

MAINE STATE LEGISLATURE

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



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

PUBLIC DOCUMENTS

OF THE

STATE OF MAINE

BEING THE

REPORTS

OF THE VARIOUS

**PUBLIC OFFICERS
DEPARTMENTS AND
INSTITUTIONS**

FOR THE TWO YEARS

JULY 1, 1928 - JUNE 30, 1930

SIXTY-NINTH REPORT

OF THE

Bank Commissioner

OF THE CONDITION OF

Savings Banks
Trust and Banking Companies
Loan and Building Associations
and Loan Companies

OF THE

STATE OF MAINE

FOR THE TWO FISCAL YEARS ENDING
JUNE 30, 1930

SANGER N. ANNIS, Commissioner

BANK COMMISSIONER'S REPORT

To the Honorable William Tudor Gardiner, Governor, and the
Executive Council of the State of Maine:

I have the honor to submit herewith the sixty-ninth report of the Banking Department for the two fiscal years ending June 30, 1930, as required by sections fifty-eight and eighty-five of Chapter 144 of the Public Laws of 1923, as modified by Chapter 82 of the Public Laws of 1923.

GENERAL STATISTICS

The number, classes and assets of the institutions under the supervision of the Banking Department, as compiled from the returns of the banks as of June 30, 1930, are as follows:

32 Savings Banks.....	\$126,843,439.16
47 Trust Companies	
53 Trust Company Branches	
12 Trust Company Agencies	214,225,494.42
36 Loan and Building Associations.....	24,309,382.68
1 Industrial Bank	
1 Industrial Bank Branch	877,000.58
2 Credit Unions.....	71,288.82
10 Loan Companies.....	1,397,917.20
	\$367,724,522.86

*Depositors in Savings Banks.....	222,299
*Savings Depositors in Trust Companies.....	274,074
Demand Depositors in Trust Companies.....	129,610
Shareholders in Loan and Building Associations.....	29,969

*Not including Christmas Clubs.

The names, location, and active executives of the individual institutions June 30, 1930, are as follows:

Name	Town	President	Treasurer
Androscoggin County Savings Bank	Lewiston	W. J. Crawshaw	C. A. Litchfield
Auburn Savings Bank	Auburn	C. Ault	B. A. Chase
Augusta Savings Bank	Augusta	N. L. Bassett	R. E. Goodwin
Bangor Savings Bank	Bangor	C. H. Bartlett	W. A. Danforth
Bath Savings Institution	Bath	C. P. Wetherbee	C. C. Low
Bethel Savings Bank	Bethel	I. H. Wight	A. E. Herrick
Biddeford Savings Bank	Biddeford	A. E. Baker	L. E. Staples
Brewer Savings Bank	Brewer	S. H. Woodbury	H. N. Floyd
Brunswick Savings Institution	Brunswick	T. H. Riley	T. H. Riley, Jr.
Eastport Savings Bank	Eastport	H. Kilby	E. B. Quigley
Franklin County Savings Bank	Farmington	G. B. Cragin	J. P. Whorff
Gardiner Savings Institution	Gardiner	C. A. Knight	A. G. Welch
Gorham Savings Bank	Gorham	C. P. Plaisted	C. H. Wentworth
Houlton Savings Bank	Houlton	Z. Tompkins	L. O. Ludwig
Kennebec Savings Bank	Augusta	C. E. Macomber	W. G. Boothby
Kennebunk Savings Bank	Kennebunk	C. W. Goodnow	J. Dane
Kingfield Savings Bank	Kingfield	H. G. Winter	H. S. Wing
Machias Savings Bank	Machias	C. B. Donworth	E. E. Talbot
Maine Savings Bank	Portland	H. J. Brown	F. C. Cushing
Mechanics' Savings Bank	Auburn	T. Atwood	F. A. Getchell
Norway Savings Bank	Norway	W. F. Jones	G. L. Curtis
Penobscot Savings Bank	Bangor	G. H. Hopkins	R. Whittier
Peoples Savings Bank	Lewiston	E. A. Davis	E. W. Morrill
Phillips Savings Bank	Phillips	C. F. Chandler	N. P. Noble
Piscataquis Savings Bank	Dover-Foxcroft	G. E. Howard	W. C. Woodbury
Portland Savings Bank	Portland	E. D. Noves	A. A. Montgomery
Rockland Savings Bank	Rockland	F. W. Fuller	E. D. Spear
Saco & Biddeford Savings Institution	Saco	H. P. Garland	H. S. Sawyer
Skowhegan Savings Bank	Skowhegan	B. W. Page	C. P. Merrill
South Paris Savings Bank	South Paris	G. R. Morton	G. M. Atwood
Waterville Savings Bank	Waterville	O. A. Meader	A. F. Drummond
York County Savings Bank	Biddeford	E. H. Goldthwaite	H. J. Staples

Name	Town	President	Treasurer
Aroostook Trust Company	Caribou	R. F. Gardner	R. F. Gardner
Ashland Trust Company	Ashland	H. A. Greenwood	R. K. Merritt
Augusta Trust Company	Augusta	H. L. Pishon	M. S. Kimball
Augusta Trust Company, Branch	Bingham		W. S. Small (Mgr.)
Augusta Trust Company, Branch	Boothbay Harbor		W. B. Blake (Mgr.)
Augusta Trust Company, Branch	Hallowell		G. A. Safford (Mgr.)
Augusta Trust Company, Branch	Madison		G. H. Viles (Mgr.)
Augusta Trust Company, Branch	Oakland		F. L. Elliott (Mgr.)
Augusta Trust Company, Branch	Richmond		J. E. Alexander (Mgr.)
Augusta Trust Company, Branch	Winthrop		M. W. Wiswell (Mgr.)
Augusta Trust Company, Branch	Wiscasset		A. M. Weatherbee (Mgr.)
Bar Harbor Banking & Trust Company	Bar Harbor	V. G. Wasgatt	F. C. Lynam
Bath Trust Company	Bath	R. H. Baxter	W. B. Mussenden
Casco Mercantile Trust Company	Portland	G. F. Cary	A. W. Jordan
Casco Mercantile Trust Company, Branch	Bridgton		S. H. Irish (Mgr.)
Casco Mercantile Trust Company, Branch	Congress Square		C. D. Boyd (Mgr.)
Casco Mercantile Trust Company, Branch	South Berwick		W. N. Flanders (Mgr.)
Casco Mercantile Trust Company, Branch	West Buxton		P. A. Crockett (Mgr.)
Casco Mercantile Trust Company, Branch	West End		A. E. Libby (Mgr.)
Chapman Bank & Trust Company	Portland	L. F. Timberlake	H. S. Boyd
Corinna Trust Company*	Corinna	T. F. Burrill	W. L. Pushor
Danforth Trust Company	Danforth	H. M. Pullen	H. M. Pullen
Eastern Trust & Banking Company	Bangor	H. A. Littlefield	E. C. Luce
Eastern Trust & Banking Company, Branch	Machias		W. M. Hill (Mgr.)
Eastern Trust & Banking Company, Branch	Old Town		M. H. Richardson (Mgr.)
Fairfield Savings & Trust Company	Fairfield	H. E. Weeks	W. W. Merrill
Federal Trust Company	Watterville	L. O. Tebbetts	W. A. Knauff
Federal Trust Company, Branch	Unity		G. S. Patterson (Mgr.)
Fidelity Trust Company	Portland	W. S. Wyman	W. P. Deering
Fidelity Trust Company, Branch	Cumberland Mills		L. G. Babb (Mgr.)
Fidelity Trust Company, Branch	Fryeburg		A. D. Merrill (Mgr.)
Fidelity Trust Company, Branch	Harrison		O. C. Robbins (Mgr.)
Fidelity Trust Company, Branch	South Portland		A. G. Whittaker (Mgr.)
Fidelity Trust Company, Branch	South Windham		H. W. Joy (Mgr.)
Fidelity Trust Company, Branch	Westbrook		J. H. Goodrich (Mgr.)
Fidelity Trust Company, Branch	Yarmouth		A. S. Richardson (Mgr.)
First Auburn Trust Company	Auburn	A. H. Cooper	E. L. Wellman
First Auburn Trust Company, Branch	New Auburn		C. A. Miller (Mgr.)
Forest City Trust Company	Portland	E. W. Hannaford	A. B. Taylor
Forest City Trust Company, Branch	Woodfords		J. B. Christian (Mgr.)
Fort Kent Trust Company	Fort Kent	J. Archambault	G. R. Bradbury
Fort Kent Trust Company, Branch	Madawaska		T. D. Dufour (Mgr.)

*Being liquidated

Name	Town	President	Treasurer
Frontier Trust Company	Fort Fairfield	H. T. Powers	A. G. Lockhart
Frontier Trust Company, Branch	Easton		B. A. Carr (Mgr.)
Gardiner Trust Company	Gardiner	R. R. Littlefield	W. M. Wallace
Guilford Trust Company	Guilford	R. W. Davis	J. T. Davidson
Guilford Trust Company, Branch	Greenville		E. W. Vaughan (Mgr.)
Guilford Trust Company, Branch	Jackman		C. P. Sanderson (Mgr.)
Houlton Trust Company	Houlton	O. Gilpatrick	H. H. Dyer
International Trust & Banking Company	Calais	G. R. Gardner	F. W. Hollingdale
Katahdin Trust Company	Patten	H. C. Rowe	G. W. Goodrich
Katahdin Trust Company, Branch	Island Falls		R. R. Stevens (Mgr.)
Lewiston Trust Company	Lewiston	G. W. Lane, Jr.	G. J. Wallingford
Lewiston Trust Company, Branch	Freeport		S. P. Foss (Mgr.)
Lewiston Trust Company, Branch	Lisbon Falls		A. P. McFarland (Mgr.)
Lewiston Trust Company, Branch	Mechanic Falls		H. T. Briggs (Mgr.)
Limestone Trust Company	Limestone	G. P. Hamilton	F. W. Hechler
Lincoln Trust Company	Lincoln	A. Weatherbee	F. R. Linton
Lincoln Trust Company, Branch	Howland		W. H. Linton (Mgr.)
Livermore Falls Trust Company	Livermore Falls	C. H. Sturtevant	C. H. Sturtevant
Lubec Trust & Banking Company	Lubec	R. J. Peacock	F. M. Tucker
Maine Trust & Banking Company	Gardiner	J. S. Maxcy	H. F. Dana
Mars Hill Trust Company	Mars Hill	H. O. Hussey	C. A. Nutter
Merchants Trust & Banking Company	Presque Isle	I. R. Lenfest	P. R. Winslow
Merrill Trust Company	Bangor	H. W. Cushman	G. D. Everett
Merrill Trust Company, Branch	Belfast		R. R. Thompson (Mgr.)
Merrill Trust Company, Branch	Bucksport		P. S. Kennedy (Mgr.)
Merrill Trust Company, Branch	Dexter		C. N. Pierce (Mgr.)
Merrill Trust Company, Branch	Dover-Foxcroft		G. L. Arnold (Mgr.)
Merrill Trust Company, Branch	Jonesport		M. Kelley (Mgr.)
Merrill Trust Company, Branch	Machias		F. T. Higgins (Mgr.)
Merrill Trust Company, Branch	Milo		O. L. Hamlin (Mgr.)
Merrill Trust Company, Branch	Old Town		M. S. Eddy (Mgr.)
Merrill Trust Company, Branch	Orono		R. F. Thompson (Mgr.)
Millinocket Trust Company	Millinocket	W. P. Newman	C. V. Stockwell
Newport Trust Company	Newport	C. E. Smith	F. R. Wiggan
Paris Trust Company	South Paris	P. F. Ripley	I. O. Barrows
Paris Trust Company, Branch	Buckfield		J. Emery (Mgr.)
Pepperell Trust Company	Biddeford	E. L. Morrill	E. A. Goodwin
Rangeley Trust Company	Rangeley	H. A. Furbish	H. B. McCard
Rumford Falls Trust Company	Rumford	E. Pratt	L. M. Irish
Rumford Falls Trust Company, Branch	Dixfield		E. L. Stetson (Mgr.)
Sanford Trust Company	Sanford	W. Batchelder	T. W. Wallace
Security Trust Company	Rockland	H. N. McDougall	E. C. Davis

Name	Town	President	Treasurer
Security Trust Company, Branch	Camden		E. E. Joyce (Mgr.)
Security Trust Company, Branch	Rockport		H. S. Davis (Mgr.)
Security Trust Company, Branch	Union		J. H. Williams (Mgr.)
Security Trust Company, Branch	Vinalhaven		L. W. Sanborn (Mgr.)
Security Trust Company, Branch	Warren		G. D. Gould (Mgr.)
Skowhegan Trust Company	Skowhegan	J. R. McClellan	R. E. Attwood
Skowhegan Trust Company, Branch	Norridgewock		C. A. Moore (Mgr.)
State Trust Company	Augusta	S. J. Hegarty	G. C. Fernald
Stockton Springs Trust Company	Stockton Springs	H. R. Hichborn	S. B. Merrithew
Union Trust Company	Ellsworth	O. W. Tapley	H. H. Higgins
Van Buren Trust Company	Van Buren	P. C. Keegan	L. Y. Violette
Van Buren Trust Company, Branch	Frenchville		B. S. Dufour (Mgr.)
Washburn Trust Company	Washburn	A. J. Beck	L. W. Thompson
Wilton Trust Company	Wilton	F. A. Emery	E. H. Morison
York County Trust Company	York Village	J. W. Simpson	A. M. Bragdon
York County Trust Company, Branch	Kittery		G. D. Boulter (Mgr.)

INSTITUTIONS ORGANIZED UNDER SPECIAL LAWS

Name	Town	President	Treasurer
Portland Morris Plan Bank	Portland	F. L. Rawson	F. L. Rawson
Maine Real Estate Title Co.	Bangor	H. W. Cushman	H. H. Colby
Telephone Workers Credit Union	Portland	N. N. Halpine	Lester C. Ayer
Railroad Workers Credit Union	Portland	H. J. Foster	G. W. Peterson
Provident Loan Company	Portland	Vernon F. West	J. E. Bickford
People's Mutual Loan Association	Portland	Abram Modes	Jacob Cutler
Portland Mutual Loan Association	Portland	Nathan Seigel	Jacob Cox
Northern Finance & Investment Corporation	Bangor	C. J. Bernstein	C. J. Bernstein
*Mutual Loan Society	Lewiston	A. G. Gagnon	A. G. Gagnon
Monroe Loan Society of Maine	Portland	L. A. Stanford	M. B. Mennie
Home Security Company	Fairfield	W. M. Crawford	G. M. Davis
New England Finance Corporation	Portland	Wm. A. Small	E. J. Lennon
Home Finance Company	Portland	S. A. Paul	J. A. Lincoln

*Being liquidated.

Name	Town	President	Secretary
Auburn Loan & Building Association	Auburn	A. H. Conant	R. W. Smith
Augusta Loan & Building Association	Augusta	C. R. Hall	S. J. Hegarty
Bangor Loan & Building Association	Bangor	H. D. Benson	C. A. Weeks
Bar Harbor Loan & Building Association	Bar Harbor	L. A. Austin	H. M. Conners
Belfast Loan & Building Association	Belfast	R. H. Howe	C. W. Wescott
Brunswick Loan & Building Association	Brunswick	W. A. Moody	H. F. Thompson
Bucksport Loan & Building Association	Bucksport	W. H. Gardner	W. R. Beazley
Casco Loan & Building Association	Portland	E. W. Cram	H. J. Sinnett
Central Maine Loan & Building Association	Lewiston	C. F. Getchell	G. J. Wallingford
Cumberland Loan & Building Association	Portland	P. F. Turner	S. W. Johnson
Deering Loan & Building Association	Portland	J. J. Frye	A. L. Chapman
Dexter Loan & Building Association	Dexter	A. P. Abbott	Doris Lane, Asst.
Ellsworth Loan & Building Association	Ellsworth	G. S. Hegerthy	P. D. Tapley
Falmouth Loan & Building Association	Portland	B. M. Clough	E. F. Thompson
Federal Loan & Building Association	Portland	H. F. Merrill	T. A. Sanders
Forest City Loan & Building Association	Portland	J. J. Cunningham	J. B. Kehoe
Gardiner Loan & Building Association	Gardiner	G. W. Heselton	F. A. Danforth
Guilford Loan & Building Association	Guilford	R. W. Davis	F. O. Martin
Hallowell Loan & Building Association	Hallowell	W. H. Perry	A. L. White
Homestead Loan & Building Association	Portland	W. W. Cole	E. S. Anthoine
Kennebunk Loan & Building Association	Kennebunk	W. K. Sanborn	A. W. Meserve
Lewiston Loan & Building Association	Lewiston	W. B. Skelton	L. S. Durgin
Maine Loan & Building Association	Portland	H. T. Hooper	E. L. Small
Mechanic Falls Loan & Building Association	Mechanic Falls	S. L. Hawley	A. A. Woodsum
Old Town Loan & Building Association	Old Town	M. H. Richardson	C. L. Waterhouse
Oxford County Loan & Building Association	South Paris	C. G. Morton	W. L. Gray
Pine State Loan & Building Association	Portland	J. D. Winship	A. E. Anderson
Piscataquis Loan & Building Association	Dover-Foxcroft	R. W. Hughes	G. L. Arnold
Richmond Loan & Building Association	Richmond	W. W. Gardner	H. E. Houdlette
Rockland Loan & Building Association	Rockland	J. A. Jameson	H. O. Gurdy
Sanford Loan & Building Association	Sanford	S. Sugden	B. A. Leavitt
Somerset Loan & Building Association	Skowhegan	J. R. McClellan	C. F. Allen
South Portland Loan & Building Association	South Portland	F. I. Brown	C. G. Cleveland
Waldoboro Loan & Building Association	Waldoboro	H. P. Mason	P. E. Storer
Waterville Loan & Building Association	Waterville	W. H. Bowden	L. E. Thayer
York Loan & Building Association	Biddeford	C. M. Cheney	R. M. Moore

NATIONAL BANKS

For the purpose of showing the total banking assets of the State, the following statement of the national banks of Maine is compiled from the report of the Comptroller of Currency as of June 29, 1929, and June 30, 1930.

June 29, 1929	ASSETS	June 30, 1930
\$76,242,000	Loans and discounts	\$76,460,000
21,000	Overdrafts	13,000
9,821,000	U. S. Government securities	9,189,000
54,216,000	Other bonds, stocks and securities	55,831,000
2,324,000	Banking house, furniture and fixtures	2,349,000
284,000	Other real estate owned	454,000
5,356,000	Reserve with Federal Reserve Bank	5,496,000
6,955,000	Cash and due from banks	9,243,000
430,000	Cutside checks and other cash items	505,000
245,000	Redemption fund and due from U. S. Treasurer	245,000
147,000	Other assets	263,000
\$156,041,000	Total Assets	\$160,048,000
	LIABILITIES	
\$7,220,000	Capital Stock	\$7,370,000
6,815,000	Surplus	7,380,000
5,994,000	Undivided profits-net	5,685,000
1,084,000	Reserves	1,108,000
4,848,000	Circulating notes outstanding	4,824,000
2,547,000	Due to banks	3,305,000
31,208,000	Demand deposits	34,154,000
91,122,000	Time deposits	94,140,000
311,000	United States deposits	220,000
4,889,000	Bills payable and rediscounts	1,858,000
3,000	Other liabilities	4,000
\$156,041,000	Total Liabilities	\$160,048,000

SAVINGS BANKS

The following statement shows the aggregate assets and liabilities of the thirty-three savings banks of the State as of June 29, 1929, and thirty-two savings banks as of June 30, 1930.

June 29, 1929	ASSETS	June 30, 1930
	NOTES, BONDS AND OTHER OBLIGATIONS:	
	PUBLIC FUNDS:	
\$13,757,830.45	United States Government Securities	\$10,553,784.52
2,514,178.75	Dominion of Canada	2,616,065.47
8,762,980.72	Maine State, Counties and Municipalities	8,782,317.98
383,221.30	Other State, Counties and Municipalities	375,461.20
2,863,772.89	Canadian Provinces	3,508,892.06
98,087.50	FEDERAL & JOINT STOCK LAND BANKS	89,725.00
	STEAM RAILROADS (Including Equipments)	
5,683,778.45	In Maine	5,541,408.85
11,613,936.79	Out of Maine	11,260,625.33
	Canadian Railroads	498,477.50
2,278,587.95	TELEPHONE COMPANIES	2,214,446.70
	OTHER PUBLIC UTILITIES:	
5,710,140.33	In Maine	5,545,196.07
18,559,316.62	Out of Maine	17,967,773.68
	CORPORATIONS OTHER THAN UTILITIES:	
6,370,188.75	In Maine	6,509,076.87
409,837.58	Out of Maine	543,913.38
2,626,546.70	GUARANTEED MORTGAGE BONDS	2,671,142.95
	INDUSTRIAL BONDS	94,742.50
764,989.50	BANK STOCK	640,631.50
4,481,309.10	OTHER STOCK	4,528,380.69
	LOANS:	
	ON MORTGAGES OF REAL ESTATE:	
32,487,211.26	In Maine	33,511,747.70
113,203.35	Out of Maine	22,794.00
2,363,894.04	On Collateral	3,067,997.17
415,664.80	To Municipalities	356,061.56
1,789,443.18	To Other Corporations	2,058,423.49
	Personal Loans	23,641.10
191,550.66	ACCEPTANCES	
651,187.69	REAL ESTATE INVESTMENT	711,532.81
194,818.30	FORECLOSURE ACCOUNT	191,193.64
14,920.05	FURNITURE AND FIXTURES	45,418.04
1,773,787.87	CASH ON DEPOSIT	2,536,268.30
384,252.16	CASH ON HAND	375,773.76
403.88	OTHER ASSETS	525.34
\$127,259,040.62		\$126,843,439.16
	LIABILITIES	
\$113,402,073.85	DEPOSITS	\$112,692,133.54
7,601,316.95	RESERVE FUND	7,838,289.83
5,982,429.82	UNDIVIDED PROFITS	6,203,500.29
266,220.00	BILLS PAYABLE	101,450.00
7,000.00	OTHER LIABILITIES	8,065.50
\$127,259,040.62		\$126,843,439.16

TRUST COMPANIES

The following statement shows the aggregate assets and liabilities of the forty-eight trust companies of the State as of June 29, 1929, and forty-seven trust companies as of June 30, 1930.

June 29, 1929	ASSETS	June 30, 1930
\$85,425,015.37	Loans and Discounts	\$84,112,415.65
31,148,539.82	Loans on Mortgages of Real Estate	31,841,624.05
131,252.00	Overdrafts	69,423.18
48,430,932.60	Stocks and Bonds	48,551,860.09
7,337,880.52	United States Securities	5,758,645.30
19,714,464.84	Trust Investments	24,928,249.56
1,753,055.19	Sinking Fund Investments	1,449,868.51
2,412,003.59	Bank Buildings	2,513,273.33
1,161,898.98	Other Real Estate Owned	1,456,314.06
549,255.18	Furniture and Fixtures	739,184.05
2,324,051.00	Due from Banks and Bankers	743,799.32
6,911,047.12	Cash on Deposit	7,772,479.95
3,355,671.32	Cash on Hand	3,834,966.52
740,097.71	Other Assets	453,390.85
\$211,395,165.24	Total Assets	\$214,225,494.42
	LIABILITIES	
\$ 6,655,800.00	Capital Stock	\$6,590,200.00
5,870,100.00	Surplus	5,977,700.00
6,839,896.57	Undivided Profits	7,141,137.45
109,940,294.16	Savings Deposits	110,350,353.65
44,536,710.14	Demand Deposits	46,460,114.37
1,379,542.43	Bank Deposits	1,868,452.51
1,881,930.11	Time Certificates of Deposit	2,616,546.00
2,139,448.17	Demand Certificates of Deposit	1,807,397.22
19,714,464.84	Trust Department	24,928,249.56
1,753,055.19	Sinking Funds for Corporations	1,449,868.51
245,379.60	Unpaid Dividends	220,632.00
1,025,964.97	Due to Banks and Bankers	112,998.77
833,980.75	Treas. and Cert'fd. Checks outstanding	631,418.48
6,717,018.93	Bills Payable	3,166,653.97
1,242,642.99	Notes Rediscounted	825,794.16
618,936.39	Other Liabilities	77,977.77
\$211,395,165.24	Total Liabilities	\$214,225,494.42

LOAN AND BUILDING ASSOCIATIONS

The following statement shows the aggregate assets and liabilities of the thirty-six loan and building associations of the State as of June 29, 1929, and June 30, 1930.

June 29, 1929	ASSETS	June 30, 1930
\$21,207,019.18	Loans on Mortgages of Real Estate	\$22,688,592.22
382,383.30	Loans on Shares	494,737.10
287,000.00	Other Loans	57,627.77
23,130.27	Stocks and Bonds	12,686.52
355,258.19	Real Estate Foreclosure	559,975.14
16,747.60	Furniture and Fixtures	17,053.84
4,045.18	Permanent Expense	2,607.07
304,256.64	Cash on deposit	403,019.84
32,264.54	Cash on Hand	54,571.93
10,954.11	Other Assets	18,511.25
\$22,623,059.01	Total Assets	\$24,309,382.68
	LIABILITIES	
\$17,835,074.77	Accumulated Capital	\$19,504,412.62
867,671.87	Advance Payments	748,610.35
677,703.69	Guaranty Fund	751,322.43
1,615,691.62	Matured Shares	1,689,121.59
2,495.30	Forfeited Shares	10,318.93
201,049.75	Due on Loans	67,174.48
730,552.70	Profits	769,331.83
692,623.04	Bills Payable	767,279.73
196.27	Other Liabilities	1,810.70
\$22,623,059.01	Total Liabilities	\$24,309,382.68

GROWTH OF MAINE SAVINGS BANKS

Year	Number	Reserve Fund	Undivided Profits	Deposits	Assets
1885	54	\$1,292,502	\$ 861,986	\$ 35,111,600	\$ 37,364,395
1890	54	1,954,503	1,092,252	47,781,167	50,901,528
1895	52	2,027,391	921,684	56,376,144	59,365,755
1900	51	2,348,849	1,480,770	67,240,439	71,076,212
1905	51	4,223,378	2,245,334	79,115,189	85,590,105
1910	52	5,436,943	2,596,319	90,265,740	98,402,589
1915	48	6,021,761	2,768,484	97,679,539	106,523,164
1920	43	6,083,177	3,213,379	104,771,854	114,138,164
1925	38	6,374,833	4,445,630	108,715,187	119,617,376
1930	32	7,838,290	6,203,500	112,692,134	126,843,439

GROWTH OF MAINE TRUST COMPANIES

Year	No.	Capital	Surplus and Profits	Time Deposits	Demand Deposits	Assets
1885	1	\$ 100,000	\$ 6,345	\$ 85,702	\$ 237,004	\$ 429,051
1890	10	822,900	156,208	1,252,348	866,224	3,629,896
1895	17	1,400,800	331,775	2,400,765	1,645,847	6,641,587
1900	17	1,601,700	790,008	5,841,354	4,070,919	13,295,403
1905	26	2,275,000	2,011,491	11,396,442	10,097,083	27,984,859
1910	40	3,238,900	3,337,911	21,863,894	14,419,127	46,145,402
1915	46	3,690,400	4,458,782	33,963,496	18,641,721	69,707,168
1920	55	4,939,400	7,798,092	65,441,197	42,280,560	141,723,240
1925	54	5,565,800	9,351,335	81,958,493	37,230,938	161,859,012
1930	47	6,590,200	13,118,837	112,966,900	50,135,964	214,225,494

GROWTH OF MAINE LOAN & BUILDING ASSOCIATIONS

Year	Number	Guaranty Fund	Undivided Profits	Accumulated Capital including Advance Payments	Assets
1887	10	\$ 10	\$ 15,981	\$ 74,900	\$ 93,614
1890	24	975	24,084	590,633	633,059
1895	33	19,145	50,188	2,379,241	2,469,884
1900	33	54,968	59,919	2,726,659	2,862,179
1905	35	74,246	69,041	2,952,316	3,192,474
1910	35	111,670	104,076	3,878,642	4,343,976
1915	37	154,234	157,175	5,117,301	5,957,696
1920	39	268,199	311,206	7,531,163	9,248,961
1925	39	458,140	507,837	13,041,323	16,196,421
1930	36	751,322	769,332	20,253,023	24,309,383

NEW BANKS

One new bank has been organized in Maine during the past two years, the Chapman Bank and Trust Company of Portland, which opened for business May 2, 1929, taking over the assets and liabilities of the Chapman National Bank of that city.

BRANCH BANKS

During the past two years the following branches and agencies have been established under authority granted by the Bank Commissioner:

September 1, 1928, Fidelity Trust Company of Portland, branches at Westbrook, Yarmouth, Cumberland Mills and South Windham.

September 17, 1928, Frontier Trust Company of Fort Fairfield, branch at Easton.

September 29, 1928, First Auburn Trust Company of Auburn, branch at New Auburn.

October 22, 1928, Portland Morris Plan Bank, branch at Lewiston.

November 1, 1928, Augusta Trust Company, branch at Boothbay Harbor.

March 1, 1929, Augusta Trust Company, branch at Hallowell.

July 1, 1929, Augusta Trust Company, agency at National Soldiers' Home.

November 16, 1929, Van Buren Trust Company, branch at Frenchville.

December 19, 1929, Merrill Trust Company of Bangor, branches at Dover-Foxcroft and Milo.

January 10, 1930, Eastern Trust & Banking Company of Bangor, agency at Brownville Junction.

February 1, 1930, Guilford Trust Company, agency at Monson.

INCREASE OF CAPITAL STOCK

During the past two years the bank commissioner has authorized the following banks to increase their capital stock:

July 6, 1928, Portland Morris Plan Bank, \$75,000 to \$100,000.

September 29, 1928, Fort Kent Trust Company \$50,000 to \$65,000.

January 11, 1929, Augusta Trust Company \$300,000 to \$400,000.

June 3, 1929, Fidelity Trust Company, \$400,000 to \$1,000,000.

April 2, 1930, Merchants Trust and Banking Company, \$50,000 to \$100,000.

May 8, 1930, Washburn Trust Company, \$50,000 to \$100,000.

BANK MERGERS

September 1, 1928, the Fidelity Trust Company of Portland acquired the assets and liabilities of the Yarmouth-Fidelity Trust Company of Yarmouth and now operates a branch in Yarmouth.

September 1, 1928, the Fidelity Trust Company of Portland acquired the assets and liabilities of the Westbrook Trust Company of Westbrook, with branches at Cumberland Mills and South Windham, and now operates branches at Westbrook, Cumberland Mills and South Windham.

November 1, 1928, the Augusta Trust Company of Augusta acquired the assets and liabilities of the Boothbay Savings Bank at Boothbay Harbor and now operates a branch at Boothbay Harbor.

November 30, 1928, the Thomaston Savings Bank was merged with the Georges National Bank of Thomaston and ceased to operate as a state institution.

March 1, 1929, the Augusta Trust Company of Augusta acquired the assets and liabilities of the Hallowell Trust and Banking Company and now operates a branch at Hallowell.

December 19, 1929, the Merrill Trust Company of Bangor acquired the assets and liabilities of the Kineo Trust Company at Dover-Foxcroft, including its Milo branch and Brownville Junction agency, and now operates branches at Dover-Foxcroft and Milo.

June 30, 1930, the Topsham and Brunswick 25c Savings Bank of Brunswick was liquidated, the depositors receiving full amount of their deposits and an extra dividend of 17%. The assets of this bank were purchased and its liabilities assumed by the Brunswick National Bank.

BATH LOAN AND BUILDING ASSOCIATION

Liquidation of this association by the Receivers, the Bath Trust Company, is necessarily slow, but is proceeding in a most satisfactory manner. A sixth dividend of 10%, making 60% to date, was paid to shareholders on June 2, 1930, and with some improvement in real estate conditions it seems reasonable to believe that shareholders will ultimately receive 100%.

WALDO TRUST COMPANY

Receivers James B. Perkins and T. Frank Parker have done excellent work in liquidating the affairs of this bank under the able direction of Chief Justice William R. Pattangall of the Supreme Court. The Receivers report that up to May 2, 1930, savings depositors had been paid 85% and demand depositors 40% of their claims. There are some assets still remaining and when these have been converted into cash additional dividends will be paid to savings and demand depositors, the exact amount of which cannot be definitely determined at this time.

IN GENERAL

No industry, no business, no line of endeavor is of more vital importance to the prosperity and happiness of the people of our state than our banking institutions. They furnish secure depositories for the savings of our people, banking facilities for the development and conduct of our agricultural, commercial and industrial enterprises, and the means to enable many individuals to own homes. Approximately 29% of the savings deposits of trust companies, 30% of the deposits of savings banks and practically all funds of loan and building associations are loaned on local real estate mortgages.

The banking facilities of Maine are afforded by 47 trust companies with 53 branches and 12 agencies and resources of \$214,225,494; 52 national banks with resources of \$160,048,000; 32 savings banks with resources of \$126,843,439 and 36 loan and building associations with resources of \$24,309,382, a total of \$525,426,315. Deposits in these institutions amount to \$429,556,142. Thirty years ago, at the beginning of the present century, the total resources of all banking institutions in Maine amounted to \$134,000,000, with deposits of \$103,000,000. There has been no failure of any bank in Maine for more than three years.

Some of our institutions have availed themselves of opportunities to enlarge their spheres of usefulness by extending to smaller communities banking facilities and service equal to those enjoyed by citizens of larger towns and cities; and in several instances have been helpful in correcting unsatisfactory conditions, with results beneficial to the interests of the people in the communities served.

Banking institutions are contributing liberally to the financial support of our state and municipal governments through franchise and capital stock taxes. During the past year trust companies paid \$497,000, savings banks \$246,000 and national banks \$196,000, and these amounts, with taxes paid direct to local municipalities, total more than \$1,000,000.

During the past year material progress has been made toward increasing the scope and efficiency of departmental examinations and rendering better service to the institutions supervised. An increase in funds appropriated by the 1929 legislature has made possible an increase in the number of examiners, and it is hoped the next legislature will authorize a further increase so that this policy can be continued until examiners receive salaries commensurate with their duties and responsibilities and all banks have the benefit of two examinations a year.

Twenty-three years ago the legislature enacted a law limiting the amount of capital stock a trust company may have to \$1,000,000. At that time the largest trust company had deposits of \$4,000,000. At the present time two trust companies have deposits in excess of \$20,000,000 each and others are approaching that figure. It would seem that the next legislature might properly consider increasing or removing the statutory limitation so that institutions may give their depositors the benefit of additional security afforded by increased capital investment.

The present law requires each savings bank, trust company and loan and building association to publish a statement of its condition following an examination by the banking department. I would suggest that this law be amended so that institutions may publish statements as reported to the Commissioner on dates called for, which would conform to national bank practices.

A savings bank may now loan 60% of its deposits on real estate mortgages with no limitation of amount that can be loaned to one person or on one mortgage. Loan and building

associations are also without restrictions in the size of individual loans. I would suggest that maximum limits be established, based on percentage of deposits in savings banks and of capital dues in loan and building associations.

A trust company may now loan an amount equal to 25% of its capital, surplus and undivided profits to one individual, firm or corporation. I would suggest this limit be reduced, except on loans to municipalities in Maine.

The funds of loan and building associations are invested almost entirely in real estate mortgages and any borrowing of large sums of money would appear to be contrary to sound policies and not in harmony with the loan and building plan. I would suggest a statutory limitation of the amount an association may borrow.

Adequate capital is one of the fundamental requirements in the organization and development of any sound business, and I would suggest an amendment to the law, which would establish a minimum paid in capital requirement in the organization of a trust company of \$50,000 with a paid in surplus of not less than 25%.

Consideration may well be given to the desirability of increasing the minimum amount of the surety bond which each treasurer is required to furnish, from \$15,000 to \$25,000.

BLUE SKY DIVISION

Work in this division has been unusually active in recent months, apparently the natural result of a stock market slump, when security buyers, particularly those who have been speculating in equities, suddenly find their holdings have greatly depreciated in market value. This has led to numerous complaints of misrepresentation which have been investigated and where evidence warranted summary action has resulted.

During the past year, 23 dealers applications were refused, withdrawn or abandoned, and \$89,000,000 of securities barred from sale in the state. 13 dealers' and 59 salesman's registrations were suspended, of which 4 dealers and 16 salesmen were reinstated. 28 warrants were obtained, resulting in 13 arrests and convictions, and the recovery of \$99,100 for our citizens. Several warrants are now outstanding against persons whose whereabouts are unknown.

While much good has been accomplished under the present law, I am convinced that some amendments are necessary to insure the greatest measure of protection for investors.

The exemption, which allows a corporation to sell its stock to its own stockholders without registration or consent of the commissioner, should be eliminated, and definition of the term "securities" should be broadened.

Wider discretionary authority given the commissioner would be of great assistance in prohibiting the sale of objectionable securities, where actual fraud does not appear.

I would suggest that authority given the commissioner to appoint an assistant commissioner to have immediate charge of investigations and examinations, and to employ at times more than one examiner, would be helpful in attaining the highest degree of efficiency.

Applicants for registration as dealers, except renewal applications should be required to pay filing fees to help defray costs of investigations, and it would be helpful if the commissioner be given specific authority to make, or cause to be made, such examination of a corporation issuing securities, as he deems necessary to determine whether or not they are proper securities to be offered in the state, examinations to be made at the expense of the corporation issuing, or the dealer offering, the securities.

SMALL LOAN AGENCIES

Reduction in the rate of interest which small loan agencies are allowed to charge, from $3\frac{1}{2}\%$ to 3% a month, in conformity to an Act of the 1929 Legislature, has not resulted in any decline in this business. As compared with two years ago, the number of licensed agencies has increased from 34 to 42, and the amount of loans outstanding from \$1,100,000 to \$1,650,000. While these agencies are not under the direct supervision of the department, the commissioner is authorized to investigate their loans and business for the purpose of discovering any violation of the law.

SANGER N. ANNIS,
Bank Commissioner.

TRUST COMPANIES—June 30, 1930

ASSETS

	Loans and Discounts	Loans on Mortgages of Real Estate	Overdrafts	Stocks and Bonds	United States Securities
Aroostook Trust Company	\$1,107,982.37	\$481,203.74	\$ 1,550.09	\$ 914,260.35	\$ 77,671.88
Ashland Trust Company	226,654.35	124,580.02	82.05	165,621.75	28,500.00
Augusta Trust Company	8,009,104.60	3,006,970.92	8,109.29	4,699,109.84	193,098.10
Bar Harbor Banking & Trust Company	2,213,007.16	1,038,629.17	12,431.11	970,035.83	84,273.97
Bath Trust Company	744,359.21	124,925.14	71.87	1,809,826.93	
Casco Mercantile Trust Company	6,719,751.20	3,039,113.75	222.00	1,943,497.28	1,230,400.01
Chapman Bank & Trust Company	5,181,260.28	905,272.66	410.15	920,182.25	18,000.00
Corinna Trust Company	65,814.79	17,037.65			
Danforth Trust Company	232,290.18	79,735.20		227,511.55	5,370.00
Eastern Trust & Banking Company	4,316,954.59	929,653.42	878.11	2,334,283.35	447,075.64
Fairfield Savings & Trust Company	249,444.47	439,907.53	166.46	315,210.34	2,000.00
Federal Trust Company	1,250,982.13	201,271.71	451.86	178,121.83	
Fidelity Trust Company	13,296,689.97	3,506,127.88	471.39	8,127,029.67	363,000.00
First Auburn Trust Company	1,460,983.20	999,000.18	9,450.56	883,019.25	12,544.43
Forest City Trust Company	1,184,402.54	273,978.33	77.45	265,997.42	
Fort Kent Trust Company	606,575.89	273,930.22	1,408.88	38,648.09	594.91
Frontier Trust Company	840,822.22	273,204.81	6,987.51	28,462.09	
Gardiner Trust Company	482,729.51	323,230.33	55.84	313,085.71	
Guilford Trust Company	978,285.21	504,890.29	986.94	1,429,833.70	127,458.48
Houlton Trust Company	1,225,979.58	480,769.21		466,572.91	22,220.17
International Trust & Banking Company	475,291.88	222,931.78		913,225.27	
Katahdin Trust Company	506,839.26	96,123.34	81.33	178,438.75	
Lewiston Trust Company	3,760,970.72	2,816,958.51	140.97	1,131,482.01	
Limestone Trust Company	185,815.33	152,896.69	1,995.82	214,488.50	6,925.00
Lincoln Trust Company	272,164.76	254,203.06	558.76	415,213.12	
Livermore Falls Trust Company	542,197.20	455,320.41	276.58	1,046,053.45	
Lubec Trust & Banking Company	177,602.82	40,928.36	126.11	636,855.03	9,900.00
Maine Trust & Banking Company	376,395.90	167,780.08	1,488.76	1,115,374.65	
Mars Hill Trust Company	240,503.49	205,953.96	1,132.90	286,159.65	850.00
Merchants' Trust & Banking Company	573,729.13	129,249.27	126.04	146,273.70	
Merrill Trust Company	12,744,125.18	3,172,128.72	9,440.91	5,223,189.99	2,429,808.84
Millinocket Trust Company	769,413.59	478,100.62	603.42	325,593.29	143,000.00
Newport Trust Company	190,255.82	116,592.69	5.94	206,750.75	

Paris Trust Company	800,012.21	221,704.23	2,482.00	269,387.62	20,112.50
Pepperell Trust Company	355,142.41	550,613.00		232,904.62	58,300.00
Rangeley Trust Company	315,335.21	258,644.67		380,422.25	
Rumford Falls Trust Company	2,709,282.91	1,487,686.99	1,290.78	1,446,091.31	
Sanford Trust Company	877,373.05	374,361.80	1,433.91	777,630.71	90,234.38
Security Trust Company	2,350,586.86	321,181.77	16.66	1,225,945.47	212,729.17
Skowhegan Trust Company	641,828.87	207,394.53	491.69	719,296.97	
State Trust Company	890,861.31	790,985.39	49.70	2,375,829.66	105,906.25
Stockton Springs Trust Company	25,628.39	15,290.29		175,863.20	
Union Trust Company	1,196,125.64	681,854.55	415.96	1,627,686.65	67,171.57
Van Buren Trust Company	511,706.79	248,375.54	808.73	25,210.03	
Washburn Trust Company	310,048.24	115,647.33	6.39	105,667.50	1,500.00
Wilton Trust Company	849,701.86	588,796.75	49.07	851,103.63	
York County Trust Company	1,069,423.07	671,496.56	2,589.19	469,412.17	
	\$84,112,415.65	\$31,841,624.05	\$69,423.18	\$48,551,860.09	\$5,758,645.30

TRUST COMPANIES—Continued

	Trust Investments	Sinking Funds Investments	Bank Buildings	Other Real Estate Owned	Furniture and Fixtures
Aroostook Trust Company	\$ 67,730.43		\$ 10,000.00	\$ 32,991.76	\$ 7,550.47
Ashland Trust Company			2,494.80	8,137.92	1,158.92
Augusta Trust Company	1,421,265.57	10,288.78	331,612.98	133,594.36	40,000.00
Bar Harbor Banking & Trust Company	225,789.54				38,756.39
Bath Trust Company	217,288.90		1.00	1.00	
Casco Mercantile Trust Company	925,013.30		238,148.80	32,020.07	12,146.90
Chapman Bank & Trust Company				65,338.48	190,034.20
Corinna Trust Company				1,106.20	4,358.80
Danforth Trust Company			7,500.00		2,908.00
Eastern Trust & Banking Company	2,650,199.57		354,464.73	142,979.14	24,190.91
Field Savings & Trust Company	3,115.00		26,080.95	9,469.62	3,809.33
Federal Trust Company			51,000.00	3,540.38	12,200.80
Fidelity Trust Company	11,828,051.36	1,439,579.73	179,266.79	84,150.33	15,000.00
First Auburn Trust Company	60,878.74		89,855.32	4,883.49	9,530.48
Forest City Trust Company				95,351.53	58,149.28
Fort Kent Trust Company	21,616.03		6,490.35	36,228.08	8,986.26
Frontier Trust Company	162.81		30,800.00	25,720.52	
Gardiner Trust Company			26,177.12		11,023.93
Guilford Trust Company	18,522.68		16,848.67		10,653.35
Houlton Trust Company	27,576.88		120,000.00	37,202.27	
International Trust & Banking Company	2,000.00		10,000.00	34,442.80	5,000.00
Katahdin Trust Company			9,317.42	36,425.95	3,600.42
Lewiston Trust Company	870,123.06			107,176.95	
Limestone Trust Company				17,326.39	4,990.50
Lincoln Trust Company			6,000.00	565.00	9,246.67
Livermore Falls Trust Company	10,617.75		47,292.00	6,000.00	
Lubec Trust & Banking Company			4,290.00		2,692.53
Maine Trust & Banking Company	156,767.86				13,000.00
Mars Hill Trust Company			6,000.00	4,324.90	
Merchants Trust & Banking Company			16,000.00	25,866.53	3,207.60
Merrill Trust Company	5,346,191.59		467,558.37	314,092.87	113,082.36
Millinocket Trust Company			36,656.86	6,738.15	5,187.24
Newport Trust Company			16,250.00		
Paris Trust Company	13,751.58		3,469.97		16,279.43
Pepperell Trust Company	6,255.82		38,000.00	56,600.00	

Rangley Trust Company	38,279.51		34,149.70		10,473.95
Rumford Falls Trust Company	81,874.60		41,370.48	60,328.18	11,259.71
Sanford Trust Company	333,495.92		12,412.03		1,736.79
Security Trust Company	186,031.94		60,000.00	13,648.87	357.50
Skowhegan Trust Company	5,134.55		20,000.00	500.00	15,000.00
State Trust Company	105,350.77		87,406.98	1,000.00	6,151.50
Stockton Springs Trust Company			3,400.00	248.00	1,030.00
Union Trust Company	4,786.88		2,675.01	2,612.63	14,281.20
Van Buren Trust Company			31,500.00	40,217.49	10,841.30
Washburn Trust Company			16,564.71	9,064.20	5,487.67
Wilton Trust Company	293,712.37		6,896.12		
York County Trust Company	6,664.55		45,322.17	6,420.00	35,819.66
	\$24,928,249.56	\$1,449,868.51	\$2,513,273.33	\$1,456,314.06	\$739,184.05

TRUST COMPANIES—Continued

	Due from Banks and Bankers	Cash on Deposit	Cash on Hand	Other Assets	Total Assets
Aroostook Trust Company	\$ 13.52	\$ 119,119.84	\$ 64,931.35		\$2,885,005.80
Ashland Trust Company		24,333.21	7,651.33		589,214.35
Augusta Trust Company	1,872.59	229,034.88	321,512.67		18,405,574.58
Bar Harbor Banking & Trust Company		265,306.42	67,648.08		4,915,868.67
Bath Trust Company		139,354.99	44,050.65		3,079,859.69
Casco Mercantile Trust Company	87,464.48	1,056,180.97	440,936.64	87,085.98	15,811,981.38
Chapman Bank & Trust Company	1,937.96	299,560.52	240,413.60	14,591.75	7,837,001.85
Corinna Trust Company		495.18	459.80		89,272.42
Danforth Trust Company		26,240.14	4,479.08	33.98	586,068.13
Eastern Trust & Banking Company		460,684.44	216,351.70	13,415.20	11,891,130.80
Fairfield Savings & Trust Company	56,977.14	44,026.56	20,744.65		1,170,952.05
Federal Trust Company		57,130.50	56,247.05		1,810,946.26
Fidelity Trust Company	429,288.26	1,372,873.02	581,879.68	297,868.53	41,521,276.61
First Auburn Trust Company	19,693.01	96,776.76	93,497.79		3,740,113.21
Forest City Trust Company		105,375.74	89,830.30	29,987.78	2,103,150.37
Fort Kent Trust Company	5,111.19	34,240.02	12,292.84	473.53	1,016,596.29
Frontier Trust Company		40,603.35	32,089.55		1,283,852.86
Gardiner Trust Company		40,269.22	21,855.18		1,218,426.84
Guilford Trust Company		155,623.98	34,892.90		3,277,996.20
Houlton Trust Company		101,745.57	43,251.48	12,337.96	2,527,656.03
International Trust & Banking Company		24,686.15	48,943.84	221.46	1,736,743.18
Katahdin Trust Company		29,418.56	12,976.74		873,221.77
Lewiston Trust Company	34,227.28	206,647.46	236,538.18		9,164,265.14
Limestone Trust Company		17,425.51	10,081.98		611,945.72
Lincoln Trust Company		20,605.85	24,920.82		1,003,478.04
Livermore Falls Trust Company		71,262.10	36,460.41		2,215,479.90
Lubec Trust & Banking Company	2,367.51	80,783.41	15,150.65		970,696.42
Maine Trust & Banking Company		5,204.06	16,732.87		1,852,744.18
Mars Hill Trust Company	1,174.04	49,314.74	9,338.97		804,752.65
Merchants Trust & Banking Company	3,405.00	46,915.69	36,106.39	5,646.06	986,525.41
Merrill Trust Company	55,000.00	965,924.71	386,417.06		31,226,960.90
Millinocket Trust Company		47,904.91	15,778.45		1,828,976.53
Newport Trust Company		6,805.75	8,857.30	572.97	546,091.22
Paris Trust Company		78,064.51	14,144.59		1,439,408.64
Pepperell Trust Company		19,103.77	23,701.69		1,340,621.31

Rangeley Trust Company		39,575.69	20,656.39		1,097,537.37
Rumford Falls Trust Company	12,398.23	239,746.81	66,581.80		6,157,911.80
Sanford Trust Company		151,822.91	19,205.47		2,639,706.97
Security Trust Company	32,369.11	239,087.66	146,449.46		4,788,404.47
Skowhegan Trust Company		42,049.84	37,702.24		1,689,398.69
State Trust Company		150,374.27	62,823.97		4,576,739.80
Stockton Springs Trust Company		10,720.14	2,518.09		234,698.11
Union Trust Company		183,805.11	65,722.24	1,155.65	3,848,293.09
Van Buren Trust Company		93,970.15	41,844.81		1,004,474.84
Washburn Trust Company	500.00	55,803.72	11,346.89		631,636.65
Wilton Trust Company		172,832.45	20,930.72		2,784,022.97
York County Trust Company		53,648.71	48,018.18		2,408,814.26
	\$743,799.32	\$7,772,479.95	\$3,834,966.52	\$453,390.85	\$214,225,494.42

TRUST COMPANIES—June 30, 1930

LIABILITIES

	Capital Stock	Surplus	Undivided Profits	Savings Deposits	Demand Deposits
Aroostook Trust Company.....	\$ 125,000.00	\$ 125,000.00	\$ 114,580.47	\$1,355,089.26	\$ 709,626.66
Ashland Trust Company.....	50,000.00	30,000.00	40,954.09	273,246.11	153,828.82
Augusta Trust Company.....	400,000.00	400,000.00	824,177.66	12,293,898.63	2,770,299.39
Bar Harbor Banking & Trust Company.....	200,000.00	500,000.00	69,259.91	2,230,489.01	1,321,614.70
Bath Trust Company.....	100,000.00	100,000.00	273,062.67	1,534,688.77	685,057.42
Casco Mercantile Trust Company.....	500,000.00	325,000.00	524,537.01	8,984,895.59	4,057,268.98
Chapman Bank & Trust Company.....	400,000.00	100,000.00	118,353.30	4,002,381.66	1,628,682.06
Corinna Trust Company.....	25,000.00	12,500.00	5,772.42		
Danforth Trust Company.....	50,000.00	25,000.00	19,080.09	307,273.76	149,488.86
Eastern Trust & Banking Company.....	175,000.00	175,000.00	1,000,003.62	4,713,097.41	2,908,400.58
Fairfield Savings & Trust Company.....	50,000.00	25,000.00	15,052.35	964,679.20	104,545.32
Federal Trust Company.....	150,000.00	100,000.00	15,174.42	823,665.71	454,212.54
Fidelity Trust Company.....	1,000,000.00	1,000,000.00	1,045,502.26	13,602,871.46	9,156,122.96
First Auburn Trust Company.....	150,000.00	75,000.00	165,527.84	2,215,185.45	659,356.41
Forest City Trust Company.....	150,000.00	40,000.00	7,297.37	1,120,054.10	719,643.37
Fort Kent Trust Company.....	50,000.00	50,000.00	11,668.58	562,108.98	203,306.70
Frontier Trust Company.....	50,000.00	50,000.00	61,471.85	549,685.88	341,087.10
Gardner Trust Company.....	100,000.00	37,000.00	18,000.65	498,939.31	328,342.33
Guilford Trust Company.....	100,000.00	100,000.00	304,934.13	2,129,789.31	620,715.01
Houlton Trust Company.....	95,800.00	100,000.00	34,280.35	1,545,704.92	538,590.96
International Trust & Banking Company.....	50,000.00	25,000.00	73,746.47	1,171,499.29	301,024.17
Katahdin Trust Company.....	55,000.00	45,000.00	25,835.09	461,456.03	260,897.84
Lewiston Trust Company.....	75,000.00	300,000.00	249,825.59	5,390,028.46	2,113,188.49
Limestone Trust Company.....	50,000.00	25,000.00	6,177.31	336,224.03	191,922.39
Lincoln Trust Company.....	25,000.00	25,000.00	56,155.62	606,154.62	290,365.55
Livermore Falls Trust Company.....	50,000.00	100,000.00	140,855.54	1,519,500.23	316,194.03
Lubec Trust & Banking Company.....	25,000.00	25,000.00	104,868.37	525,403.17	287,955.78
Maine Trust & Banking Company.....	100,000.00	50,000.00	105,183.47	1,220,327.01	216,355.50
Mars Hill Trust Company.....	50,000.00	50,000.00	45,475.80	370,905.62	264,696.02
Merchants Trust & Banking Company.....	50,000.00	25,000.00	22,602.99	402,627.53	464,628.89
Merrill Trust Company.....	1,000,000.00	800,000.00	149,274.94	15,127,866.68	7,553,886.07
Millinocket Trust Company.....	50,000.00	50,000.00	165,341.21	1,074,180.91	467,894.41
Newport Trust Company.....	25,000.00	12,500.00	59,633.54	325,626.71	117,516.04

Paris Trust Company	50,000.00	50,000.00	39,201.32	658,237.34	408,671.53
Pepperell Trust Company	25,000.00	50,000.00	31,217.21	1,033,969.55	161,142.89
Rangeley Trust Company	50,000.00	100,000.00	14,043.25	617,040.99	217,728.39
Rumford Falls Trust Company	200,000.00	200,000.00	319,266.66	3,909,173.66	772,135.76
Sanford Trust Company	100,000.00	100,000.00	87,225.66	1,434,465.31	498,100.36
Security Trust Company	100,000.00	100,000.00	166,275.21	3,137,455.45	1,024,651.51
Skowhegan Trust Company	50,000.00	50,000.00	48,236.15	1,240,404.48	248,585.63
State Trust Company	100,000.00	100,000.00	212,665.62	3,408,156.61	614,236.82
Stockton Springs Trust Company	25,000.00	13,500.00	3,322.72	138,347.81	49,182.29
Union Trust Company	100,000.00	100,000.00	175,398.05	2,472,887.81	825,204.22
Van Buren Trust Company	50,000.00	25,000.00	17,009.43	677,742.22	180,655.05
Washburn Trust Company	84,400.00	42,200.00	12,788.29	246,696.19	180,744.54
Wilton Trust Company	50,000.00	100,000.00	102,726.63	1,684,725.44	414,923.02
York County Trust Company	80,000.00	45,000.00	38,094.27	1,451,505.98	507,518.01
	\$6,590,200.00	\$5,977,700.00	\$7,141,137.45	\$110,350,353.65	\$46,460,114.37

TRUST COMPANIES
LIABILITIES—Continued

	Bank Deposits	Time Certificates of Deposit	Demand Certificates of Deposit	Trust Department	Sinking Funds for Corporations	Unpaid Dividends	Due to Banks and Bankers
Aroostook Trust Company		\$371,329.14	\$ 8,370.93	\$ 67,730.43		\$ 6,000.00	
Ashland Trust Company			17,754.56			2,000.00	
Augusta Trust Company		40,000.00		1,421,265.57	\$10,288.78	320.00	\$82,951.99
Bar Harbor Banking & Trust Co.			158,876.42	225,789.54			
Bath Trust Company	251.22	142,385.70		217,288.90		9,000.00	
Casco Mercantile Trust Company	82,983.46	281,780.53	42,849.65	925,013.30		25,025.00	9,621.39
Chapman Bank & Trust Company		159,716.07	13,600.00				7,488.60
Corinna Trust Company						2,000.00	
Danforth Trust Company							
Eastern Trust & Banking Company	174,330.42	84,919.95		2,650,199.57			
Fairfield Savings & Trust Company		5,390.71	31.95	3,115.00		25.00	
Federal Trust Company		74,154.40				4,500.00	
Fidelity Trust Company	1,337,051.83	356,880.06	564,131.26	11,828,051.36	1,439,579.73	42,485.00	2,074.53
First Auburn Trust Company	42,227.81		63,081.73	60,878.74			
Forest City Trust Company		31,000.00					
Fort Kent Trust Company			5,000.00	21,616.03			
Frontier Trust Company		150,255.27		162.81		3,000.00	
Gardiner Trust Company						3,000.00	
Guilford Trust Company				18,522.68		54.00	
Houlton Trust Company	1,514.26		79,358.20	27,576.88		510.00	
International Trust & Banking Co.			11,328.93	2,000.00		1,116.00	
Katahdin Trust Company		12,527.85	8,250.00			2,750.00	
Lewiston Trust Company	1,724.42		108,310.60	870,123.06			
Limestone Trust Company						1,548.00	
Lincoln Trust Company						102.00	
Livermore Falls Trust Company			42,589.01	10,617.75		1,930.00	
Lubec Trust & Banking Co.			736.00				
Maine Trust & Banking Co.				156,767.86			
Mars Hill Trust Company			23,125.00				
Merchants Trust & Banking Co.			21,500.00			96.00	
Merrill Trust Company	194,558.08	864,365.32	1,753.21	5,346,191.59		100,000.00	
Millinocket Trust Company			20,000.00			1,560.00	
Newport Trust Company		5,000.00	364.93				

Paris Trust Company	15,176.52		59,385.19	13,751.58		120.00	
Pepperell Trust Company		5,000.00		6,255.82		750.00	
Rangleley Trust Company			234.22	38,279.51			
Rumford Falls Trust Company			153,582.00	81,874.60			
Sanford Trust Company			78,878.01	333,495.92			
Security Trust Company			53,109.87	186,031.94		5,010.00	10,862.26
Skowhegan Trust Company		5,000.00		5,134.55			
State Trust Company	18,634.49	5,000.00		105,350.77			
Stockton Springs Trust Company		5,000.00				240.00	
Union Trust Company		16,841.00	30,919.87	4,786.88		7,278.00	
Van Buren Trust Company			46,943.52				
Washburn Trust Company			64,637.13			153.00	
Wilton Trust Company			128,695.03	293,712.37			
York County Trust Company				6,664.55		60.00	
	\$1,868,452.51	\$2,616,546.00	\$1,807,397.22	\$24,928,249.56	\$1,449,868.51	\$220,632.00	\$112,998.77

TRUST COMPANIES
LIABILITIES—Concluded

	Treasurer's and Certified Checks	Bills Payable	Notes Redis- counted	Other Liabilities	Total Liabilities
Aroostook Trust Company	\$ 2,278. 91				\$2,885,005. 80
Ashland Trust Company	1,430. 77	20,000. 00			589,214. 35
Augusta Trust Company	62,372. 56	100,000. 00			18,405,574. 58
Bar Harbor Banking & Trust Company	9,839. 09	200,000. 00			4,915,868. 67
Bath Trust Company	3,790. 87			14,334. 14	3,079,859. 69
Casco Mercantile Trust Company	53,006. 47				15,811,981. 38
Chapman Bank & Trust Company	73,296. 35	650,055. 65	683,428. 16		7,837,001. 85
Corinna Trust Company		46,000. 00			89,272. 42
Danforth Trust Company		33,000. 00			586,068. 13
Eastern Trust & Banking Company	2,239. 28			225. 42	11,891,130. 80
Fairfield Savings & Trust Company	3,112. 52			7,939. 97	1,170,952. 05
Federal Trust Company	13,239. 19	176,000. 00			1,810,946. 26
Fidelity Trust Company	92,132. 60			54,343. 56	41,521,276. 61
First Auburn Trust Company	8,855. 23	300,000. 00			3,740,113. 21
Forest City Trust Company	5,135. 53	30,000. 00			2,103,150. 37
Fort Kent Trust Company	1,530. 00	10,000. 00	101,366. 00		1,016,596. 29
Frontier Trust Company	28,139. 95	50,000. 00			1,283,852. 86
Gardiner Trust Company	4,144. 55	229,000. 00			1,218,426. 84
Guilford Trust Company	3,981. 07				3,277,996. 20
Houlton Trust Company	4,401. 46	100,000. 00			2,527,656. 03
International Trust & Banking Company	11. 17	100,000. 00		1,017. 15	1,736,743. 18
Katahdin Trust Company	1,504. 96				873,221. 77
Lewiston Trust Company	56,064. 52				9,164,265. 14
Limestone Trust Company	1,073. 99				611,945. 72
Lincoln Trust Company	700. 25				1,003,478. 04
Livermore Falls Trust Company	3,793. 34	30,000. 00			2,215,479. 90
Luhec Trust & Banking Company	1,733. 10				970,696. 42
Maine Trust & Banking Company	4,110. 34				1,852,744. 18
Mars Hill Trust Company	550. 21				804,752. 65
Merchants Trust & Banking Company	70. 00				986,525. 41
Merrill Trust Company	89,065. 01				31,226,960. 90
Millinocket Trust Company					1,828,976. 53

Newport Trust Company.....	450.00				546,091.22
Paris Trust Company.....	3,865.16	100,000.00	41,000.00		1,439,408.64
Pepperell Trust Company.....	2,285.84	25,000.00			1,340,621.31
Rangeley Trust Company.....	211.01	60,000.00			1,097,537.37
Rumford Falls Trust Company.....	37,279.12	484,600.00			6,157,911.80
Sanford Trust Company.....	7,541.71				2,639,706.97
Security Trust Company.....	5,008.23				4,788,404.47
Skowhegan Trust Company.....	2,037.88	40,000.00			1,689,398.69
State Trust Company.....	12,695.49				4,576,739.80
Stockton Springs Trust Company.....	105.29				234,698.11
Union Trust Company.....	2,977.26	112,000.00			3,848,293.09
Van Buren Trust Company.....	7,124.62				1,004,474.84
Washburn Trust Company.....	17.50				631,636.65
Wilton Trust Company.....	9,240.48				2,784,022.97
York County Trust Company.....	8,855.60	270,998.32		117.53	2,408,814.26
	\$631,418.48	\$3,166,653.97	\$825,794.16	\$77,977.77	\$214,225,494.42

SAVINGS BANKS—June 30, 1930

ASSETS

	United States Government Securities	Dominion of Canada	Public Funds (In Maine)	Public Funds (Out of Maine)	Canadian Provinces	Federal and Land Bk. Bonds	Steam Rail- road Bonds (In Maine)
Androscoggin Co. Savings Bank	\$ 485,733.62	\$ 157,911.72	\$ 323,150.00		\$ 196,928.25		\$ 236,375.00
Auburn Savings Bank	38,154.00	24,625.00	26,698.00		59,228.65		161,940.00
Augusta Savings Bank	558,100.00	103,000.00	877,630.43	41,500.00	366,164.64		831,118.75
Bangor Savings Bank	978,725.78	519,764.00	1,041,579.06	24,095.00	320,811.45		378,707.35
Bath Savings Institution	114,414.34	221,612.50	363,222.94	46,127.20	246,884.90		397,627.50
Bethel Savings Bank	48,795.26		141,305.00	11,286.00	40,673.50		32,662.50
Biddeford Savings Bank	519,957.17		635,841.50		19,768.00		70,925.00
Brewer Savings Bank	166,466.90		45,881.75				31,420.00
Brunswick Savings Institution	45,000.00	14,700.00	32,800.00		72,875.00		127,122.50
Eastport Savings Bank	89,740.96	5,000.00	122,416.15		4,662.50		56,968.75
Franklin Co. Sav. Bk., Farmington	9,986.00		519,291.90		9,897.40	10,000.00	113,090.00
Gardiner Savings Institution	111,437.50	316,893.75	72,854.30		267,470.00		247,990.50
Gorham Savings Bank	167,375.60		23,987.50		9,925.00		21,725.00
Houlton Savings Bank	2,838.00	20,732.50	99,287.20	36,615.00		10,000.00	103,453.75
Kennebec Savings Bank, Augusta	220,886.44	26,595.00	37,642.00	45,823.00			128,500.00
Kennebunk Savings Bank			56,061.10	5,000.00			66,655.25
Kingfield Savings Bank	750.00						3,000.00
Machias Savings Bank	245,000.00		292,829.10	9,825.00	9,000.00		16,365.00
Maine Savings Bank, Portland	4,371,154.77	395,062.50	1,806,342.50		47,232.67		472,750.00
Mechanics' Savings Bank, Auburn	1,121.75						61,845.50
Norway Savings Bank			14,800.00		32,962.50	4,750.00	80,922.50
Penobscot Savings Bank, Bangor	97,000.00	247,937.00	901,856.00		297,741.00		378,714.00
Peoples Savings Bank, Lewiston	26,412.50		41,551.80	17,000.00	9,975.00		248,080.00
Phillips Savings Bank	5,250.67						39,887.50
Piscataquis Sav. Bk., Dover-Foxcroft	47,781.46		125,425.85		14,675.00		74,420.00
Portland Savings Bank	1,660,563.43	519,962.50	843,363.90		1,168,366.60		252,200.00
Rockland Savings Bank	19,210.09		22,000.00		74,725.00	19,500.00	155,382.50
Saco & Biddeford Savings Inst.	93.04			9,828.00		36,475.00	213,997.50
Skowhegan Savings Bank	137,100.00		98,600.00		192,000.00		245,400.00
South Paris Savings Bank	9,735.24	7,969.00	35,600.00	19,875.00			75,622.50
Waterville Savings Bank	375,000.00	34,300.00	130,300.00	108,487.00	37,000.00	9,000.00	155,175.00
York County Sav. Bank, Biddeford			50,000.00		9,925.00		61,365.00
	\$10,553,784.52	\$2,616,065.47	\$8,782,317.98	\$375,461.20	\$3,508,892.06	\$89,725.00	\$5,541,408.85

SAVINGS BANKS

ASSETS—Continued

	Steam Rail- road Bonds (Out of Maine)	Canadian Railroad Bonds	Telephone Company Bonds	Public Utility Bonds (In Maine)	Public Utility Bonds (Out of Maine)	Other Corpo- ration Bonds (In Maine)	Other Corpo- ration Bonds (Out of Maine)
Androscoggin Co. Savings Bank . . .	\$ 683,523.90		\$ 235,882.50	\$ 529,722.00	\$930,988.50	\$ 319,987.50	
Auburn Savings Bank	232,550.00	9,950.00	27,810.00	113,230.75	422,947.50	195,807.50	\$ 14,662.50
Augusta Savings Bank	599,093.75	65,000.00	405,236.25	414,975.50	303,100.00	219,931.25	
Bangor Savings Bank	579,145.25		146,125.00	264,680.90	2,173,807.50	61,887.50	
Bath Savings Institution	941,441.80	24,875.00	197,487.50	229,659.75	1,334,032.50	322,591.25	31,019.63
Bethel Savings Bank	47,826.25	6,965.00	28,883.00	44,572.50	123,337.50	70,022.50	9,388.60
Biddeford Savings Bank	172,791.45	14,812.50	21,492.50	109,963.75	96,326.00	120,175.00	
Brewer Savings Bank	13,950.00	6,985.00	97,310.00	97,310.00	2,030.00	34,525.00	
Brunswick Savings Institution	50,750.00	14,925.00	19,987.50	100,860.00	223,037.50	132,897.50	
Eastport Savings Bank	81,805.60	4,975.00	19,105.00	40,082.50	193,540.00	31,312.50	14,800.00
Franklin Co. Sav. Bk., Farmington . .	121,810.72	4,985.00	26,085.00	84,700.50	264,958.00	91,932.50	5,932.50
Gardiner Savings Institution	280,203.25	35,820.00	99,678.25	177,686.25	356,510.00	317,372.50	47,161.10
Gorham Savings Bank	67,025.00	9,900.00		45,925.00	130,163.75	146,870.00	
Houlton Savings Bank	195,525.68		5,000.00	79,676.00	222,837.92	12,738.30	
Kennebec Savings Bank, Augusta . . .	60,300.00		39,637.50	25,575.00	115,467.50	39,525.00	
Kennebunk Savings Bank	84,645.00		73,227.50	8,750.00	374,038.00	249,030.00	60,687.50
Kingfield Savings Bank	2,925.00			8,750.00	4,837.50		
Machias Savings Bank	31,350.00		62,517.50	158,097.50	363,096.50	106,675.32	9,775.00
Maine Savings Bank, Portland	4,071,944.00		440,323.75	452,582.50	2,178,467.92	583,662.50	
Mechanics' Savings Bank, Auburn . .	19,380.00	9,850.00		65,166.67	154,776.25	90,925.00	
Norway Savings Bank	59,619.50	24,792.50	28,893.75	109,580.00	282,386.25	311,140.00	24,600.00
Penobscot Savings Bank, Bangor . . .	169,950.00		120,000.00	185,934.00	781,144.00	46,975.00	
Peoples Savings Bank, Lewiston . . .	208,439.50	20,000.00	27,092.50	347,935.00	1,248,044.00	358,352.50	123,711.55
Phillips Savings Bank	6,250.00			18,820.00	113,289.50	103,843.75	5,000.00
Piscat. Savings Bank	76,362.50	10,025.00		67,123.75	353,470.77	163,300.00	4,887.50
Portland Savings Bank	1,208,465.00	165,605.00	66,670.00	634,612.50	2,792,969.00	591,262.50	
Rockland Savings Bank	354,851.30	24,687.50	56,675.00	241,188.00	670,273.34	488,146.25	69,525.00
Saco & Biddeford Savings Inst. . . .	264,063.25	24,737.50	48,656.20	224,257.00	566,866.38	370,690.00	69,350.00
Skowhegan Savings Bank	192,200.00	9,900.00	47,300.00	346,450.00	534,250.00	631,700.00	19,600.00
South Paris Savings Bank	78,513.13	9,687.50	9,675.00	54,620.00	184,945.00	167,898.25	9,987.50
Waterville Savings Bank	221,800.00		34,233.00	115,187.50	330,480.00	60,725.00	
York County Savings Bank	82,122.50			83,043.75	121,355.10	67,175.00	23,825.00
	\$11,260,625.33	\$498,477.50	\$2,214,446.70	\$5,545,196.07	\$17,967,773.68	\$6,509,076.87	\$543,913.38

SAVINGS BANKS
ASSETS—Continued

	Guaranteed Mortgage Bonds	Industrial Bonds	Bank Stock	Other Stock	Loans on Mortgages of Real Estate	Loans on Collateral	Loans to Municipalities	Loans to Corporations
Androscoggin County			\$82,500.00	\$247,000.00	\$2,603,789.87	\$ 80,119.00		\$ 27,300.00
Auburn	99,375.00		14,100.00	68,425.00	845,825.50	11,825.17		
Augusta			26,800.00	976,782.50	1,121,310.44	139,047.56	15,000.00	360,400.00
Bangor	454,836.25		13,000.00	118,660.00	1,412,436.86	19,863.25		89,950.00
Bath	69,409.20	44,930.00	30,100.00	280,560.44	203,472.58	135,744.42	6,000.00	30,000.00
Bethel	10,025.00		28,484.00	14,750.00	169,615.92	2,000.00	16,568.97	3,723.82
Biddeford	9,975.00		38,310.00	117,080.00	1,435,871.95	87,535.29		61,000.00
Brewer			750.00	11,127.00	291,181.15	13,519.00	25,000.00	256.00
Brunswick	39,862.50		41,350.00	38,600.00	623,154.81	8,920.08	85,000.00	
Eastport	34,881.25		4,000.00	12,975.00	268,550.49	35,590.74	1,400.00	555.00
Franklin County	25,902.50		4,900.00	6,830.00	114,024.00	200.00		
Gardiner	318,942.50			237,228.15	362,408.07	243,413.89		95,000.00
Gorham	49,875.00			20,100.00	356,755.41	6,395.00	30,000.00	
Houlton	4,987.50		14,200.00	43,530.00	908,561.42	56,721.00	29,887.08	132,408.50
Kennebec	49,750.00		50,600.00	173,385.00	465,160.96	97,224.61		4,250.00
Kennebunk	71,790.00		14,300.00	96,368.00	816,370.51	52,569.70		1,200.00
Kingfield	9,862.50		20,003.50	20,676.50	173,052.32	10,476.00	32,600.00	
Machias	19,950.00		10,600.00	5,427.00	177,001.99	33,624.19		25,100.00
Maine	99,750.00	25,000.00		289,845.69	6,614,179.79	577,119.02		281,030.17
Mechanics	5,000.00		6,700.00	57,115.00	510,643.64	4,525.00		
Norway	109,750.00		7,560.00	65,492.50	375,092.25	25,349.06		2,500.00
Penobscot			4,000.00	88,720.00	469,432.25	26,420.00		
People's	159,631.25		2,000.00	112,550.00	2,159,948.14	194,304.38		94,900.00
Phillips	24,725.00		5,800.00	22,262.50	58,203.91	3,650.00		
Piscataquis	88,837.50		12,350.00	96,444.91	281,826.02	46,766.82	7,858.62	
Portland	225,281.25	24,812.50	31,939.00	218,890.00	4,788,543.21	453,503.88	2,895.00	561,975.00
Rockland	93,900.00		17,550.00	163,037.50	271,105.00	18,590.35		3,825.00
Saco & Biddeford	366,931.25		20,000.00	557,917.00	1,737,679.75	273,801.13		45,500.00
Skowhegan	126,700.00		59,050.00	180,050.00	1,044,253.85	208,584.50	94,351.89	133,700.00
South Paris	29,925.00		23,800.00	60,506.00	119,715.15	1,850.00		2,750.00
Waterville	59,000.00		31,070.00	39,754.00	1,823,547.13	69,410.00	9,500.00	52,400.00
York County	14,287.50		24,815.00	86,291.00	931,827.36	129,334.13		48,700.00
	\$2,671,142.95	\$94,742.50	\$640,631.50	\$4,528,380.69	\$33,534,541.70	\$3,067,997.17	\$356,061.56	\$2,058,423.49

SAVINGS BANKS
ASSETS—Concluded

	Personal Loans	Real Estate Investment	Real Estate Foreclosure	Furniture and Fixtures	Cash on Deposit	Cash on Hand	Other Assets	Total Assets
Androscoggin County			\$16,785.69		\$193,146.22	\$45,922.84		\$7,396,766.61
Auburn	500.00	41,500.00	23,539.46		47,825.27	3,903.71		2,484,423.01
Augusta	2,276.60	45,000.00			96,890.55	5,795.96		7,574,154.18
Bangor		91,537.68			101,854.66	15,303.30	328.84	8,807,099.63
Bath		35,000.00	4,470.78		62,091.95	7,851.92		5,380,628.10
Bethel		5,000.00	7,286.64		18,916.67	1,414.27		883,502.90
Biddeford		47,500.00	3,475.00		101,917.43	4,436.89		3,689,154.43
Brewer				3,000.00	17,751.71	4,402.78		785,556.29
Brunswick		5,200.00			13,656.80	2,656.43		1,693,355.62
Eastport		12,200.00		2,000.00	40,860.48	2,366.98		1,079,788.90
Franklin County		5,000.00			55,042.30	4,365.65		1,478,933.97
Gardiner		21,000.00	1,944.90		15,092.44	9,419.56	196.50	3,635,723.41
Gorham		500.00			21,852.53	7,518.12		1,115,892.91
Houlton		10.00			117,451.51	22,401.19		2,118,862.55
Kennebec		25,750.00			30,337.24	1,627.54		1,638,036.79
Kennebunk		30,000.00			51,192.70	5,066.04		2,108,201.30
Kingfield	3,500.00	2,592.53		500.00	37,231.90	947.63		331,705.38
Machias	537.50	10,800.00			21,182.18	10,440.22		1,619,194.00
Maine		46,273.77	9,331.17		706,249.89	79,668.91		23,547,971.52
Mechanics		36,000.00		1,800.00	28,828.36	1,870.79		1,055,547.96
Norway		5,000.00			12,475.91	2,392.90		1,580,059.62
Penobscot		1,384.04			158,638.73	2,766.88		3,978,612.90
People's		16,000.00	1,200.94	4,000.00	136,185.53	4,702.07		5,562,016.66
Phillips	2,291.00	3,000.00			8,142.48	3,000.21		423,416.52
Piscataquis		10,408.58	8,783.10		55,062.31	698.53		1,546,508.22
Portland	200.00	67,000.00	4,324.50		202,958.65	51,261.83		16,535,625.25
Rockland	425.00	9,000.00	3,922.81	215.80	13,391.26	7,752.08		2,798,878.78
Saco & Biddeford	11,749.00	63,669.58	88,891.39		52,073.97	13,728.16		5,060,957.10
Skowhegan		5,000.00	1.00		83,176.86	9,365.66		4,398,733.76
South Paris	650.00		791.26	3,000.00	13,904.38	901.09		921,921.00
Waterville		61,194.13	16,445.00		20,885.43	7,696.24		3,802,589.43
York County	1,512.00	9,012.50		30,902.24		34,127.38		1,809,620.46
	\$23,641.10	\$711,532.81	\$191,193.64	\$45,418.04	\$2,536,268.30	\$375,773.76	\$525.34	\$126,843,439.16

SAVINGS BANKS

LIABILITIES

	Deposits	Reserve Fund	Undivided Profits	Bills Payable	Other Liabilities	Total Liabilities
Androscoggin County Savings Bank	\$6,621,397.39	\$ 500,000.00	\$ 275,369.22			\$7,396,766.61
Auburn Savings Bank	2,116,600.72	150,000.00	217,822.29			2,484,423.01
Augusta Savings Bank	6,812,515.20	400,000.00	361,638.98			7,574,154.18
Bangor Savings Bank	7,731,534.57	400,000.00	675,565.06			8,807,099.63
Bath Savings Institution	4,532,531.85	195,409.56	652,686.69			5,380,628.10
Bethel Savings Bank	720,131.27	75,271.96	88,099.67			883,502.90
Biddeford Savings Bank	3,112,897.05	310,000.00	266,257.38			3,689,154.43
Brewer Savings Bank	733,374.64	43,962.50	8,219.15			785,556.29
Brunswick Savings Institution	1,491,231.91	120,000.00	82,123.71			1,693,355.62
Eastport Savings Bank	938,505.13	50,000.00	91,283.77			1,079,788.90
Franklin County Savings Bank	1,320,191.64	73,000.00	85,742.33			1,478,933.97
Gardiner Savings Institution	3,345,480.14	180,000.00	110,243.27			3,635,723.41
Gorham Savings Bank	945,372.88	85,000.00	85,520.03			1,115,892.91
Houlton Savings Bank	1,888,839.82	134,700.00	87,442.98		\$7,879.75	2,118,862.55
Kennebec Savings Bank	1,348,905.37	120,000.00	169,131.42			1,638,036.79
Kennebunk Savings Bank	1,873,153.14	150,000.00	85,048.16			2,108,201.30
Kingfield Savings Bank	283,624.04	23,000.00	25,081.34			331,705.38
Machias Savings Bank	1,446,550.59	100,000.00	72,643.41			1,619,194.00
Maine Savings Bank	21,538,847.85	1,100,000.00	909,123.67			23,547,971.52
Mechanics' Savings Bank	963,291.56	65,000.00	27,256.40			1,055,547.96
Norway Savings Bank	1,393,317.69	154,100.00	32,641.93			1,580,059.62
Penobscot Savings Bank	3,461,604.67	349,755.96	167,252.27			3,978,612.90
People's Savings Bank	4,946,586.53	500,000.00	115,430.13			5,562,016.66
Phillips Savings Bank	377,931.90	40,000.00	5,484.62			423,416.52
Piscataquis Savings Bank	1,349,207.26	175,001.34	22,299.62			1,546,508.22
Portland Savings Bank	14,694,517.75	1,000,000.00	839,657.50	1,450.00		16,535,625.25
Rockland Savings Bank	2,529,815.78	219,666.95	49,210.30		185.75	2,798,878.78
Saco & Biddeford Savings Institution	4,435,973.00	300,000.00	224,984.10	100,000.00		5,060,957.10
Skowhegan Savings Bank	3,910,831.56	300,000.00	187,902.20			4,398,733.76
South Paris Savings Bank	837,224.09	44,000.00	40,696.91			921,921.00
Waterville Savings Bank	3,422,125.26	280,000.00	100,464.17			3,802,589.43
York County Savings Bank	1,568,021.29	200,421.56	41,177.61			1,809,620.46
	\$112,692,133.54	\$7,838,289.83	\$6,203,500.29	\$101,450.00	\$8,065.50	\$126,843,439.16

LOAN AND BUILDING ASSOCIATIONS—June 30, 1930

ASSETS

	Loans on Mortgages of Real Estate	Loans on Shares	Other Loans	Stocks and Bonds	Real Estate Foreclosure	Furniture and Fixtures
Auburn Loan & Building Association	\$1,118,126.00	\$52,097.11			\$ 47,052.23	\$ 1,984.81
Augusta Loan & Building Association	1,448,486.88	57,736.13				
Bangor Loan & Building Association	1,400,298.00	36,458.00			8,646.67	
Bar Harbor Loan & Building Association	281,829.20	5,176.00				
Belfast Loan & Building Association	207,640.00					
Brunswick Loan & Building Association	222,261.25	2,900.00			1,058.54	
Bucksport Loan & Building Association	20,124.40	425.00				
Casco Loan & Building Association	1,892,100.00	13,850.00			114,608.86	
Central Maine Loan & Building Association	259,461.13	10,985.00				
Cumberland Loan & Building Association	4,218,031.51	35,560.00	35,000.00		139,534.96	2,636.31
Deering Loan & Building Association	730,635.09	16,100.00			52,543.93	689.15
Dexter Loan & Building Association	575,962.00	23,679.00		10,642.50	4,369.59	739.65
Ellsworth Loan & Building Association	255,564.00	5,764.00			1,250.00	
Falmouth Loan & Building Association	702,350.00	14,729.58			19,396.99	300.00
Federal Loan & Building Association	2,666,003.85	36,381.00	5,000.00	2,000.00	44,160.35	3,000.00
Forest City Loan & Building Association	64,000.00	500.00				
Gardiner Loan & Building Association	201,817.00	7,238.00	66.66		1,106.10	
Guilford Loan & Building Association	20,950.00	650.00				
Hallowell Loan & Building Association	113,950.00	1,900.00			1,534.37	
Homestead Loan & Building Association	478,219.70	15,520.00			36,325.37	417.93
Kennebunk Loan & Building Association	202,240.00	1,300.00			5,797.84	
Lewiston Loan & Building Association	271,219.00	5,510.00			11,136.33	
Maine Loan & Building Association	1,007,800.00	18,600.00			18,619.40	2,891.47
Mechanic Falls Loan & Building Association	61,595.63					
Old Town Loan & Building Association	204,530.00	7,820.00			4,092.91	
Oxford County Loan & Building Association	188,450.00	3,100.00				
Pine State Loan & Building Association	311,465.77	3,740.00			1,394.03	300.00
Piscataquis Loan & Building Association	96,996.61					50.00
Richmond Loan & Building Association	37,210.00	1,000.00				
Rockland Loan & Building Association	856,005.08	41,830.00			1,804.24	1,482.05
Sanford Loan & Building Association	735,030.00	11,887.00			16,674.99	600.00
Somerset Loan & Building Association	139,555.82	3,690.00		44.02		
South Portland Loan & Building Association	348,580.00	4,766.46	17,561.11		20,378.56	454.85
Waldoboro Loan & Building Association	93,355.00	675.00			1,900.00	100.00
Waterville Loan & Building Association	1,010,687.14	30,144.82			1,701.36	
York Loan & Building Association	246,062.16	23,025.00			4,887.52	1,407.62
	\$22,688,592.22	\$494,737.10	\$57,627.77	\$12,686.52	\$559,975.14	\$17,053.84

LOAN AND BUILDING ASSOCIATIONS

ASSETS—Concluded

	Permanent Expense	Cash on Deposit	Cash on Hand	Other Assets	Total Assets
Auburn Loan & Building Association	\$325.05	\$ 3,490.44	\$ 969.82	\$11,477.66	\$1,235,523.12
Augusta Loan & Building Association			25,807.17		1,532,030.18
Bangor Loan & Building Association		42,455.46			1,487,858.13
Bar Harbor Loan & Building Association		502.30	34.20		287,541.70
Belfast Loan & Building Association		2,901.08		285.16	210,826.24
Brunswick Loan & Building Association		3,442.65	70.39		229,732.83
Bucksport Loan & Building Association		1,753.87	572.82		22,876.09
Casco Loan & Building Association		129,047.30	2,527.13		2,152,133.29
Central Maine Loan & Building Association			401.27		270,847.40
Cumfrehland Loan & Building Association		60,000.00	17,702.68	6,112.08	4,514,577.54
Deering Loan & Building Association		837.64	139.94		800,945.75
Dexter Loan & Building Association		12,184.97			627,577.71
Ellsworth Loan & Building Association		4,292.37			266,870.37
Falmouth Loan & Building Association	269.76	6,030.03			743,076.36
Federal Loan & Building Association		10,537.73	50.00		2,767,132.93
Forest City Loan & Building Association		3,535.61	329.55		68,365.16
Gardiner Loan & Building Association		11,650.47	20.00		221,898.23
Guilford Loan & Building Association		988.63			22,588.63
Hallowell Loan & Building Association		2,992.26			120,376.63
Homestead Loan & Building Association		6,345.28	470.84		537,299.12
Kennebunk Loan & Building Association	142.17	3,962.55	325.15		213,767.71
Lewiston Loan & Building Association		3,425.20	244.86		291,535.39
Maine Loan & Building Association		14,409.76	2,948.39		1,065,269.02
Mechanic Falls Loan & Building Association	260.09	1,376.53			63,232.25
Old Town Loan & Building Association		13,589.70			230,032.61
Oxford County Loan & Building Association			64.92		191,614.92
Pine State Loan & Building Association	160.00		115.42	636.35	317,811.57
Piscataquis Loan & Building Association		5,232.21			102,278.82
Richmond Loan & Building Association	25.00	86.52			38,321.52
Rockland Loan & Building Association	1,350.00	4,108.18	338.44		906,917.99
Sanford Loan & Building Association		5,122.01			769,314.00
Somerset Loan & Building Association	75.00	20,972.96			164,337.80
South Portland Loan & Building Association		24,330.57	972.88		417,044.43
Waldoboro Loan & Building Association		1,876.16	41.25		96,071.25
Waterville Loan & Building Association		1,539.40	399.81		1,044,809.29
York Loan & Building Association			25.00		276,946.70
	\$2,607.07	\$403,019.84	\$54,571.93	\$18,511.25	\$24,309,382.68

LOAN AND BUILDING ASSOCIATIONS—June 30, 1930

LIABILITIES

	Accumulated Capital	Advance Payments	Guaranty Fund	Matured Shares	Forfeited Shares
Auburn Loan & Building Association	\$ 791,869.08	\$ 41,889.92	\$ 13,208.81	\$ 228,685.12	\$ 3.60
Augusta Loan & Building Association	1,225,039.58		56,000.00	141,876.92	
Bangor Loan & Building Association	1,172,323.69	71,673.00	49,184.96	175,575.00	278.84
Bar Harbor Loan & Building Association	246,933.30	1,661.93	10,600.00	9,423.37	
Belfast Loan & Building Association	176,862.45	301.00	8,061.69	15,338.95	
Brunswick Loan & Building Association	216,480.50		7,629.25		
Bucksport Loan & Building Association	18,562.74		1,410.76		
Casco Loan & Building Association	1,599,405.41	77,000.00	87,018.84	286,677.28	38.56
Central Maine Loan & Building Association	246,537.31	3,967.61	6,000.00		54.58
Cumberland Loan & Building Association	3,655,379.37	137,092.98	177,680.00	330,042.35	22.00
Deering Loan & Building Association	596,339.12	22,973.00	27,412.06	65,766.78	
Dexter Loan & Building Association	514,321.18	346.00	14,065.00	85,068.00	16.00
Ellsworth Loan & Building Association	253,091.71		11,550.00		
Falmouth Loan & Building Association	619,707.05	50,104.01	22,000.00	9,208.65	
Federal Loan & Building Association	2,410,798.71	69,506.00	79,000.00	88,019.79	1,097.85
Forest City Loan & Building Association	61,878.62	330.00	3,069.63		
Gardiner Loan & Building Association	187,147.76		10,000.00	413.17	
Guilford Loan & Building Association	21,173.50		761.79		
Hallowell Loan & Building Association	109,695.35		5,200.00	2,038.23	
Homestead Loan & Building Association	451,806.87	16,175.54	13,900.00		
Kennebunk Loan & Building Association	157,176.70	24,726.52	8,180.82		7,673.84
Lewiston Loan & Building Association	229,518.72	2,614.13	5,765.56		
Maine Loan & Building Association	759,906.75	98,291.94	16,801.91	43,263.25	1,015.74
Mechanic Falls Loan & Building Association	53,244.70		3,014.87	4,059.87	
Old Town Loan & Building Association	213,295.01	216.00	11,055.33	3,787.10	
Oxford County Loan & Building Association	170,212.79	368.51	1,913.95		
Pine State Loan & Building Association	287,167.27	2,550.00	797.95		
Piscataquis Loan & Building Association	83,786.16		4,548.85		
Richmond Loan & Building Association	29,730.89		161.20		
Rockland Loan & Building Association	757,231.38	35,284.89	16,888.63	25,800.00	40.60
Sanford Loan & Building Association	547,910.25	55,110.32	24,802.20		
Somerset Loan & Building Association	121,040.41	29,518.53	6,900.00		
South Portland Loan & Building Association	385,836.25		8,300.00		
Waldoboro Loan & Building Association	54,664.23		2,392.13	28,036.88	77.32
Waterville Loan & Building Association	845,864.05	6,908.52	29,000.00	121,807.21	
York Loan & Building Association	232,473.76		7,046.24	24,233.67	
	\$19,504,412.62	\$748,610.35	\$751,322.43	\$1,689,121.59	\$10,318.93

BANK COMMISSIONER'S REPORT

LOAN AND BUILDING ASSOCIATIONS
LIABILITIES—Concluded

	Due on Loans	Profits	Bills Payable	Other Liabilities	Total Liabilities
Auburn Loan & Building Association		\$ 30,266.30	\$129,600.29		\$1,235,523.12
Augusta Loan & Building Association		64,113.68	45,000.00		1,532,030.18
Bangor Loan & Building Association		18,822.64			1,487,858.13
Bar Harbor Loan & Building Association		9,073.10	9,850.00		987,541.70
Belfast Loan & Building Association		9,299.58		962.57	29,826.24
Brunswick Loan & Building Association		1,107.10	4,500.00	15.98	229,732.83
Bucksport Loan & Building Association		2,902.59			22,876.09
Casco Loan & Building Association	10,977.46	91,015.74			2,152,133.29
Central Maine Loan & Building Association		7,287.90	7,000.00		270,847.40
Cumberland Loan & Building Association	10,162.32	178,198.52	26,000.00		4,514,577.54
Deering Loan & Building Association	3,776.83	30,661.36	54,016.60		800,945.75
Dexter Loan & Building Association		761.53	13,000.00		627,577.71
Ellsworth Loan & Building Association		2,228.66			266,870.37
Falmouth Loan & Building Association	6,196.26	15,860.39	20,000.00		743,076.36
Federal Loan & Building Association	28,433.78	90,254.84		21.96	2,767,132.93
Forest City Loan & Building Association		3,086.91			68,365.16
Gardiner Loan & Building Association	156.00	16,181.30	8,000.00		221,898.23
Guilford Loan & Building Association		153.34	500.00		22,588.63
Hallowell Loan & Building Association		3,443.05			120,376.63
Homestead Loan & Building Association		22,416.71	33,000.00		537,299.12
Kennebunk Loan & Building Association	1,507.20	14,502.63			213,767.71
Lewiston Loan & Building Association		11,636.98	42,000.00		291,535.39
Maine Loan & Building Association	2,403.23	19,773.34	123,812.86		1,065,269.02
Mechanic Falls Loan & Building Association		912.81	2,000.00		63,232.25
Old Town Loan & Building Association		1,679.17			230,032.61
Oxford County Loan & Building Association		10,019.67	9,100.00		191,614.92
Pine State Loan & Building Association	3,561.40	6,424.76	16,500.00	810.19	317,811.57
Piscataquis Loan & Building Association		8,943.81	5,000.00		102,278.82
Richmond Loan & Building Association		1,029.43	7,400.00		38,321.52
Rockland Loan & Building Association		25,672.49	46,000.00		906,917.99
Sanford Loan & Building Association		24,491.23	117,000.00		769,314.00
Somerset Loan & Building Association		6,878.86			164,337.80
South Portland Loan & Building Association		22,908.18			417,044.43
Waldoboro Loan & Building Association		1,900.69	9,000.00		96,071.25
Waterville Loan & Building Association		11,229.51	30,000.00		1,044,809.29
York Loan & Building Association		4,193.03	9,000.00		276,946.70
	\$67,174.48	\$769,331.83	\$767,279.75	\$1,810.70	\$24,309,382.68