney, William Penn Whitehouse, Albert M. Spear, Percy Vickery Hill, Nathan Weston, Frederic H. Parkhurst, Reuel J. Noyes, Charles P. Kinsman, Thomas H. Bodge, George C. Libby, Samuel Titcomb, Willis E. Swift, Stephen J. Hegarty, Norman L. Bassett.

EXECUTIVE BOARD—Fred G. Kinsman, Percy V. Hill, Nathan Weston, Charles P. Kinsman, Norman L. Bassett, Willis E. Swift, Stephen J. Hegarty.
Organized July 30, 1906.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus.....	50,000 00
Undivided profits.....	138,510 11
Demand deposits.....	382,762 86
Savings deposits.....	1,910 035 63
Treasurer's checks outstanding.....	10,420 67
Certified checks outstanding.....	1,309 70
Trust department.....	85,773 95
Sinking funds for corporations.....	120,831 36
Bills payable.....	154,900 00
	\$2,954,544 28

RESOURCES.

Loans and discounts.....	\$226,193 78
Loans on mortgages of real estate.....	188,309 09
Overdrafts.....	681 90
Stocks and bonds.....	2,175,700 43
Trust investments.....	85,773 95
Sinking fund investments.....	120,831 36
Furniture and fixtures.....	13,540 52
Real estate.....	35,000 00
Cash on deposit.....	79,757 82
Cash on hand.....	28,755 43
	\$2,954,544 28

STOCKTON SPRINGS TRUST COMPANY
STOCKTON SPRINGS.

May 1, 1918.

H. R. HICHBORN, President, S. B. MERRITHEW, Treasurer.
CHARLES N. TAYLOR, Vice President. ALBERT M. AMES, Secretary.
DIRECTORS—H. R. Hichborn, H. L. Hopkins, A. M. Ames, S. B. Merrithew, Byron
Boyd, Charles N. Taylor, A. E. Trites, H. A. Mulligan, Everett Staples, H. G. Hichborn.
EXECUTIVE BOARD—H. R. Hichborn, H. L. Hopkins, Albert M. Ames, S. B.
Merrithew.

Organized December 27, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	6,000 00
Undivided profits	3,367 40
Savings deposits	68,477 58
Demand deposits	77,847 91
Certificates of deposit	5,000 00
Treasurer's checks outstanding	166 77
	\$185,859 66

RESOURCES.

Loans and discounts	\$28,295 07
Loans on mortgages of real estate	7,845 33
Overdrafts	1,593 26
Stocks and bonds	103,259 40
Furniture and fixtures	880 00
Real estate foreclosure	800 00
Cash on deposit	37,969 67
Cash on hand	5,216 93
	\$185,859 66

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

February 4, 1918.

FRED N. DOW, President. GEO. F. CARY, Vice Pres. & Treas.
ELEAZER W. CLARK, Vice President. H. P. C. HERSEY, Asst. Treasurer.
DIRECTORS—Fred F. Richards, Fred N. Dow, Edward B. Winslow, William W.
Mason, Frederic E. Boothby, J. Frank Lang, Edward C. Reynolds, Clarence Hale, George
F. West, Edward C. Hersey, Ammi Whitney, Eleazer W. Clark, Oakley C. Curtis, Edward
W. Cox, Sydney B. Larrabee, Arthur L. Bates, Maynard S. Bird, Geo. F. Cary, Albert
H. Hinds, Wadleigh B. Drummond.
EXECUTIVE BOARD—Fred N. Dow, E. W. Clark, Arthur L. Bates, Sydney B.
Larrabee, E. B. Winslow, Ammi Whitney, Oakley C. Curtis, J. Frank Lang, Maynard S.
Bird.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Surplus	250,000 00
Surety contingent fund	32,434 12
Undivided profits	102,872 96
Savings deposits	606,968 68
Demand deposits	226,232 32
Time certificates of deposit	10,089 74
Demand certificates of deposit	39,900 00
Trust department	626,856 80
Sinking funds for corporations	186,556 41
	\$2,331,911 03

RESOURCES.

Loans and discounts	\$261,522 19
Loans on mortgages of real estate	40,650 00
Stocks and bonds	1,114,754 19
Trust investments	626,856 80
Sinking funds investments	178,007 81
Furniture and fixtures	10,478 48
Cash on deposit	80,863 70
Cash on hand	18,777 86
	\$2,331,911 03

Amount of surety bonds outstanding	\$15,861,299 00
Amount of initial premiums received on same	44,734 65
Estimated unearned premiums credited to profits	14,911 55

UNITED STATES TRUST COMPANY—PORTLAND.

November 23, 1918.

JAMES W. PARKER, President. FRANK R. DRESSER, Treasurer.
 WILLIAM L. BLAKE, Vice President. WALLACE L. Cook, Asst. Treas. & Sec'y.

DIRECTORS—James P. Baxter, Jr., William L. Blake, Edward W. Cox, Oakley C. Curtis, Roswell F. Doten, E. E. Hastings, Herbert Payson, James W. Parker, Ernest A. Randall, James M. Steadman, James H. Waugh, Edward Duddy, Frederick D. Swazey, Charles A. Plummer, T. L. Eastman, Hugh C. Leighton, John J. Cunningham, Charles E. Fox, Philip F. Chapman, William H. Porter, Rupert H. Baxter.

EXECUTIVE BOARD—James P. Baxter, Jr., William L. Blake, Roswell F. Doten, James W. Parker, James M. Steadman, Frederick D. Swazey, John J. Cunningham, William H. Porter, Rupert H. Baxter.

Organized July 5, 1905.

LIABILITIES.	
Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	116,125 39
Savings deposits	981,693 48
Demand deposits	685,043 96
Demand certificates of deposit	5,000 00
Time certificates of deposit	21,043 17
Treasurer's checks outstanding	5,106 35
Certified checks outstanding	4,859 52
Trust department	70,150 00
Sinking funds for corporations	56,392 74
Bills payable	44,756 46
Due to banks	23,434 69
	\$2,163,605 76
RESOURCES.	
Loans and discounts	\$830,083 61
Loans on mortgages of real estate	152,795 37
Overdrafts	1,582 14
Stocks and bonds	872,790 94
Trust investments	69,400 00
Sinking funds investments	56,001 80
Furniture and fixtures	2,000 00
Cash on deposit	127,030 66
Cash on hand	51,921 24
	\$2,163,605 76

UNITED STATES TRUST COMPANY—FRYEBURG BRANCH.

(From sworn statement of Manager.)

November 23, 1918.

ALVIN D. MERRILL, Manager.

LIABILITIES.	
Savings deposits	\$469,188 18
Demand deposits	204,044 88
Gross profits	829 80
	\$674,062 86
RESOURCES.	
Loans and discounts	\$56,494 25
Loans on mortgages of real estate	21,883 43
Expense	1,695 87
Cash on deposit at home-office	555,932 57
Cash on deposit in Boston	29,947 28
Cash on hand	8,109 46
	\$674,062 86

This statement is also consolidated with that of the home office.

UNION TRUST COMPANY—ELLSWORTH.

October 23, 1918.

JOHN A. PETERS, President. HENRY H. HIGGINS, Treasurer.
 O. W. TAPLEY, Vice President. MONROE Y. MCGOWN, Asst. Treas.
 DIRECTORS—L. A. Emery, John O. Whitney, H. H. Gray, W. F. Campbell, F. L. Hodgkins, L. E. Holmes, Eugene Hale, J. A. Peters, Henry W. Cushman, F. C. Nash, F. A. Chandler, B. M. Pike, H. W. Sargent, A. B. Crabtree, O. W. Tapley, J. R. Holmes, R. B. Holmes, H. H. Higgins, Edward M. Graham, Harvard H. Havey, Bernard S. Jellison.

EXECUTIVE BOARD—John O. Whitney, J. A. Peters, O. W. Tapley, H. H. Higgins, Frank C. Nash.

Organized July 15, 1907.

LIABILITIES.	
Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	60,311 41
Savings deposits	989,564 46
Demand deposits	1,067,530 07
Bank deposits	8,068 46
Certificates of deposit	17,987 78
Treasurer's checks outstanding	4,152 06
Certified checks outstanding	234 16
Bills payable	50,000 00
	\$2,397,848 40
RESOURCES.	
Loans and discounts	\$756,305 59
Loans on mortgages of real estate	261,042 88
Overdrafts	1,397 59
Stocks and bonds	1,041,288 80
Real estate	2,800 00
Furniture and fixtures	4,000 00
Cash on deposit	252,215 29
Cash on hand	78,798 25
	\$2,397,848 40

VAN BUREN TRUST COMPANY—VAN BUREN.

July 10, 1918.

PETER C. KEEGAN, President. JOSEPH F. THERIAULT, Vice Pres.
 HENRY K. BRADBURY, Treasurer.
 TRUSTEES—Peter C. Keegan, Joseph F. Theriault, Charles L. Cyr, John J. Moore, Allan E. Hammond, Arthur P. Libby, Henry K. Bradbury,
 EXECUTIVE BOARD—Peter C. Keegan, Joseph F. Theriault, Charles L. Cyr, Allan E. Hammond, H. K. Bradbury.

Organized June 28, 1905.

LIABILITIES.	
Capital stock	\$50,000 00
Surplus	21,000 00
Undivided profits	7,153 48
Savings deposits	164,769 30
Demand deposits	177,143 15
Certificates of deposit	12,825 00
Certified checks outstanding	961 48
Bills payable	20,000 00
	\$453,852 41
RESOURCES.	
Loans and discounts	\$290,344 40
Loans on mortgages of real estate	52,373 50
Overdrafts	2,862 82
Bonds	8,038 00
Real estate	13,000 00
Real estate foreclosure	3,040 86
Furniture and fixtures	2,000 00
Due from other banks	11,156 71
Cash on deposit	17,982 35
Cash on hand	53,053 77
	\$453,852 41

WALDO TRUST COMPANY—BELFAST.

May 20, 1918.

ORLANDO FROST, President.
M. L. SLUGG, Vice President.ALFRED JOHNSON Vice Pres.
T. FRANK PARKER, Treasurer.

H. T. FIELD, Assistant Treasurer.

DIRECTORS—Orlando E. Frost, Wilmer J. Dorman, James H. Howes, William H. Hall, Ralph L. Cooper, William Farwell, Ralph D. Southworth, M. L. Slugg, William L. West, A. M. Shibbes, H. N. McDougall, S. M. R. Locke, A. E. Kilgore, Amos W. Knowlton, Wilson Ellis, Alfred Johnson.

EXECUTIVE BOARD—James H. Howes, Orlando E. Frost, Wilmer J. Dorman, William H. Hall, M. L. Slugg, Ralph D. Southworth, Wilson Ellis, Wm. L. West.

Organized October 15, 1904.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	11,121 45
Savings deposits	314,185 70
Demand deposits	207,917 84
Certificates of deposit	25,276 79
Certified checks outstanding	3,069 85
Treasurer's checks outstanding	1,638 53
Trust department	357 79
Bills payable	143,000 00
	\$769,067 95

RESOURCES.

Loans and discounts	\$219,753 70
Loans on mortgages of real estate	58,229 35
Loans with collateral	132,289 29
Overdrafts	1,104 11
Stocks and bonds	281,625 45
Trust investments	357 79
Real estate	28,323 97
Furniture and fixtures	2,000 00
Cash on deposit	23,876 93
Cash on hand	21,507 36
	\$769,067 95

WALDO TRUST COMPANY—UNITY BRANCH.

(From sworn statement of Manager.)

May 20, 1918.

B. A. FOGG, Manager.

LIABILITIES.

Savings deposits	\$24,462 52
Demand deposits	30,756 26
Gross profits	14 27
	\$55,233 05

RESOURCES.

Real estate investment	\$4,000 00
Expenses	184 96
Cash on deposit at home office	41,343 22
Cash on deposit in Boston	5,718 67
Cash on hand	3,986 20
	\$55,233 05

This statement is also consolidated with that of the home office.

WESTBROOK TRUST COMPANY—WESTBROOK.

January 22, 1918.

LEMUEL LANE, President. JOHN C. SCATES, Vice Pres.

WM. M. LAMB, Secretary & Treasurer.

TRUSTEES—John C. Scates, Lemuel Lane, William M. Lamb, Almon N. Waterhouse, Philip Dana, William Lyons, Ludwell L. Howison, Hugh A. Craigie, Joseph A. Warren.

EXECUTIVE BOARD—William M. Lamb, Lemuel Lane, John C. Scates, Philip Dana, Joseph A. Warren.

Organized January 11, 1890.

LIABILITIES.	
Capital stock	\$50,000 00
Surplus	16,000 00
Undivided profits	29,591 71
Savings deposits	875,327 04
Demand deposits	322,671 36
Certificates of deposit	15,851 38
Certified checks outstanding	608 19
Treasurer's checks outstanding	128 31
Due to other banks	4,111 37
	\$1,314,289 36
RESOURCES.	
Loans and discounts	\$357,759 63
Loans on mortgages of real estate	105,207 79
Overdrafts	335 34
Stocks and bonds	641,082 88
Real estate, furniture and fixtures	151,606 81
Cash on deposit	137,976 59
Cash on hand	20,320 32
	\$1,314,289 36

WILTON TRUST AND BANKING COMPANY—WILTON.

August 21, 1918.

FRANK A. EMERY, President. GEO. F. GOODSPEED, Vice Pres.

F. O. GOODSPEED, Vice Pres. E. H. MORISON, Treasurer.

HAROLD T. BRIGGS, Asst. Treasurer.

DIRECTORS—F. A. Emery, F. O. Goodspeed, George F. Goodspeed, G. G. Fernald, C. L. Green, F. N. Blanchard, N. E. Adams, E. H. Morison, H. A. Furbish, John F. Blanchard.

EXECUTIVE BOARD—George F. Goodspeed, G. G. Fernald, F. N. Blanchard, E. H. Morison.

Organized January 3, 1912.

LIABILITIES.	
Capital stock	\$25,000 00
Surplus	20,000 00
Undivided profits	19,701 49
Savings deposits	539,393 64
Demand deposits	181,175 65
Certificates of deposit	64,075 00
Treasurer's checks outstanding	1,463 49
	\$850,809 27
RESOURCES.	
Loans and discounts	\$109,601 01
Loans on mortgages of real estate	230,916 23
Loans with collateral	96,947 66
Overdrafts	86
Stocks and bonds	298,238 38
Real estate	500 00
Furniture and fixtures	500 00
Cash on deposit	96,501 79
Cash on hand	17,603 34
	\$850,809 27

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

1918

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

April 22, 1918.

JOHN R. WEBBER, President. REUEL W. SMITH, Secretary.
W. M. GREENLEAF, Treasurer.DIRECTORS—A. M. Penley, S. K. Ballard, F. M. Taylor, R. W. Smith, A. H. Conant,
J. R. Webber, Fred W. Robie, Harry F. Whitehouse, Emil Dick.

Organized May 25, 1887.

LIABILITIES.

Accumulated capital.....	\$158,481 69
Guaranty fund.....	4,147 50
Advance payments.....	33,601 55
Matured shares.....	1,040 51
Notes payable.....	13,617 89
Profits.....	8,177 15
	\$219,066 38

RESOURCES.

Loans on mortgages of real estate.....	\$208,525 00
Loans on shares.....	4,520 00
Real estate foreclosure.....	5,214 80
Furniture and fixtures.....	208 86
Cash.....	597 72
	\$219,066 38

Number of shareholders.....	390
Number of borrowers.....	133
Number of shares outstanding.....	3,120
Number of shares pledged for loans.....	1,164
Number of loans.....	166

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

July 8, 1918.

GEORGE W. VICKERY, President. S. H. LEARY, Secretary.
GEORGE C. LIBBY, Treasurer.DIRECTORS—George W. Vickery, M. S. Holway, Charles R. Hall, Amie Casavant,
Francis B. Purinton, Frank R. Partridge, John Coughlin, S. J. Hegarty, Robert F. Partridge.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital.....	\$513,511 59
Guaranty fund.....	17,013 13
Forfeited shares.....	1,521 03
Matured shares.....	34,288 32
Profits.....	15,834 10
	\$582,173 22

RESOURCES.

Loans on mortgages of real estate.....	\$573,998 68
Loans on shares.....	5,160 00
Real estate foreclosure.....	2,325 71
Cash.....	688 83
	\$582,173 22

Number of shareholders.....	1,040
Number of borrowers.....	440
Number of shares outstanding.....	8,079
Number of shares pledged for loans.....	3,057
Number of loans.....	503

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

June 4, 1918.

ARTHUR CHAPIN, President.

CHARLES H. ADAMS, Sec. & Treas.

DIRECTORS—Arthur Chapin, Harry D. Benson, J. Norman Towle, W. H. McKechnie, Charles E. Woodward.

Organized February 15, 1886.

LIABILITIES.	
Accumulated capital.....	310,001 ⁰⁰
Guaranty fund.....	15,938 49
Profits.....	13,720 33
	\$339,659 82
RESOURCES.	
Loans on mortgages of real estate.....	\$326,233 ¹⁸
Loans on shares.....	1,125 00
Cash.....	12,301 64
	\$339,659 82
Number of shareholders.....	828
Number of borrowers.....	244
Number of shares outstanding.....	7,117
Number of shares pledged for loans.....	1,632
Number of loans.....	261

BAR HARBOR LOAN AND BUILDING ASSOCIATION—
BAR HARBOR.

June 26, 1918.

L. A. AUSTIN, President.

B. E. CLARK, Secretary & Treasurer.

DIRECTORS—L. A. Austin, J. A. Stevens, C. H. Wood, C. F. Came, C. A. Richardson, V. G. Wasgatt, C. E. Dow, E. Malcolm Brewer, M. Perlinsky.

Organized November 14, 1902.

LIABILITIES.	
Accumulated capital.....	\$74,328 01
Guaranty fund.....	2,600 00
Matured shares.....	9,739 70
Bills payable.....	2,600 00
Profits.....	2,545 09
	\$91,812 80
RESOURCES.	
Loans on mortgages of real estate.....	\$79,327 00
Loans on shares.....	4,130 00
Real estate foreclosure.....	7,899 35
Cash.....	456 45
	\$91,812 80
Number of shareholders.....	179
Number of borrowers.....	81
Number of shares outstanding.....	1,326
Number of shares pledged for loans.....	495
Number of loans.....	91

BATH LOAN AND BUILDING ASSOCIATION—BATH.

May 22, 1918.

GEORGE W. DEAN, President.

PETER A. OLINTO, Sec'y & Treas.

DIRECTORS—Frank N. Thompson, Joseph Torrey, George W. Dean, Edwin P. Hyde, H. L. Hopkins, C. A. Corliss, W. S. Newell, E. S. Crosby, H. W. Crosman.

Organized July 18, 1890.

LIABILITIES.

Accumulated capital.....	\$147,889 30
Guaranty fund.....	5,039 00
Forfeited shares.....	54 28
Bills payable.....	4,058 00
Matured shares.....	375 00
Profits.....	3,970 55
	\$161,386 13

RESOURCES.

Loans on mortgages of real estate.....	\$154,427 34
Loans on shares.....	5,339 80
Furniture and fixtures.....	50 00
Cash.....	1,568 99
	\$161,386 13

Number of shareholders.....	656
Number of borrowers.....	187
Number of shares outstanding.....	3,510
Number of shares pledged for loans.....	943
Number of loans.....	226

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 9, 1918.

RALPH H. HOWES, President.

C. W. WESCOTT, Sec'y and Treas.

DIRECTORS—C. W. Wescott, R. H. Howes, J. R. Dunton, Ben D. Field, Selwyn Thompson, W. J. Dorman, V. A. Simmons.

Organized January 21, 1891.

LIABILITIES.

Accumulated capital.....	\$79,749 30
Guaranty fund.....	3,189 58
Matured shares.....	14,165 35
Advance payments.....	525 21
Bills payable.....	12,475 25
Profits.....	3,950 65
	\$114,055 34

RESOURCES.

Loans on mortgages of real estate.....	\$111,261 50
Cash.....	2,793 84
	\$114,055 34

Number of shareholders.....	202
Number of borrowers.....	132
Number of shares outstanding.....	1,307
Number of shares pledged for loans.....	675
Number of loans.....	135

**BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.**

May 21, 1918.

CHARLES E. TOWNSEND, President. HARRY F. THOMPSON, Secretary.
JAMES W. FISHER, Treasurer.

DIRECTORS—Lyman E. Smith, Charles E. Townsend, Barrett Potter, William A. Moody, Harry F. Thompson, James W. Fisher, Charles A. Randall, George St. Onge, Jr., Adelbert J. Hutchinson.

Organized July 10, 1888.

LIABILITIES.	
Accumulated capital.....	\$156,771 20
Guaranty fund.....	6,400 00
Profits.....	1,698 47
	\$164,869 67
RESOURCES.	
Loans on mortgages of real estate.....	\$152,842 29
Loans on shares.....	5,064 19
Real estate foreclosure.....	6,608 96
Cash.....	354 23
	\$164,869 67
Number of shareholders.....	300
Number of borrowers.....	132
Number of shares outstanding.....	2,123
Number of shares pledged for loans.....	922
Number of loans.....	180

**BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.**

June 3, 1918.

W. H. GARDNER, President. FRANK F. SMITH, Secretary.
A. F. PAGE, Treasurer.

DIRECTORS—A. F. Page, P. H. Wardwell, W. H. Gardner, H. R. Googins, Frank F. Smith, A. L. White, W. C. Conary, R. H. Condon, A. A. Lowell.

Organized April 11, 1889.

LIABILITIES.	
Accumulated capital.....	\$27,521 94
Guaranty fund.....	879 82
Profits.....	1,514 14
	\$29,915 90
RESOURCES.	
Loans on mortgages or real estate.....	\$26,825 03
Loans on shares.....	550 00
Cash.....	2,540 87
	\$29,915 90
Number of shareholders.....	104
Number of borrowers.....	55
Number of shares outstanding.....	548
Number of shares pledged for loans.....	207
Number of loans.....	52

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

January 28, 1918.

EDWARD B. WINSLOW, President. JOSEPH F. CHUTE, Secretary.

SYDNEY B. LARRABEE, Treasurer.

DIRECTORS—Fred N. Dow, Edward B. Winslow, Alonzo W. Smith, Charles W. T. Goding, Ammi Whitney, Waldo Pettengill, Jos. F. Chute, Edw. W. Cox, Frank W. Jewett, Sydney B. Larrabee, Lendall W. Osgood, George H. Allan.
Organized February 11, 1888.

LIABILITIES.

Accumulated capital.....	\$490,343 47
Guaranty fund.....	25,729 56
Matured shares.....	130,481 44
Forfeited shares.....	613 05
Advance payments.....	8,900 00
Profits.....	28,545 28
	\$684,612 80

RESOURCES.

Loans on mortgages of real estate.....	\$620,320 00
Loans on shares.....	7,700 00
Real estate foreclosure.....	9,734 34
Cash.....	46,858 46
	\$684,612 80.

Number of shareholders.....	1,146
Number of borrowers.....	373
Number of shares outstanding.....	8,148
Number of shares pledged for loans.....	2,813
Number of loans.....	385

CENTRAL MAINE LOAN AND BUILDING ASSOCIATION—LEWISTON.

July 18, 1918.

ANDREW F. WARREN, President. W. C. BEARCE, Sec'y and Treasurer.

DIRECTORS—James Elms, Amos G. Fitz, Carl F. Getchell, George E. Huskins, Harry E. Merrill, R. K. Miller, Jr., J. D. Morrill, Arthur A. Pike, Charles B. Hosmer, John B. Smith, Harry F. Ford, W. C. Bearce.

Organized December 14, 1912.

LIABILITIES.

Accumulated capital.....	\$35,742 48
Guaranty fund.....	214 41
Advance payments.....	5,111 18
Forfeited shares.....	58 34
Bills payable.....	6,000 00
Profits.....	1,258 05
	\$48,384 46

RESOURCES.

Loans on mortgages of real estate.....	\$42,337 15
Loans on shares.....	3,487 00
Real estate foreclosure.....	1,611 84
Cash.....	948 47
	\$48,384 46

Number of shareholders.....	163
Number of borrowers.....	23
Number of shares outstanding.....	880
Number of shares pledged for loans.....	115
Number of loans.....	12

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 23, 1918.

JOHN J. FRYE, President. ALBION L. CHAPMAN, Sec'y and Treas.
 DIRECTORS—John J. Frye, Ira F. Tibbetts, Albert C. Bragg, Adam W. Wilson,
 Fred E. Briggs, M. M. Bailey, R. B. Low, Scott Wilson, Albion L. Chapman, Arthur L.
 Farnsworth, Frank G. Johnson, J. E. Shearman, Arthur W. Pierce, George Wilson,
 Charles C. Bailey.

Organized June 17, 1893.

LIABILITIES.	
Accumulated capital.....	\$207,377 69
Guaranty fund.....	5,824 73
Advance payments.....	357 00
Forfeited shares.....	34 80
Due on loans.....	1,003 03
Profits.....	4,727 27
	\$219,324 52
RESOURCES.	
Loans on mortgages of real estate.....	\$183,631 26
Loans on shares.....	5,650 00
Loans with collateral.....	300 00
United States Liberty Bonds.....	500 00
Furniture and fixtures.....	96 45
Real estate foreclosure.....	11,319 84
Cash.....	17,826 97
	\$219,324 52
Number of shareholders.....	542
Number of borrowers.....	112
Number of shares outstanding.....	3,152
Number of shares pledged for loans.....	1,003
Number of loans.....	135

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

August 28, 1918.

N. H. FAY President. A. A. SPRINGALL Sec'y and Treasurer.
 DIRECTORS—N. H. Fay, A. A. Springall, A. P. Abbott, C. H. Hayden, S. M.
 Leighton, J. W. Crosby, S. L. Small.

Organized June 12, 1886.

LIABILITIES:	
Accumulated capital.....	\$335,513 74
Guaranty fund.....	5,077 00
Advance payments.....	543 00
Matured shares.....	18,624 02
Forfeited shares.....	25 00
Profits.....	3,818 82
	\$363,606 58
RESOURCES.	
Loans on mortgages of real estate.....	\$308,546 41
Loans on shares.....	22,830 72
Bonds.....	29,775 00
Furniture and fixtures.....	155 00
Cash.....	2,299 45
	\$363,606 58
Number of shareholders.....	713
Number of borrowers.....	319
Number of shares outstanding.....	5,191
Number of shares pledged for loans.....	2,042
Number of loans.....	608

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

June 25, 1918.

A. W. KING, President. O. W. TAPLEY, Secretary.
 E. J. WALSH, Treasurer.
 DIRECTORS—A. W. King, J. F. Knowlton, J. A. Peters, C. P. Dorr, O. W. Tapley,
 E. J. Walsh, J. O. Whitney.
 Organized April 21, 1891.

LIABILITIES.	
Accumulated capital.....	\$171,192 88
Guaranty fund.....	7,500 00
Bills payable.....	2,000 00
Profits.....	5,288 39
	\$185,981 27
RESOURCES.	
Loans on mortgages of real estate.....	\$160,509 38
Loans on shares.....	2,162 00
Real estate foreclosure.....	250 00
Bonds.....	20,750 00
Cash.....	2,309 89
	\$185,981 27
Number of shareholders.....	419
Number of borrowers.....	132
Number of shares outstanding.....	2,377
Number of shares pledged for loans.....	716
Number of loans.....	166

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

July 2, 1918.

ALFRED H. BERRY, President. EDWARD F. TOMPSON, Secretary
 ROBERT S. LAUGHLIN, Treasurer.
 DIRECTORS—A. H. Berry, George Smith, A. N. Waterhouse K. S. Raymond, Neil
 Murray, Robert S. Laughlin, Edward Duddy, Edward F. Tompson, Loren D. Austin,
 Wadsworth Noyes, Nelson R. Davis, John W. Thompson, Burton M. Clough, Harold L.
 Berry, Chester M. Foss.
 Organized August 10, 1891.

LIABILITIES.	
Accumulated capital.....	\$117,989 57
Guaranty fund.....	6,094 50
Advance payments.....	33,139 62
Bills payable.....	4,000 00
Profits.....	6,995 29
	\$168,218 98
RESOURCES.	
Loans on mortgages of real estate.....	\$152,750 00
Loans on shares.....	650 00
Real estate foreclosure.....	4,970 36
United States Liberty Bonds.....	5,000 00
Guaranty fund deposit.....	1,094 50
Cash.....	3,754 12
	\$168,218 98
Number of shareholders.....	178
Number of borrowers.....	109
Number of shares outstanding.....	2,143
Number of shares pledged for loans.....	797
Number of loans.....	127

FEDERAL LOAN AND BUILDING ASSOCIATION—PORTLAND.

July 16, 1918.

J. HENRY RINES, President. GEORGE H. WEEKS, Treasurer.
 HENRY F. MERRILL, Vice President. THOMAS A. SANDERS, Secretary.
 DIRECTORS—William B. Adie, Samuel A. Anderson, Alexander R. Bailey, Lyman
 B. Chipman, Charles F. Flagg, Albert H. Ford, Theodore Gould, Freeman M. Grant,
 Charles M. Hay, Edgar L. Jordan, Henry F. Merrill, Walter H. Norris, DeForest H. Per-
 kins, Ernest A. Randall, Edward C. Reynolds, J. Henry Rines, Herbert W. Robinson,
 Edward A. Shaw, John S. Foss, Edward C. Berry.
 Organized March 4, 1915.

LIABILITIES.

Accumulated capital.....	\$207,939 96
Guaranty fund.....	624 47
Advance payments.....	1,850 00
Due on loans.....	305 14
Bills payable.....	21,000 00
Profits.....	6,453 09
	\$238,172 66

RESOURCES.

Loans on mortgages of real estate.....	\$219,929 29
Loans on shares.....	3,060 00
U. S. Liberty Bonds.....	11,782 00
Cash.....	3,401 37
	\$238,172 66

Number of shareholders.....	961
Number of borrowers.....	90
Number of shares outstanding.....	6,760
Number of shares pledged for loans.....	1,134
Number of loans.....	90

FOREST CITY LOAN AND BUILDING ASSOCIATION—
PORTLAND.

April 6, 1918.

CHARLES H. RANDALL, President. JOHN B. KEHOE, Secretary.
 JOHN J. CUNNINGHAM, Treasurer.
 DIRECTORS—Frederic E. Boothby, Charles H. Randall, Brian E. McDonough, Ed-
 ward J. McDonough, John B. Kehoe, Edward Duddy, Wilbur C. Wheldon, Edward W.
 Murphy, Thomas H. Flaherty, John J. Cunningham, Adam W. Wilson, James A. Broe,
 Joseph B. Reed, Richard J. Duddy.
 Organized May 26, 1897.

LIABILITIES.

Accumulated capital.....	\$34,483 21
Guaranty fund.....	1,749 86
Matured shares.....	7,609 54
Profits.....	1,659 39
	\$45,502 00

RESOURCES.

Loans on mortgages of real estate.....	\$41,850 00
Loans on shares.....	1,300 00
Cash.....	2,352 00
	\$45,502 00

Number of shareholders.....	52
Number of borrowers.....	31
Number of shares outstanding.....	471
Number of shares pledged for loans.....	246
Number of loans.....	35

**GARDINER LOAN AND BUILDING ASSOCIATION—
GARDINER.**

September 5, 1918.

GEORGE W. HESELTON, President. F. A. DANFORTH, Secretary.

HENRY FARRINGTON, Treasurer.

DIRECTORS—George W. Heselton, F. A. Danforth, Henry Farrington, O. B. Clason,
E. E. Hanley, H. F. Twombly, Charles O. Turner, Wallace Tarbox, J. F. Hodgkins.
Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$94,051 88
Guaranty fund.....	6,033 79
Matured shares.....	758 01
Bills payable.....	15,050 00
Due on loans.....	167 67
Profits.....	8,718 75
	\$124,780 10

RESOURCES.

Loans on mortgages of real estate.....	\$114,325 00
Loans on shares.....	3,015 00
Furniture and fixtures.....	90 00
Real estate foreclosure.....	565 73
Cash.....	6,784 37
	\$124,780 10

Number of shareholders.....	245
Number of borrowers.....	130
Number of shares outstanding.....	1,393
Number of shares pledged for loans.....	604
Number of loans.....	138

**GUILFORD LOAN AND BUILDING ASSOCIATION—
GUILFORD.**

October 15, 1918.

F. O. MARTIN, President. FRANK W. KENISTON, Secretary.

RICHMOND D. PEARSON, Treasurer.

DIRECTORS—F. O. Martin, Charles Cimpher, R. D. Pearson, J. E. French, F. A.
Heath, F. L. Cushman, F. W. Keniston, R. W. Davis, Geo. C. Matthews.
Organized May 31, 1900.

LIABILITIES.

Accumulated capital.....	\$11,428 96
Guaranty fund.....	353 00
Profits.....	176 81
	\$11,958 77

RESOURCES.

Loans on mortgages of real estate.....	\$11,150 00
Loans on shares.....	75 00
Cash.....	733 77
	\$11,958 77

Number of shareholders.....	36
Number of borrowers.....	14
Number of shares outstanding.....	163
Number of shares pledged for loans.....	72
Number of loans.....	14

HALLOWELL LOAN AND BUILDING ASSOCIATION— HALLOWELL.

September 5, 1918.

F. M. FISH, President.

W. H. PERRY, Vice President.

C. H. SHEPHERD, Sec'y & Treas.

DIRECTORS—L. D. Merchant, Horace Getchell, W. H. Perry, F. M. Fish, C. W. Alexander, C. S. S. Bucknam, H. E. Andrews, W. W. Seavey, Chas. L. Hedricks.
Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$89,026 49
Guaranty fund.....	3,300 00
Profits.....	3,532 94
	\$95,859 43

RESOURCES.

Loans on mortgages of real estate.....	\$91,500 00
Loans on shares.....	435 00
Cash.....	3,924 43
	\$95,859 43

Number of shareholders.....	241
Number of borrowers.....	72
Number of shares outstanding.....	1,348
Number of shares pledged for loans.....	493
Number of loans.....	72

HOMESTEAD LOAN AND BUILDING ASSOCIATION— PORTLAND.

April 8, 1918.

WALTER H. BROWN, President.

EDWARD S. ANTHOINE, Secretary.

JOHN P. AYER, Treasurer.

DIRECTORS—W. R. Anthoine, Charles R. Cressey, Charles D. Smith, John T. Fagan, Lyman A. Cousens, Augustus T. Davis, S. B. Thombs, William F. Spear, Walter H. Brown, Warren W. Cole, Edward S. Anthoine, H. N. Pinkham, John P. Ayer, J. F. Bond, William T. Cousens, John J. Cunningham, Vernon F. West, Ralph G. Libby, Ralph H. Corey, George R. Dame, Fred L. Tower, Gardner E. Seavey, DeForest H. Perkins.
Organized February 3, 1911.

LIABILITIES.

Accumulated capital.....	\$78,352 61
Guaranty fund.....	795 78
Advance payments.....	60 00
Bills payable.....	2,000 00
Due on loans.....	222 49
Profits.....	884 28
	\$82,315 16

RESOURCES.

Loans on mortgages of real estate.....	\$77,500 00
Loans on shares.....	575 00
Guaranty fund deposit.....	795 78
Real estate foreclosure.....	28 79
Cash.....	3,415 59
	\$82,315 16

Number of shareholders.....	231
Number of borrowers.....	41
Number of shares outstanding.....	1,632½
Number of shares pledged for loans.....	391
Number of loans.....	50

**KENNEBUNK LOAN AND BUILDING ASSOCIATION—
KENNEBUNK.**

April 20, 1918.

FRANK M. ROSS, President. ALBERT W. MESERVE, Sec'y. and Treas.
DIRECTORS—A. M. Welch, L. W. Nash, Frank M. Ross, Woodbury A. Hall, George
W. Larrabee, Wilbur F. Cousens, Joshua Clark, U. A. Caine, Homer T. Waterhouse, F.
W. Bonser, Harry L. Prescott, E. L. Littlefield, Bertelle A. Smith, Walter K. Sanborn
Albert W. Meserve.

Organized November 9, 1889.

LIABILITIES.	
Accumulated capital.....	\$71,310 08
Guaranty fund.....	3,753 85
Advance payments.....	18,346 07
Forfeited shares.....	214 55
Reduction account.....	4,231 62
Profits.....	5,493 03
	\$103,349 20
RESOURCES.	
Loans on mortgages of real estate.....	\$85,176 06
Loans on shares.....	2,724 00
Furniture and fixtures.....	142 17
Real estate foreclosure.....	11,140 26
Cash.....	4,166 71
	\$103,349 20
Number of shareholders.....	208
Number of borrowers.....	111
Number of shares outstanding.....	1,015
Number of shares pledged for loans.....	459
Number of loans.....	150

**LEWISTON LOAN AND BUILDING ASSOCIATION—
LEWISTON.**

January 17, 1918.

W. B. SKELTON, President. JOHN L. READE, Sec'y & Treas.
DIRECTORS—John L. Reade, D. W. Rowe, Geo. S. McCarty, A. N. Leonard, Geo.
E. Huskins, George A. Whitney, Reuel W. Smith, W. B. Mennealy, W. B. Skelton, E. M.
Lowell, C. V. Allen, E. H. Delano, J. E. Pendleton.

Organized May 23, 1901.

LIABILITIES.	
Accumulated capital.....	\$68,922 92
Guaranty fund.....	743 00
Advance payments.....	730 01
Bills payable.....	19,100 00
Forfeited shares.....	1 00
Profits.....	455 90
	\$89,952 83
RESOURCES.	
Loans on mortgages of real estate.....	\$80,790 52
Loans on shares.....	2,398 00
Real estate foreclosure.....	5,894 16
Furniture and fixtures.....	182 62
Cash.....	697 53
	\$89,952 83
Number of shareholders.....	167
Number of borrowers.....	57
Number of shares outstanding.....	1,267
Number of shares pledged for loans.....	483
Number of loans.....	68

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

October 7, 1918.

C. A. Wilber, President. K. C. GRAY, Sec'y & Treas.
 DIRECTORS—C. A. Wilber, K. C. Gray, G. D. Perkins, E. M. Fletcher, C. E. Towne,
 W. S. Milliken, Frank L. Harding.
 Organized April 27, 1887.

LIABILITIES.

Accumulated capital.....	\$9,465 72
Guaranty fund.....	400 00
Profits.....	567 76
	\$10,433 48

RESOURCES.

Loans on mortgages of real estate.....	\$6,950 00
Loans on shares.....	400 00
United States Liberty Bonds.....	1,500 00
Cash.....	1,583 48
	\$10,433 48

Number of shareholders.....	26
Number of borrowers.....	9
Number of shares outstanding.....	123
Number of shares pledged for loans.....	32
Number of loans.....	11

MAINE LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 13, 1918.

HENRY T. HOOPER, President. CHARLES E. GURNEY, Secretary.
 SEWELL C. RIPLEY, Treasurer.
 DIRECTORS—Silas B. Adams, Carroll S. Chaplin, Walter H. Dresser, Charles E.
 Gurney, Henry T. Hooper, Francis D. Martin, Merton N. Prince, Embert G. Robinson,
 Sewell C. Ripley, Ernest L. Small, Joseph Smith, Constant Southworth, Fenton Tomlin-
 son, Walter S. Trefethen, Norman True, Frederic C. Dudley, Edward C. Reynolds,
 Lauren M. Sanborn, Adam P. Leighton, Pearl T. Gray.
 Organized June 12, 1911.

LIABILITIES.

Accumulated capital.....	\$96,525 79
Guaranty fund.....	587 78
Bills payable.....	10,350 00
Due on loans.....	239 44
Profits.....	1,808 19
	\$109,511 20

RESOURCES.

Loans on mortgages of real estate.....	\$107,100 00
Loans on shares.....	360 00
Guaranty fund deposit.....	87 78
Cash on hand.....	1,963 42
	\$109,511 20

Number of shareholders.....	330
Number of borrowers.....	43
Number of shares outstanding.....	2,707
Number of shares pledged for loans.....	591
Number of loans.....	53

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION—
MECHANIC FALLS.

January 3, 1918.
J. E. SAUNDERS, President. J. H. DeCOSTER, Treasurer. A. A. WOODSUM, Secretary.
DIRECTORS—J. E. Saunders, J. H. DeCoster, A. A. Woodsum, E. K. Holbrook,
C. W. Cole, E. C. Rawson, S. L. Hawley, E. Z. Lane, F. G. Campbell, C. A. Cousens,
S. S. Saunders.
Organized September 30, 1890.

LIABILITIES.	
Accumulated capital.....	\$39,823 50
Guaranty fund.....	2,009 27
Advance payments.....	4,843 81
Profits.....	566 92
	\$47,243 50
RESOURCES.	
Loans on mortgages of real estate.....	\$41,098 77
Loans on shares.....	5,145 00
Cash.....	999 73
	\$47,243 50
Number of shareholders.....	107
Number of borrowers.....	80
Number of shares outstanding.....	437
Number of shares pledged for loans.....	330
Number of loans.....	89

OLD TOWN LOAN AND BUILDING ASSOCIATION—
OLD TOWN.

February 11, 1918.
E. B. WEEKS, President. CLARA L. WATERHOUSE, Secretary.
LORE ALFORD, Treasurer.
DIRECTORS—E. B. WEEKS, Clara L. Waterhouse, W. H. Waterhouse, M. H.
Richardson, Chas. D. Kennedy, E. Percy Ray, Lore Alford, L. R. Fifield.
Organized June 10, 1888.

LIABILITIES.	
Accumulated capital.....	\$171,513 42
Guaranty fund.....	6,272 01
Forfeited shares.....	185 59
Matured shares.....	6,992 42
Profits.....	1,588 23
	\$186,551 67
RESOURCES.	
Loans on mortgages of real estate.....	\$177,860 00
Loans on shares.....	3,450 00
Real estate foreclosure.....	1,872 07
Cash.....	3,369 60
	\$186,551 67
Number of shareholders.....	397
Number of borrowers.....	155
Number of shares outstanding.....	2,687
Number of shares pledged for loans.....	975
Number of loans.....	260

ORONO LOAN AND BUILDING ASSOCIATION—ORONO.

August 27, 1918.

CHARLES F. NICHOLS, President. PERCIA V. WHITE, Secretary.

A. F. SAWYER, Treasurer.

DIRECTORS—Robert J. Aley, C. H. Bayard, James A. Gannett, Charles F. Nichols,
 Perley B. Palmer, James I. Park, Nathan E. Leeman, Allan F. Sawyer, Charles B. Brown.
 Organized April 11, 1916.

LIABILITIES.

Accumulated capital.....	\$11,265 60
Guaranty fund.....	15 05
Advance payments.....	35 00
Forfeited shares.....	8 93
Bills payable.....	1,000 00
Profits.....	220 58
	12,545 16

RESOURCES.

Loans on mortgages of real estate.....	\$12,000 00
Furniture and fixtures.....	109 05
Cash.....	436 11
	\$12,545 16
Number of shareholders.....	75
Number of borrowers.....	8
Number of shares outstanding.....	502
Number of shares pledged for loans.....	60
Number of loans.....	6

PENOBSCOT LOAN AND BUILDING ASSOCIATION—
BANGOR.

January 15, 1918.

ARTHUR CHAPIN, President.

CHARLES H. ADAMS, Sec'y & Treas.

DIRECTORS—Thomas White, Adolf Pfaff, Lyman B. Currier, Albert H. Benner,
 Fred E. Thomas.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital.....	\$96,451 88
Guaranty fund.....	831 50
Matured shares.....	17,751 98
Forfeited shares.....	65 00
Bills payable.....	1,000 00
Profits.....	76 35
	\$116,176 69

RESOURCES.

Loans on mortgages of real estate.....	\$100,437 16
Loans on shares.....	930 00
Real estate foreclosure.....	8,679 40
Cash.....	6,130 13
	\$116,176 69
Number of shareholders.....	179
Number of borrowers.....	89
Number of shares outstanding.....	1,466
Number of shares pledged for loans.....	555
Number of loans.....	106

**PISCATAQUIS LOAN AND BUILDING ASSOCIATION—
FOX CROFT.**

February 12, 1918.

J. F. ARNOLD, President.

G. L. ARNOLD, Secretary.

WILL T. STEWARD, Treasurer.

DIRECTORS—J. F. Arnold, W. M. Steward, R. W. Hughes, G. L. Arnold, W. E. Parsons, E. E. Whitney, A. J. McNaughton, C. F. Dearth.
Organized June 16, 1887.

LIABILITIES.

Accumulated capital.....	\$72,957 08
Guaranty fund.....	4,548 85
Profits.....	6,538 97
	\$84,044 90

RESOURCES.

Loans on mortgages of real estate.....	\$69,344 46
United States bonds.....	6,000 00
Furniture and fixtures.....	50 00
Cash.....	8,650 44
	\$84,044 90

Number of shareholders.....	165
Number of borrowers.....	64
Number of shares outstanding.....	1,200
Number of shares pledged for loans.....	389
Number of loans.....	102

**PORTLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.**

January 28, 1918.

CHARLES W. T. GODING, President.

JOSEPH F. CHUTE, Secretary.

SYDNEY B. LARRABEE, Treasurer.

DIRECTORS—Fred N. Dow, Edward B. Winslow, James H. Hall, Alonzo W. Smith, Charles W. T. Goding, Ammi Whitney, Jos. F. Chute, Edw. W. Cox, Frank W. Jewett, Waldo Pettengill, Sydney B. Larrabee, Lendall W. Osgood, Geo. H. Allan.
Organized March 19, 1890.

LIABILITIES.

Accumulated capital.....	\$137,269 13
Guaranty fund.....	4,135 92
Forfeited shares.....	49 10
Matured shares.....	49,066 25
Advance payments.....	6,500 00
Profits.....	3,083 72
	\$200,104 12

RESOURCES.

Loans on mortgages of real estate.....	\$179,600 00
Loans on shares.....	2,200 00
Furniture and fixtures.....	343 72
Real estate foreclosure.....	17,545 10
Cash.....	415 30
	\$200,104 12

Number of shareholders.....	272
Number of borrowers.....	106
Number of shares outstanding.....	1,703
Number of shares pledged for loans.....	967
Number of loans.....	116

ROCKLAND LOAN AND BUILDING ASSOCIATION—
ROCKLAND.

February 25, 1918.

F. C. KNIGHT, President. H. O. GURDY, Sec'y and Treas.
DIRECTORS—E. A. Butler, S. A. Burpee, H. O. Gurdy, F. C. Knight, E. Mont Perry,
F. R. Spear, Israel Snow, W. H. Spear, E. C. Davis, J. A. Jameson, E. F. Glover.
Organized May 18, 1888.

LIABILITIES.

Accumulated capital.....	\$253,853 51
Guaranty fund.....	7,510 77
Matured shares.....	8,550 00
Bills payable.....	9,000 00
Forfeited shares.....	45 80
Profits.....	7,506 71
	\$286,466 79

RESOURCES.

Loans on mortgages of real estate.....	\$272,635 90
Loans on shares.....	6,470 00
Real estate foreclosure.....	1,412 03
Furniture and fixtures.....	362 02
Cash.....	5,586 84
	\$286,466 79

Number of shareholders.....	725
Number of borrowers.....	296
Number of shares outstanding.....	4,071
Number of shares pledged for loans.....	1,656
Number of loans.....	330

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

May 21, 1918.

JERRY A. LOW, President. JOHN WRIGHT, Treasurer.

BELLE A. LEAVITT, Secretary.

DIRECTORS—Jerry A. Low, Seth Sugden, Ben Ramsden, Phidelem Demers, John L. Howgate, John Wright, George L. Stackpole, Bert L. Davis, Leland Littlefield, Stillman Bodwell, Lewis Harris, George R. Bowley.
Organized March 17, 1890.

LIABILITIES.

Accumulated capital.....	\$166,342 00
Guaranty fund.....	4,230 87
Advance payments.....	26,180 13
Bills payable.....	11,500 00
Profits.....	3,450 98
	\$211,703 98

RESOURCES.

Loans on mortgages of real estate.....	\$193,837 59
Loans on shares.....	12,032 00
Stock.....	5,500 00
Cash.....	334 39
	\$211,703 98

Number of shareholders.....	391
Number of borrowers.....	156
Number of shares outstanding.....	2,663
Number of shares pledged for loans.....	1,115
Number of loans.....	190

**SOMERSET LOAN AND BUILDING ASSOCIATION—
SKOWHEGAN.**

October 7, 1918.

JOHN R. McLELLAN, President. FRED F. LAWRENCE, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—S. W. Gould, F. S. Morrill, C. E. Young, J. R. McLellan, E. F. Lawrence, G. R. Fogg, W. S. Stinchfield, E. E. Harris, William H. Fowler, Levi E. Bean
Lawrence Cockburn, J. W. Packard, E. F. Danforth, W. T. Seekins.
Organized September 10, 1883.

LIABILITIES.

Accumulated capital.....	\$60,775 50
Guaranty fund.....	4,323 35
Advance payments.....	27,929 71
Profits.....	939 42
	\$93,967 98

RESOURCES.

Loans on mortgages of real estate.....	\$80,820 50
Loans on shares.....	1,100 00
Real estate foreclosure.....	4,121 89
Bonds.....	4,414 85
Cash.....	3,510 74
	\$93,967 98

Number of shareholders.....	139
Number of borrowers.....	56
Number of shares outstanding.....	1,064
Number of shares pledged for loans.....	30
Number of loans.....	81

**SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—
SOUTH PORTLAND.**

April 9, 1918.

WALTER S. TREFETHEN, President. CORA G. CLEVELAND, Secretary.

A. E. THURRELL, Treasurer.

DIRECTORS—Herbert R. Cole, A. E. Thurrell, B. K. Thompson, W. A. Willard, Albert D. Willard, Fred E. Cole, Walter S. Trefethen, William E. Allen, Fred G. Orr, W. F. Strout, J. E. Page, Charles M. Cole, W. C. Crockett, J. S. Tomlinson, Charles M. Harford.

Organized January 24, 1911.

LIABILITIES.

Accumulated capital.....	\$68,435 77
Guaranty fund.....	2,900 00
Advance payments.....	1,909 94
Profits.....	3,665 19
	\$76,910 81

RESOURCES.

Loans on mortgages of real estate.....	\$69,651 40
Real estate foreclosure.....	3,260 81
Cash.....	3,998 60
	\$76,910 81

Number of shareholders.....	201
Number of borrowers.....	64
Number of shares outstanding.....	1,336
Number of shares pledged for loans.....	367
Number of loans.....	64

WALDOBORO LOAN AND BUILDING ASSOCIATION—
WALDOBORO.

October 9, 1918.

CHARLES W. GALLAGHER, President. PERCY E. STORER, Sec'y & Treas.
DIRECTORS—Charles H. Curtis, P. E. Storer, George J. Kuhn, E. A. Glidden, F. L.
Benner, Charles W. Gallagher, Hadley H. Kuhn, R. F. Waltz, E. E. Brackett.
Organized March 18, 1891.

LIABILITIES.

Accumulated capital.....	\$26,985 68
Guaranty fund.....	981 17
Matured shares.....	12,035 71
Bills payable.....	5,700 00
Profits.....	1,044 34
	\$46,746 90

RESOURCES.

Loans on mortgages of real estate.....	\$42,699 00
Loans on shares.....	1,495 00
United States Liberty bonds.....	500 00
Cash.....	2,052 90
	\$46,746 90

Number of shareholders.....	155
Number of borrowers.....	104
Number of shares outstanding.....	417
Number of shares pledged for loans.....	271
Number of loans.....	139

WATERVILLE LOAN AND BUILDING ASSOCIATION—
WATERVILLE.

June 24, 1918.

WILLIAM T. HAINES, President. M. F. BARTLETT, Secretary.
H. D. BATES, Treasurer.
DIRECTORS—P. S. Heald, H. D. Bates, W. T. Haines, M. F. Bartlett, A. W. Flood,
F. D. Lunt, Frank Redington, L. E. Thayer, F. H. Austin.
Organized April 20, 1887.

LIABILITIES.

Accumulated capital.....	\$305,777 04
Guaranty fund.....	5,592 43
Bills payable.....	20,692 05
Profits.....	12,234 65
	\$344,296 17

RESOURCES.

Loans on mortgages of real estate.....	\$309,620 54
Loans on shares.....	6,960 00
Loans with collateral.....	150 00
Real estate foreclosure.....	9,489 56
U. S. Liberty Bonds.....	7,094 38
Cash.....	10,981 69
	\$344,296 17

Number of shareholders.....	567
Number of borrowers.....	185
Number of shares outstanding.....	5,312
Number of shares pledged for loans.....	1,722
Number of loans.....	253

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

April 16, 1918.

JOHN W. MAGUIRE, President. MELVILLE WOODMAN, Sec'y and Treas.

DIRECTORS—J. G. Shaw, E. K. Scammon, Melville Woodman, Edward H. Goldthwaite, Alexander Rankeiller, Elbridge Scammon, Frank B. Harris, John W. Maguire, John J. Dunn, C. M. Cheney, J. Everett Ridlon, Percy S. Davis, Frank L. Davis, Charles G. Scamman, Edward T. Hyde, Jas. H. Bradbury.

Organized January 21, 1889.

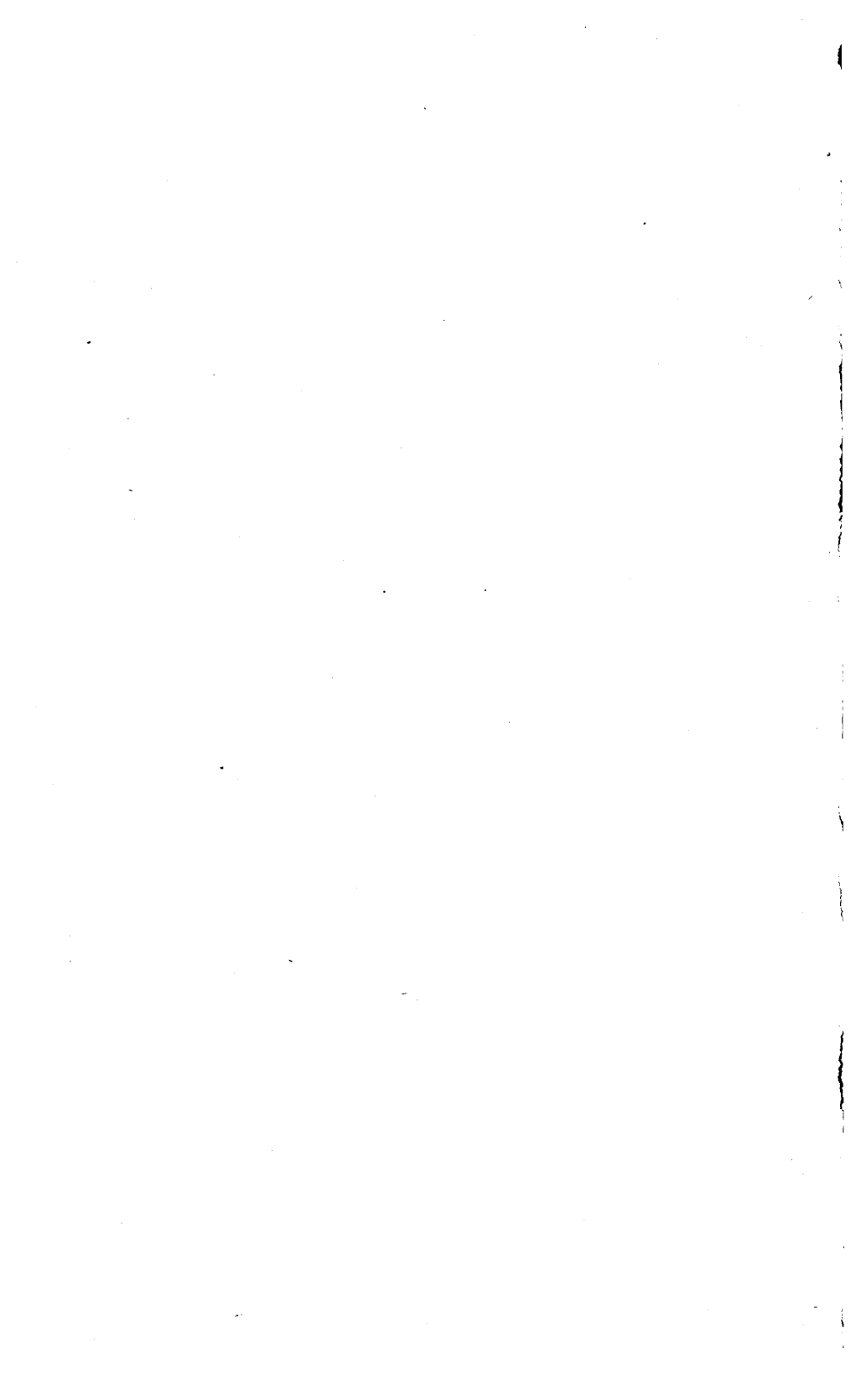
LIABILITIES.

Accumulated capital.....	\$76,367 94
Guaranty fund.....	4,801 69
Forfeited shares.....	1,106 38
Profits.....	4,284 71
	\$86,560 72

RESOURCES.

Loans on mortgages of real estate.....	\$75,636 24
Loans on shares.....	3,300 00
Real estate foreclosure.....	2,978 01
Cash.....	4,646 47
	\$86,560 72
Number of shareholders.....	187
Number of borrowers.....	87
Number of shares outstanding.....	1,144
Number of shares pledged for loans.....	470
Number of loans.....	83

ABSTRACT
OF THE
ANNUAL EXAMINATIONS
OF
LOAN COMPANIES
1918.



MAINE REAL ESTATE TITLE COMPANY—BANGOR.

August 26, 1918.

HENRY W. CUSHMAN, President. ROBERT J. ALEY, Vice President.
 FREDERICK H. APPLETON, Vice Pres. A. F. SAWYER, Treasurer.
 HAROLD H. COLBY, Secretary.

DIRECTORS—Robert J. Aley, Frederick H. Appleton, John T. Bowler, Thomas U. Coe, Henry W. Cushman, Charles J. Dunn, Charles H. Gilman, Walter L. Morse, John A. Peters, Eugene T. Savage, Thomas R. Savage, John Wilson, Wilson D. Wing,
 INVESTMENT BOARD—Henry W. Cushman, Robert J. Aley, Frederick H. Appleton, Charles J. Dunn, Walter L. Morse, Wilson D. Wing, John T. Bowler.

TRUSTEE—Merrill Trust Company.

Organized July 16, 1916.

LIABILITIES.

Capital stock.....	\$100,000 00
Bonds outstanding.....	670,000 00
Undivided profits.....	5,804 20
	\$775,804 20

RESOURCES.

Loans on mortgages of real estate.....	\$758,889 20
Bonds on hand.....	16,915 00
	\$775,804 20

MUTUAL LOAN SOCIETY—LEWISTON.

September 18, 1918.

ALFRED G. GAGNON, President. J. B. JANELLE, Vice Pres.
 F. X. MARCOTTE, Treasurer. A. T. GASTONGUAY, Sec'y and Clerk.

DIRECTORS—Alfred G. Gagnon, J. B. Janelle, F. X. Marcotte, A. T. Gastonguay, Joseph E. Cote, Louis N. Cote.

Organized July 22, 1915.

LIABILITIES.

Capital stock.....	\$5,000 00
Surplus.....	2,750 00
Administrative fund.....	2,581 42
Co-operative fund.....	56,153 00
	\$66,484 42

RESOURCES.

Loans on mortgages of real estate.....	\$58,000 00
Furniture and fixtures.....	500 00
United States Liberty Bonds.....	1,000 00
Cash on deposit.....	6,824 77
Cash on hand.....	159 65
	\$66,484 42

PEOPLE'S LOAN COMPANY—PORTLAND.

January 3, 1918.

FREDERIC E. BOOTHBY, President. WM. H. LOONEY, Vice Pres.
 WILSON D. CLARK, Treasurer.

DIRECTORS—Frederic E. Boothby, Wm. J. Harvey, Wm. T. Cousens, W. H. Looney,
 Vernon F. West, Silas B. Adams, Herbert Payson, John J. Cunningham, Wilson D. Clark.
 EXECUTIVE BOARD—Frederic E. Boothby, Vernon F. West, Wm. T. Cousens, W.
 H. Looney, W. J. Harvey, Wilson D. Clark.

Organized August 25, 1911.

LIABILITIES.	
Capital stock	\$14,340 00
Surplus	2,000 00
Undivided profits	171 60
	\$16,511 60
RESOURCES.	
Loans	\$16,024 88
Cash	486 72
	\$16,511 60

ABSTRACT
OF THE
ANNUAL EXAMINATION
OF
INDUSTRIAL BANKS
1918.

PORTLAND MORRIS PLAN BANK—PORTLAND.

November 27, 1918.

ADAM P. LEIGHTON, President.
FRANK L. RAWSON, Vice President.PHILIP DANA, Vice President.
EDWIN D. HOLDEN, Treasurer.

DIRECTORS—Chas. G. Allen, Curtis J. Birkenmeyer, Robert Braun, Herbert J. Brown, Philip F. Chapman, Edward W. Cox, Edward W. Cram, John J. Cunningham, Philip Dana, Fred N. Dow, L. G. Gurnett, Sydney B. Larrabee, Adam P. Leighton, Henry F. Merrill, Clifford S. Randall, Frank L. Rawson, Henry P. Rines, Irving E. Vernon, Joseph A. Warren.

Organized August 21, 1918.

 LIABILITIES.

Capital stock	\$50,000 00
Profits	474 65
Investment certificates	400 00
Installment certificates	227 00
Industrial Finance Corporation	2,750 00
	\$53,851 65

 RESOURCES.

Loans	\$25,331 00
Due on capital stock	19,453 50
Furniture and fixtures	471 55
Cash on deposit	8,097 08
Cash on hand	498 52
	\$53,851 65

ABSTRACT

FROM

Returns of Secretaries

OF

LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

September 28, 1918.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

Detailed Statement of Accumulated Capital.

September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
58	October 1, 1905.....	5	125	\$57 07	\$182 06	\$163 04	\$910 32
60	October 1, 1906.....	1	143	58 75	63 75	63 75	201 75
61	April 1, 1907.....	42	138	53 48	191 48	173 66	8,036 68
62	October 1, 1907.....	26	132	48 33	180 33	164 22	4,481 38
63	April 1, 1908.....	17	126	43 47	169 47	154 98	2,881 02
64	October 1, 1908.....	14	20	38 91	158 91	145 94	2,234 55
65	April 1, 1909.....	33	114	34 59	148 59	137 06	4,859 27
66	October 1, 1909.....	74	108	30 55	138 55	128 37	10,123 37
67	April 1, 1910.....	45	102	26 77	128 77	119 85	5,794 98
68	October 1, 1910.....	80	96	23 30	119 30	111 54	9,522 13
69	April 1, 1911.....	72	90	20 08	110 08	103 39	7,933 25
70	October 1, 1911.....	72	84	17 09	101 09	95 39	7,241 75
71	April 1, 1912.....	117	78	14 43	92 43	87 62	10,833 72
72	October 1, 1912.....	131	72	12 00	84 00	80 00	10,935 85
73	April 1, 1913.....	123	66	9 81	75 81	72 54	9,328 71
74	October 1, 1913.....	128	60	7 86	67 86	65 24	8,669 13
75	April 1, 1914.....	255	54	6 18	60 18	58 12	15,308 14
76	October 1, 1914.....	200	48	4 58	52 58	51 05	10,565 87
77	April 1, 1915.....	215	42	3 39	45 39	44 26	9,167 12
78	October 1, 1915.....	232	36	2 32	38 32	37 55	8,796 24
79	April 1, 1916.....	348	30	1 48	31 48	30 99	10,854 73
80	October 1, 1916.....	374	24	82	24 82	24 55	9,270 15
81	April 1, 1917.....	190	18	36	18 36	18 24	3,502 90
82	October 1, 1917.....	162	12	09	12 09	12 06	1,987 58
83	April 1, 1918.....	145	6	—	6 00	6 00	855 00
		3101					
	Total accumulated capital.....						\$174,295 59

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

Detailed Statement of Accumulated Capital.

September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
55	September 1, 1906.	3	145	\$67 00	\$212 00	\$189 48	\$636 24
56	March 1, 1907.	6	139	60 44	199 44	179 60	1,196 64
57	September 1, 1907.	34	133	54 94	187 94	170 30	6,389 96
58	March 1, 1908.	120	127	49 89	176 89	160 80	21,226 80
59	September 1, 1908.	158	121	44 82	165 82	151 50	26,199 56
60	March 1, 1909.	282	115	40 06	155 06	142 37	43,726 92
61	September 1, 1909.	120	109	35 62	144 62	133 40	17,354 40
62	March 1, 1910.	261	103	31 49	154 44	124 61	40,308 84
63	September 1, 1910.	254	97	27 65	124 65	116 00	31,661 10
64	March 1, 1911.	442	91	24 09	115 09	107 59	50,869 78
65	September 1, 1911.	368	85	20 82	105 82	99 34	38,941 76
66	March 1, 1912.	318	79	17 81	96 81	91 31	30,785 58
67	September 1, 1912.	269	73	15 07	88 07	83 44	23,690 83
68	March 1, 1913.	290	67	12 57	79 50	75 74	23,055 00
69	September 1, 1913.	486	61	10 33	71 33	68 20	34,666 38
70	March 1, 1914.	387	55	8 34	63 34	60 83	24,512 58
71	September 1, 1914.	313	49	6 53	55 53	53 62	17,396 54
72	March 1, 1915.	494	43	5 03	48 03	46 55	23,726 82
73	September 1, 1915.	469	37	3 71	40 71	39 63	19,092 99
74	March 1, 1916.	800	31	2 60	33 60	32 86	26,880 00
75	September 1, 1916.	466	25	1 70	26 70	26 23	12,442 20
76	March 1, 1917.	682	19	1 00	20 00	19 76	13,640 00
77	September 1, 1917.	524	13	50	13 50	13 36	7,074 00
78	March 1, 1918.	377	7	16	7 16	7 12	2,699 32
79	September 1, 1918.	91	1	-	1 00	1 00	91 00
		8014					\$538,265 24
	Capital dues in arrears						8,153 00
	Total accumulated capital						\$530,112 24

BAR HARBOR LOAN AND BUILDING ASSOCIATION—
BAR HARBOR.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
9	January	1, 1907.	40	141	\$51 38	\$192 38	\$187 25	\$7,690 20
10	July	1, 1907.	20	135	46 28	181 28	176 66	3,013 60
11	January	1, 1908.	8	129	41 65	170 65	166 49	1,365 20
14	July	1, 1909.	7	111	29 24	140 04	137 42	981 68
15	January	1, 1910.	28	105	25 73	130 73	128 16	3,383 51
16	July	1, 1910.	24	99	22 46	121 46	119 22	2,860 04
17	January	1, 1911.	42	93	19 44	112 44	110 50	4,286 48
18	July	1, 1911.	9	87	15 67	102 67	101 67	876 03
19	January	1, 1912.	35	81	14 21	95 21	93 79	3,317 05
20	July	1, 1912.	24	75	11 98	86 98	85 78	2,011 52
21	January	1, 1913.	59	69	9 99	78 99	77 99	4,266 41
22	July	1, 1913.	110	63	8 19	71 19	70 37	7,288 90
23	January	1, 1914.	131	57	6 60	63 60	62 94	8,059 60
24	July	1, 1914.	42	51	5 18	56 18	55 65	2,229 56
25	January	1, 1915.	62	45	3 95	48 95	48 56	2,977 90
26	July	1, 1915.	28	39	2 89	41 89	41 61	1,142 92
27	January	1, 1916.	122	33	2 01	35 01	34 89	3,747 22
28	July	1, 1916.	70	27	1 28	28 28	28 16	1,805 20
29	January	1, 1917.	130	21	72	21 72	21 65	2,521 20
30	July	1, 1917.	78	15	33	15 33	15 30	981 38
31	January	1, 1918.	182	9	09	9 09	9 08	1,635 93
32	July	1, 1918.	16	3	-	3 00	3 00	35 00
Total accumulated capital			1267					\$66,476 83

BATH LOAN AND BUILDING ASSOCIATION—BATH.

Detailed Statement of Accumulated Capital.

September 28, 1918.

Series.	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
33	October	1906	5	144	\$ 51	\$204 95	\$204 95	\$1,024 75
34	April	1907	36	138	5 20	193 46	193 46	6,964 56
35	October,	1907	15	132	4 90	182 23	182 23	2,734 20
36	April	1908	57	126	4 60	171 34	171 34	9,766 38
37	October,	1908	29	120	4 32	160 77	160 77	4,662 33
38	April,	1909	50	114	4 03	150 41	150 41	7,520 50
39	October,	1909	64	108	3 75	140 26	140 26	8,976 64
40	April,	1910	31	102	3 48	130 57	130 57	4,047 67
41	October,	1910	73	96	3 23	121 08	121 08	8,838 84
42	April,	1911	68	90	2 98	111 83	111 83	7,604 44
43	October,	1911	42	84	2 73	102 82	102 82	4,318 44
44	April,	1912	50	78	2 50	94 06	94 06	4,703 00
45	October,	1912	69	72	2 26	85 55	85 55	5,902 95
46	April,	1913	179	66	2 04	77 30	77 30	13,836 70
47	October,	1913	35	60	1 82	69 24	69 24	2,423 40
48	April,	1914	127	54	1 60	61 42	61 42	7,800 34
49	October,	1914	70	48	1 40	53 84	52 56	3,768 80
50	April,	1915	89	42	1 20	46 45	45 56	4,134 05
51	October,	1915	194	36	1 00	39 25	38 92	7,614 50
52	April,	1916	218	30	81	32 25	32 02	7,030 50
53	October,	1916	240	24	62	25 44	25 22	6,105 60
54	April,	1917	301	18	45	18 82	18 70	5,664 82
55	October,	1917	330	12	27	12 37	12 32	4,082 10
56	April,	1918	1137	6	10	6 10	6 08	6,935 70
			3509					\$146,461 21
	Arrears and dividends withheld.....							1,018 57
	Total accumulated capital.....							\$145,442 64

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

Detailed Statement of Accumulated Capital.

September 28, 1918.

Series.	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share	Present value per share.	Withdrawal value per share.	Total present value per series.
32	September,	1906.	31	145	\$6 04	\$211 46	\$199 54	\$6,559 26
33	March,	1907.	18	139	5 68	199 24	174 64	2,993 89
34	September,	1907.	24	133	5 34	187 44	170 34	439 44
37	March,	1909.	38	115	4 37	154 17	146 46	5,839 46
38	September,	1909.	11	109	4 06	143 74	136 99	1,571 14
39	March,	1910.	51	103	3 77	133 65	123 75	6,817 15
40	September,	1910.	15	97	3 48	123 80	118 73	1,792 00
41	March,	1911.	30	91	3 21	114 24	109 93	3,362 20
42	September,	1911.	80	85	2 94	104 98	101 35	8,398 40
43	March,	1912.	44	79	2 67	95 96	92 97	4,196 24
44	September,	1912.	43	73	2 41	87 20	84 80	3,461 86
45	March,	1913.	33	67	2 17	77 73	76 83	2,461 09
46	September,	1913.	53	61	1 93	70 52	69 05	4,056 90
47	March,	1914.	83	55	1 70	62 60	61 47	4,883 17
48	September,	1914.	60	49	1 48	54 91	54 07	3,286 60
49	March,	1915.	78	43	1 26	47 43	46 85	3,682 54
50	September,	1915.	140	37	1 05	40 18	39 80	5,612 40
51	March,	1916.	71	31	84	33 16	32 93	2,342 08
52	September,	1916.	116	25	64	28 36	26 22	2,618 19
53	March,	1917.	61	19	43	19 75	19 68	1,159 75
54	September,	1917.	96	13	27	13 34	13 30	1,209 18
55	March,	1918.	133	7	09	7 09	7 07	910 97
56	September,	1918.	24	1	-	1 00	1 00	24 00
	Total accumulated capital.		1,338					\$81,677 91

BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
72	January, 1907	3	141	\$56 32	\$197 32	\$183 24	\$581 70
73	April, 1907	31	138	53 65	191 65	178 24	5,893 42
74	July, 1907	6	135	51 14	186 14	173 36	1,117 84
75	October, 1907	2	132	48 99	180 69	168 52	363 38
76	January, 1908	27	129	46 23	175 23	163 68	4,720 76
77	April, 1908	50	126	43 91	169 91	158 94	8,374 16
78	July, 1908	80	123	41 65	164 65	154 24	13,149 88
79	October, 1908	26	120	39 44	159 44	149 58	4,137 64
80	January, 1909	34	117	37 33	154 33	145 00	5,126 48
81	April, 1909	70	114	35 31	149 31	140 48	10,299 70
82	July, 1909	46	111	33 35	144 35	136 02	6,556 24
83	October, 1909	39	108	31 43	139 43	131 57	5,419 17
84	January, 1910	30	105	29 56	134 56	127 17	4,018 34
85	April, 1910	83	102	27 74	129 74	122 81	10,535 42
86	July, 1910	38	99	26 06	125 06	118 55	4,747 62
87	October, 1910	14	96	24 38	120 38	114 29	1,687 32
88	January, 1911	97	93	22 79	115 79	110 10	11,178 27
89	April, 1911	51	90	21 26	111 26	105 95	5,556 74
90	July, 1911	13	87	19 81	106 81	101 86	1,388 23
91	October, 1911	12	84	18 44	102 44	97 83	1,229 28
92	January, 1912	57	81	17 11	98 11	93 84	5,519 25
93	April, 1912	67	78	15 85	93 85	90 19	6,158 51
94	July, 1912	1	75	14 62	89 62	85 97	89 62
95	October, 1912	8	72	13 45	85 45	82 09	667 54
96	January, 1913	28	69	12 29	81 29	78 22	2,271 20
97	April, 1913	29	66	11 23	77 23	74 43	2,214 59
98	July, 1913	19	63	10 18	73 18	70 64	1,299 62
99	October, 1913	21	60	9 23	69 23	66 93	1,424 79
100	January, 1914	10	57	8 30	65 30	63 23	631 83
101	April, 1914	129	54	7 44	61 44	59 58	7,911 50
102	July, 1914	44	51	6 59	57 59	55 95	2,900 86
103	October, 1914	89	48	5 84	53 84	52 38	4,697 46
104	January, 1915	59	45	5 12	50 12	48 84	2,851 68
105	April, 1915	37	42	4 45	46 45	45 34	1,721 65
106	July, 1915	80	39	3 82	42 82	41 87	3,342 72
107	October, 1915	32	36	3 24	39 24	38 43	1,055 80
108	January, 1916	66	33	2 73	35 73	35 05	2,256 70
109	April, 1916	67	30	2 26	32 26	31 70	2,132 14
110	July, 1916	40	27	1 84	28 84	28 38	1,111 20
111	October, 1916	51	24	1 46	25 46	25 10	1,204 94
112	January, 1917	38	21	1 11	22 11	21 83	839 92
113	April, 1917	67	18	82	18 82	18 62	1,258 94
114	July, 1917	76	15	56	15 56	15 42	1,162 01
115	October, 1917	51	12	35	12 35	12 26	662 85
116	January, 1918	80	9	19	9 19	9 15	610 04
117	April, 1918	104	6	09	6 09	6 07	616 85
118	July, 1918	63	3	03	3 03	3 02	184 74
119	October, 1918	31	1	-	-	-	31 00
		2,196					\$162,611 54
	Dividends declared but not credited to individual accounts						733 58
	Total accumulated capital						\$163,345 12

BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
31	July, 1904.	3	171	\$87 38	\$258 38	\$236 54	\$775 14
33	July, 1905.	2	159	73 62	232 62	214 22	465 24
38	January, 1908.	1	129	43 02	172 02	161 27	172 02
39	July, 1908.	3	123	40 70	163 70	153 53	491 10
42	January, 1910.	18	105	28 44	133 44	126 33	2,401 92
43	July, 1910.	10	99	24 91	123 91	117 68	1,230 91
44	January, 1911.	2	93	21 66	114 66	109 24	189 32
45	July, 1911.	1	87	18 66	105 66	100 99	105 66
46	January, 1912.	12	81	15 91	96 91	92 93	1,109 11
47	July, 1912.	7	75	13 42	88 42	85 07	618 94
48	January, 1913.	46	69	11 15	80 15	77 36	3,686 90
49	July, 1913.	19	63	9 14	72 14	69 86	1,370 66
50	January, 1914.	128	57	7 44	64 44	62 58	6,856 99
51	July, 1914.	21	51	5 74	56 74	55 31	1,191 54
52	January, 1915.	57	45	4 36	49 36	48 27	2,813 52
53	July, 1915.	33	39	3 13	42 13	41 35	952 60
54	January, 1916.	35	33	2 14	35 14	34 61	1,200 40
55	July, 1916.	47	27	1 34	28 34	28 00	878 08
56	January, 1917.	36	21	74	21 74	21 56	722 04
57	July, 1917.	6	15	32	15 32	15 24	92 88
58	January, 1918.	27	9	9	9 09	9 07	247 32
59	July, 1918.	26	3	-	3 00	3 00	78 00
		540					
	Total accumulated capital.						\$27,650 29

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.
Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
41	August 1, 1907.....	91	134	\$57 00	\$191 00	\$191 00	\$17,381 00
42	February, 1, 1908.....	177	128	51 70	179 70	179 70	31,806 90
43	August 1, 1908.....	211	122	46 45	168 45	168 45	35,542 95
44	February 1, 1909.....	197	116	41 51	157 51	157 51	31,029 47
45	August 1, 1909.....	94	110	36 87	146 87	146 87	13,805 78
46	February 1, 1910.....	220	104	32 57	136 57	136 57	30,045 40
47	August 1, 1910.....	169	98	28 57	126 57	119 42	21,390 33
48	February 1, 1911.....	150	92	24 84	116 84	110 61	17,526 00
49	August 1, 1911.....	252	86	21 44	107 44	102 08	27,074 88
50	February 1, 1912.....	408	80	18 33	93 75	94 46	40,118 64
51	August 1, 1912.....	147	74	15 49	89 49	85 62	13,155 03
52	February 1, 1913.....	297	68	12 89	80 89	77 67	24,024 33
53	August 1, 1913.....	381	62	10 56	72 56	69 92	27,645 36
54	February 1, 1914.....	338	56	8 47	64 47	62 35	21,790 86
55	August 1, 1914.....	521	50	6 60	56 60	54 95	29,488 60
56	February 1, 1915.....	474	44	5 00	49 00	47 75	23,226 00
57	August 1, 1915.....	608	38	3 62	41 62	40 71	25,304 96
58	February 1, 1916.....	545	32	2 46	34 46	33 82	18,780 70
59	August 1, 1916.....	573	26	1 56	27 56	27 17	15,791 88
60	February 1, 1917.....	886	20	87	20 87	20 65	18,490 82
61	August 1, 1917.....	597	14	39	14 39	14 29	8,590 83
62	February 1, 1918.....	592	8	11	8 11	8 08	4,801 12
63	August 1, 1918.....	320	2	-	2 00	-	640 00
		8248					\$497,451 84
	Less arrears.....						3,396 00
	Total accumulated capital.....						\$494,055 84

CENTRAL MAINE LOAN AND BUILDING ASSOCIATION—
LEWISTON.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	November 1, 1912.....	128	71	\$13 00	\$84 00	\$78 73	\$10,750 00
2	May 1, 1913.....	21	65	10 65	70 65	71 34	1,403 65
3	November 1, 1913.....	85	59	8 52	67 52	64 10	5,739 20
4	May 1, 1914.....	47	53	6 68	59 68	57 00	2,804 96
5	November 1, 1914.....	57	47	5 04	52 04	50 04	2,776 28
6	May 1, 1915.....	46	41	3 65	44 65	43 22	2,053 90
7	November 1, 1915.....	96	35	2 51	37 51	36 53	3,600 32
8	May 1, 1916.....	137	29	1 57	30 57	29 97	4,076 09
9	November 1, 1916.....	99	23	1 87	23 87	23 54	2,263 13
10	May 1, 1917.....	37	17	38	17 38	17 24	633 06
11	November 1, 1917.....	74	11	10	11 10	11 06	821 40
12	May 1, 1918.....	47	5	-	5 00	5 00	220 00
		874					
	Total accumulated capital.....						37,141 99

CUMBERLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
35	May, 1907	122	137	\$58 55	\$195 55	\$195 55	\$23,878 10
36	November 1907	242	131	52 70	183 70	183 70	43,855 40
37	May 1908	197	125	47 20	172 20	160 40	33,913 40
38	November, 1908	276	119	42 08	161 08	150 56	43,840 08
39	May, 1909	166	113	37 30	150 30	140 98	24,978 80
40	November, 1909	233	107	32 88	139 88	131 66	31,465 04
41	May, 1910	331	101	28 75	129 75	122 56	42,016 25
42	November, 1910	289	95	24 94	119 94	113 71	33,205 66
43	May, 1911	298	89	21 47	110 47	105 10	31,632 06
44	November, 1911	332	83	18 27	101 27	96 70	33,707 64
45	May, 1912	609	77	15 37	92 37	88 53	55,117 33
46	November, 1912	459	71	12 75	83 75	80 56	37,969 25
47	May, 1913	630	65	10 41	75 41	72 81	46,730 30
48	November, 1913	712	59	8 31	67 31	65 23	46,854 72
49	May, 1914	775	53	6 48	59 48	57 86	43,077 00
50	November, 1914	785	47	4 90	51 90	50 68	39,910 50
51	May, 1915	773	41	3 53	44 53	43 65	32,640 69
52	November, 1915	954	35	2 43	37 43	36 82	34,170 22
53	May, 1916	1,268	29	1 54	30 54	30 16	37,988 72
54	November, 1916	1,039	23	86	23 86	23 65	24,464 54
55	May, 1917	1,239	17	38	17 38	17 29	20,191 82
56	November, 1917	1,086	11	10	11 10	11 08	10,826 60
57	May, 1918	1,213	5	-	5 00	5 00	6,016 00
	Total accumulated capital	14,028					\$778,450 12

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

Detailed Statement of Accumulated Capital.

September 28, 1918.

Series.	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
30	March,	1908.....	7	127	\$52 96	\$179 96	\$166 72	\$1,257 72
31	September,	1908.....	40	121	47 41	168 41	156 56	6,564 39
32	March,	1909.....	114	115	42 28	157 28	146 71	17,916 92
33	September,	1909.....	124	109	37 52	146 52	137 14	18,153 48
34	March,	1910.....	131	103	33 09	136 09	127 82	17,809 79
35	September,	1910.....	131	97	29 00	126 00	118 75	16,408 00
36	March,	1911.....	104	91	25 23	116 23	109 92	12,061 92
37	September,	1911.....	164	85	21 76	106 76	101 32	17,398 64
38	March,	1912.....	147	79	18 58	97 58	92 94	14,194 26
39	September,	1912.....	116	73	15 67	88 67	84 71	10,265 72
40	March,	1913.....	115	67	13 02	80 02	76 75	11,475 02
41	September,	1913.....	100	61	10 64	71 64	68 98	6,881 00
42	March,	1914.....	144	55	8 52	63 52	61 12	9,084 88
43	September,	1914.....	172	49	6 65	55 65	53 95	9,200 85
44	March,	1915.....	210	43	5 03	48 03	46 77	9,973 39
45	September,	1915.....	246	37	3 65	40 65	39 74	9,629 90
46	March,	1916.....	226	31	2 50	33 50	32 89	7,451 00
47	September,	1916.....	212	25	1 58	26 58	26 19	5,407 96
48	March,	1917.....	271	19	87	19 87	19 65	5,293 77
49	September,	1917.....	293	13	38	13 38	13 29	3,774 34
50	March,	1918.....	239	7	09	7 09	7 07	1,494 51
51	September,	1918.....	112	1	-	1 00	1 00	85 00
Total accumulated capital.....			3,418					\$211,782 46

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
32	January,	1907	35	141	\$60 02	\$201 02	\$186 03	\$2,235 70
33	July,	1907	69	135	54 33	189 33	175 77	13,463 77
34	January,	1908	108	129	48 98	177 98	165 70	19,321 84
35	July,	1908	23	123	43 96	166 96	156 06	3,840 08
36	January,	1909	116	117	39 27	156 27	146 45	18,327 34
37	July,	1909	18	111	34 88	145 88	137 16	2,625 84
38	January,	1910	70	105	30 80	135 80	128 30	9,566 35
39	July,	1910	70	99	27 00	126 00	129 25	8,970 00
40	January,	1911	87	93	23 50	116 50	110 63	10,235 50
41	July,	1911	47	87	20 27	107 27	102 25	5,142 69
42	January,	1912	112	81	17 31	98 31	94 01	11,361 72
43	July,	1912	95	75	14 61	89 61	85 96	8,702 95
44	January,	1913	169	69	12 17	81 17	78 13	13,817 73
45	July,	1913	55	63	9 87	72 97	70 48	4,022 25
46	January,	1914	159	57	8 01	65 01	63 01	10,536 59
47	July,	1914	68	51	6 28	57 28	55 71	3,595 04
48	January,	1915	145	45	4 78	49 78	48 59	7,818 10
49	July,	1915	113	39	3 49	42 49	41 62	4,851 37
50	January,	1916	226	33	2 42	35 42	34 80	8,804 92
51	July,	1916	189	27	1 54	28 54	28 16	5,494 06
52	January,	1917	138	21	87	21 87	21 65	3,118 06
53	July,	1917	108	15	40	15 40	15 30	1,663 20
54	January,	1918	104	9	11	9 11	9 09	947 44
55	July,	1918	21	3	-	3 00	3 00	63 00
Total accumulated capital			2,345					\$177,525 54

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
32	November, 1906.....	8	143	\$58 73	\$201 56	\$186 86	\$1,613 42
33	May, 1907.....	18	137	53 35	190 35	177 01	3,421 30
34	November, 1907.....	10	131	48 07	179 07	167 05	1,750 70
35	May, 1908.....	1	125	43 05	168 08	157 31	1,167 08
36	November, 1908.....	31	119	38 35	157 35	147 76	4,873 85
37	May, 1909.....	48	113	34 11	147 11	138 58	7,043 28
38	November, 1909.....	49	107	30 12	137 12	129 59	6,677 88
39	May, 1910.....	53	101	26 39	127 39	120 79	6,729 67
40	November, 1910.....	77	95	22 95	117 95	112 22	8,920 15
41	May, 1911.....	50	89	19 75	108 75	103 81	5,430 50
42	November, 1911.....	115	83	16 83	99 83	95 62	11,408 45
43	May, 1912.....	88	77	14 18	91 18	87 63	7,942 64
44	November, 1912.....	59	71	11 77	82 77	79 83	4,794 43
45	May, 1913.....	96	65	9 63	74 63	72 22	7,107 48
46	November, 1913.....	123	59	7 68	66 68	64 76	8,009 64
47	May, 1914.....	134	53	6 01	59 01	57 50	7,689 34
48	November, 1914.....	150	47	4 54	51 54	50 40	7,741 00
49	May, 1915.....	98	41	3 29	44 29	43 47	3,757 81
50	November, 1915.....	118	35	2 25	37 25	36 68	4,343 50
51	May, 1916.....	89	29	1 43	30 43	30 07	2,572 27
52	November, 1916.....	187	23	78	23 78	23 58	4,278 86
53	May, 1917.....	209	17	34	17 34	17 25	3,472 42
54	November, 1917.....	117	11	08	11 08	11 06	1,202 36
55	May, 1918.....	110	5	-	5 00	5 00	487 00
Total accumulated capital.....		2,038					\$121,435 03

FEDERAL LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March, 1, 1915.....	1,105	43	\$4 89	\$47 89	\$46 67	\$52,685 41
2	June 1, 1915.....	1,206	40	3 58	43 58	42 68	51,217 04
3	September 1, 1915.....	831	37	3 58	40 58	38 68	33,623 29
4	December 1, 1915.....	825	34	2 47	36 47	35 85	29,877 97
5	March 1, 1916.....	383	31	2 47	33 47	32 85	12,586 01
6	June 1, 1916.....	356	28	1 56	29 56	29 17	10,457 36
7	September 1, 1916.....	447	25	1 56	26 56	26 17	11,732 32
8	March 1, 1917.....	642	19	86	19 86	19 64	11,808 12
9	September 1, 1917.....	509	13	38	13 38	13 28	6,754 42
10	March, 1918.....	439	7	10	7 10	7 07	3,059 90
11	September 1, 1918.....	103	1	-	1 00	1 00	108 00
Error.....		6,846					\$223,909 84 49 88
Total accumulated capital.....							\$223,959 72

FOREST CITY LOAN AND BUILDING ASSOCIATION—
PORTLAND.Detailed Statement of Accumulated Capital.
September 28, 1918.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
21	July 1, 1907.	31	135	\$65 72	\$200 72	\$184 29	\$6,222 32
22	January 1, 1908.	5	129	56 69	185 69	171 52	928 45
24	January 1, 1909.	55	117	47 25	164 25	153 44	9,033 75
25	July 1, 1909.	2	111	41 91	152 91	142 43	305 82
26	January 1, 1910.	5	105	36 93	141 93	132 70	709 65
27	July 1, 1910.	21	99	32 31	131 31	123 23	2,757 50
28	January 1, 1911.	10	93	28 06	121 06	114 05	1,210 60
29	July 1, 1911.	15	87	24 16	111 16	105 12	1,667 40
31	July 1, 1912.	17	75	17 36	92 36	88 02	1,570 12
32	January 1, 1913.	20	69	14 41	83 41	79 81	1,668 20
33	July 1, 1913.	37	63	11 79	74 79	71 85	2,767 23
34	January 1, 1914.	15	57	9 46	66 46	65 85	996 90
35	July 1, 1914.	35	51	7 37	58 37	56 48	2,042 95
36	January 1, 1915.	38	45	5 59	50 59	49 20	1,922 42
37	July 1, 1915.	50	39	4 07	43 07	42 06	2,153 50
38	January 1, 1916.	53	33	2 80	35 80	35 10	1,897 40
39	July 1, 1916.	15	27	1 78	28 78	28 34	431 70
40	January 1, 1917.	20	21	1 00	22 00	21 75	440 00
41	July 1, 1917.	14	15	45	15 45	15 34	216 30
43	July 1, 1918.	34	3	-	3 00	3 00	102 00
		492					
	Total.						\$39,044 22
	Less dues in arrears.						631 00
							\$38,413 22
	Error.						1 38
	Total accumulated capital.						\$38,414 60

