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SEVENTEENTH ANNUAL REPORT

OF THE CONDITION OF THE

SAVINGS BANKS

OF THE

STATE OF MAINE.

1873.

E. S. Osburn

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1874.

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IN HOUSE OF REPRESENTATIVES, }
January 17, 1874. }

ORDERED, That one thousand additional copies of the Bank Commissioner's Report be printed for the use of the House.

SUMNER J. CHADBOURNE, *Clerk.*

REPORT.

To the Governor and Council of Maine:

The undersigned, Examiner of Banks, respectfully submits the following Report:

The present number of Banks of Discount and Deposit now doing business in the State, is three; the Savings Banks fifty-six, all of which have been carefully and thoroughly examined during the past year, and an abstract of the examinations of the Savings Banks is submitted, showing specifically and in detail the securities, resources and condition of each bank as it existed on the day of its examination. Also an abstract of the annual reports made to the Examiner by the bank Treasurers is submitted, exhibiting their condition on Monday, the third day of November last.

THE BANKS OF DISCOUNT AND DEPOSIT.

Of the five banks as reported last year by my predecessor, two have surrendered their charters and have duly filed notice of the fact with the Secretary of State, and organized and commenced business as National Banks, viz.: Veazie Bank, Bangor, March 5, and Lime Rock Bank, Rockland, April 7, 1873.

Three banks only are now doing business under State charters; a detailed statement of their condition at the time they were examined will be found under the appropriate head.

The outstanding circulation of these banks is \$3,633. They have redeemed the past year \$54. The charters of these banks expire in October, 1875, and the probability is that a renewal of their charters will not be asked for, especially if Congress should make further provision for the organization of new banks.

THE AMERICAN BANK OF HALLOWELL.

This bank failed and was placed in the hands of Receivers September 5, 1865.

Amount collected by Receivers from assets.....	\$25,757 51
Assessments paid in by stockholders.....	9,714 00
Costs paid in by stockholders	26 75
Interest accrued from money on deposit.....	4,752 09
	<u>\$40,250 35</u>

Paid liens, mortgages, expenses and services.....	\$16,275 32
Paid to creditors 25 per cent. on release of their claims.....	3,270 67
	<u>19,545 99</u>

Balance November 30, 1873.....	\$20,704 36
The outstanding certificates of claims proved against the bank, amount to.....	\$30,096 24
The amount on hand would pay a dividend of about 66 cents on the dollar.	

The holders of 211 shares have paid their assessments. Compromises have been made with the holders of 113 shares. About 130 shares belong to estates which are insolvent, or have been settled so as to bar the claims. About 300 shares belong to owners who refuse or neglect to pay, of which quite a number are known to be responsible.

The bill in equity which has been pending in the Supreme Judicial Court against the stockholders, was argued on demurrer in May last; the Court has not announced its decision. It will, no doubt, be made known soon, so that the numerous creditors, it is hoped, may receive the small amount due them and the affairs of the bank may be closed.

The aggregate liabilities and assets of the banks of Discount and Deposit, when visited, was as follows:

LIABILITIES.	
Capital stock.....	\$225,000 00
Circulation.....	3,633 00
Deposits	174,758 94
Due on dividends	1,535 00
Due to banks.....	662 78
Surplus account.....	6,500 00
Discount.....	324 34
Profits.....	24,276 60
	<u>\$436,690 66</u>

ASSETS.

Loans	\$308,722 36
Stocks.....	700 00
Real estate.....	4,000 00
Due from banks.....	44,455 36
Cash and checks.....	78,812 94
	<u>\$436,690 66</u>

SAVINGS BANKS.

Two of the fifty-six Savings Banks have been organized and commenced business during the last year, namely:

Hancock County Savings Bank, Ellsworth.

South Paris Savings Bank, South Paris.

The deposits and profits of the Savings banks on the third day of November last were \$29,556,523.84.

The assets, as compared with 1872, are as follows:

ASSETS.	1872.	1873.
Invested in United States bonds.....	\$1,268,701 05	\$974,104 41
“ State of Maine bonds.....	334,700 00	371,923 25
“ other State, county and municipal bonds	6,257,176 72	7,714,296 04
“ railroad bonds and stocks	4,940,627 53	4,566,199 80
“ bank stock	574,461 25	660,652 75
“ real estate.....	229,450 42	231,581 09
“ miscellaneous stocks, &c	120,933 65	826,845 85
Loans on real estate.....	6,246,323 77	7,319,777 56
“ collaterals, &c	5,518,314 83	6,123,002 47
Cash.....	663,643 81	768,140 62
	<u>\$26,154,333 03</u>	<u>\$29,556,523 84</u>

The foregoing statement shows an increase in the deposits of the several banks during the year ending November 3, 1873, of \$3,402,190.81, being an increase over the preceding year of \$35,660.23.

The increase of depositors during the same period has been 10,078. The whole number is 91,398, and the average to each depositor is \$323. This increase in deposits and depositors dur-

ing a year of so great depression in the money market, when a natural jealousy of monied institutions is so likely to arise, can but demonstrate the confidence which our savings institutions are entitled, and are receiving at the hands of all classes of interested parties, and especially the many who have entrusted their all, pecuniarily, to them.

The deposits of the Savings Banks compared with the capital, circulation and deposits of the National Banks of the State, are nearly six and one-half millions more.

Nearly one-fourth of the deposits are loaned on mortgages of real estate. The rule of the banks, which is adopted with general uniformity, limits loans on real estate to from fifty to seventy-five per cent. of the real estimated value, taking into account the nature of the property, the buildings and the insurance upon the same. Upon careful inquiry of the bank officers regarding this class of securities they are regarded very satisfactory. Loans on cheap tenement blocks and unsalable real estate, and upon excessive valuation, have been carefully avoided.

About one-fifth of the deposits are loaned to counties, cities, towns and corporations, and on collaterals, which are taken at less than their market value, a detailed statement of which is given in the abstract of the examinations of the banks herewith submitted.

For the three last months of the last year ending November 3d, owing, no doubt, to the stringency in financial circles, the gain in deposits has been quite small. It is gratifying, however, to notice the fact that large deposits, the most unreliable, are diminishing. The present money panic has fully demonstrated the fact, that the *first* and *last* depositors that trouble and unfavorably affect the banks most by withdrawals on a stringent money market, are the large depositors. At such times they withdraw their deposits to loan on an increased rate of interest, or to invest in securities that are then forced on the market at low figures. When the market becomes easy they renew their deposits. Thus the responsibility of loaning these deposits and converting them into safe and paying investments is placed upon the managers of the banks, generally when it is not easy to make profitable loans or safe and paying investments—thus requiring the banks to call in not only their paying loans but to dispose of their most available securities on a comparatively low market in order to answer the withdrawals of this class of deposits, and when renewed, as they are most

sure to be on an easy money market, be compelled to make loans at a low rate of interest, and invest in securities at advanced rates, thus materially affecting the profits of the bank and the interest of the more legitimate depositors. With a law, that no Savings Bank should declare a dividend on more than two thousand dollars to any one depositor, this unreliable class of deposits would continue to diminish until they would become no more than a fair proportion of the whole amount on deposit. I would suggest such an enactment with proper restrictions. In this connection I would also suggest, that the officers of Savings Banks be authorized by law, whenever they might regard it for the interest of the bank, to require sixty days previous notice of withdrawal of deposits, with the right to state the amount or amounts that may be withdrawn on such notice in cases when more than one thousand dollars is demanded.

Regarding the rates of interest charged on loans during the year as an important fact, as showing how far the public interests are regarded, and indicating in what manner the law regulating interest on loans is used by the banks, I have inserted in the abstract of the treasurers' returns the rates charged by each bank, which varies from six to ten per cent. The average on the whole loan for the year is a fraction less than eight per cent.

Some change has been made in the investments the past year, as will be seen by the foregoing table of assets as compared with 1872. The amount of United States bonds, railroad bonds and stocks, less; State of Maine, other State, county and municipal bonds, bank and miscellaneous stocks, and real estate, more.

Twenty-three of the banks, such as the abstract submitted will designate, have loaned, in all, on *names alone*, \$358,828.74. The larger portion of this sum has been loaned since the passage of the statute of 1869, prohibiting loans on security of names alone. In a few instances banks have made loans to their trustees. The provisions of the statute are explicit, yet without any penalty for a violation. The statute is based upon a sound policy. There seems to be no good or valid reason for evading the law. Parties who are responsible for a loan without giving security are able to give sufficient collaterals for their loans. It is always a safe rule, when the statute defines how a thing shall be done, especially in the management of Savings Banks, where deposits and profits are supposed to be under the guardianship of honest, faithful and law-abiding citizens, to respect and follow the statute. It is proper

to say, however, that no losses have heretofore arisen from loans on names alone; yet the law excludes them. They are generally regarded as the least satisfactory of savings bank securities, excepting perhaps the larger class of investments in the securities of the West, where the corporate indebtedness of the people is so great, and particularly Western railroad bonds and stocks of which so little is known, unless it be those that were regarded safe and reliable have now suspended payment of interest, and now stand in the market, at fifty cents on the dollar, the final result of which cannot with any certainty be predicted. That they are proper securities for safe and permanent investments cannot be admitted. Hence it is suggested, rather than allow savings banks to invest indiscriminately in the securities of the West, it would be better and safer for the banks to loan some portion or per cent. of their deposits, under proper legal restrictions, on names alone, undesirable as even this would be. I would particularly call attention to this class of securities. Deeming the subject of investments as a very proper subject for legislative direction, I would suggest that the law be so made that one-half at least of the investments hereafter made by savings banks shall be made in government securities, bonds, stocks and securities in and of our own State, three-fourths at least in securities within New England, and not exceeding one-fourth out of New England, prohibiting investments in or loans on bonds and stocks of railroads out of New England.

No losses of any importance have arisen from investments or loans in any bank, unless it may be in some of the investments of railroad bonds and stocks, the larger portion of which is on bonds and stocks of Western railroads. There is a probable loss in this class of securities in some of the banks, but only in a few instances, it is believed, will the loss in this respect to any bank be so great as to exceed the reserved fund and premium accounts, and the assurance is that the usual dividends will be legitimately made and paid.

By careful and accurate examinations of the banks, I am able to present the assets of each institution in such a detailed manner, as may be seen in the abstract of the same herewith submitted, that parties interested may see in what they consist and be able to judge for themselves of their availability to meet their liabilities, by this means to do justice to each bank and depositor.

The officers of these institutions are men selected for their in-

tegrity, sound judgment, and financial ability; and I am gratified to be able to say that the institutions are generally well managed and all worthy of public confidence.

So far as the Examiner is able to judge, the semi-annual examinations of the Trustees, which are very essential to the safe management of the banks, as a general rule have been very thoroughly made.

The making of trial balances by the Treasurers for inspection is regarded a very essential thing, as it is a means of detecting errors and wrongs, if any. In some of the larger banks this is done daily, in others weekly or monthly, in the smaller once in six months. It is suggested that all the bank Treasurers be required by law to make weekly trial balances, to be recorded and subject at any time to examination by the bank officers and Bank Examiner.

The subject of dividends is also a matter of legislative regulation. No Savings Bank, it is believed, should be allowed to declare dividends exceeding three per cent. semi-annually, and no extra dividend should be authorized until the reserved fund, which is an element of security to the depositor, shall amount to fifteen per cent. of its net deposits. The present financial embarrassment has fully demonstrated this proposition, and such seems to be the generally received opinion of bank officers, some placing the sum at twenty per cent.

It will not be a matter of surprise if no extra dividend is declared by any bank in the State the ensuing year under the provisions of the statute of 1873. There cannot be but a small balance, if any, in the most prosperous and best managed banks over the three per cent. semi-annual dividends, after deducting the reserved fund, taxes and expenses.

If we would have our savings institutions attain the highest possible character for good management, safe investments, and uninterrupted dividends, they must be so regulated by law that no spirit of rivalry shall be induced in the way of declaring large dividends and extra dividends; to do this they must invest in securities paying large interest and below their par value, many of which are more or less doubtful, foreign and unknown, and to a great extent deny to accommodate the people for whose accommodation the banks were created. They should be so limited in the amount of dividends and number, that they would introduce and act under the rule of "safety first, profit secondary" and not the reverse of this rule.

Six banks, that do not regard their safes sufficient protection against burglars and fire, keep the larger part and some nearly all their securities in the Union Safe Deposit Vaults in Boston, consequently such securities have not been examined by the Examiner, and no evidence except the statement of the bank officers was furnished of the kinds and amounts thus held by them. There should be a provision of law regulating and providing for an examination of such securities if the same are to be kept in vaults out of the State. The Safe Deposit Vaults in Portland, which are regarded by competent judges as safe and secure as the Boston vaults, would seem to obviate the necessity of making deposits in the vaults of other States.

The banks now established are of great public service to the industrial interest of the State, and with the exception, possibly, of a few localities, afford all reasonable facilities for the business of savings institutions. To increase the number of banks where such facilities now exist would work a disadvantage and do injustice to those who use them as depositors, and would be of no public benefit.

The exhibit herewith submitted, showing so large a yearly increase and so large amount of deposits, is most encouraging. It is an exponent of the thrift and prosperity of the people, and demonstrates that among us labor is considered honorable and brings its reward.

WILLIAM W. BOLSTER.

AUBURN, December, 1873.

BANKS OF DISCOUNT.

EASTERN BANK—BANGOR.

AMOS M. ROBERTS, PRESIDENT.

EDWIN CLARK, CASHIER.

Directors—Amos M. Roberts, Edward Kent, Joseph Chase, Thomas H. Rich, N. G. Higgins.

Liabilities and Assets, October 25, 1873.

Capital stock	\$75,000 00	
Bills in circulation	1,689 00	
Deposits	99,353 17	
Dividends	412 00	
Profit and loss	11,493 44	
Discount	324 34	
Due First National Bank, Augusta	662 78	
Loans		\$94,982 17
Due from Elliot National Bank, Boston		5,016 59
Due from Suffolk National Bank, Boston		18,690 50
Cash and checks		70,846 47
	\$188,934 73	\$188,934 73

Dividends, April and October, 8 per cent.

Amount of Dividends	\$3,000 00
Redeemed the past year of outstanding circulation	20 00
Reserved profits at time of last dividend	11,832 22
Amount due from the directors as sureties, &c.	21,371 83
Amount due from stockholders as principals	26,600 00
Amount of unpaid matured debts	78 78
Largest amount of stock owned by one stockholder	19,300 00
Rate of interest for deposits, 6 per cent. on	5,000 00
Specie in bank, none.	

MERCANTILE BANK—BANGOR.

SAMUEL LARRABEE, PRESIDENT.

JOHN S. RICKER, CASHIER.

Directors—Samuel Larrabee, George R. Lancaster, Philo A. Strickland, F. A. Wilson, Asa Smith.

Liabilities and Assets, October 25, 1873.

Capital stock	\$100,000 00	
Bills in circulation	1,418 00	
Deposits	45,861 06	
Dividends	340 00	
Profit and loss	11,022 67	
Loan		\$144,563 60
Due from Shoe and Leather Bank, Boston		6,111 67
Checks		940 98
Cash		7,025 48
	\$158,641 73	\$158,641 73

Dividends, April and October, 4 per cent.	\$4,000 00
Amount of dividends	24 00
Redeemed the past year of outstanding circulation	11,374 80
Reserved profits at time of last dividend	112 77
Amount of unpaid matured debts	25,800 00
Amount of real estate owned	
Specie in bank, none.	

NORTH BANK—ROCKLAND.

A. J. BIRD, PRESIDENT.

S. N. HATCH, CASHIER.

Directors—A. J. Bird, A. Stanly, Anson Butler, Philo Thurston, S. M. Bird.

Liabilities and Assets, August 27, 1873.

Capital stock	\$50,000 00	
Bills in circulation	526 00	
Deposits	29,544 71	
Dividends	788 00	
Profit and loss	1,760 49	
Surplus	6,500 00	
Loan		\$69,776 59
Real estate		4,000 00
Bank stock		700 00
Notes of other banks		3,629 00
Specie		1 01
Due from other banks		11,007 60
	\$89,114 21	\$89,114 21

Dividends, April and October, 7 per cent.	\$3,500 00
Amount of Dividends	10 00
Redeemed the past year of outstanding circulation	115 00
Reserved profits at time of last dividend	800 00
Amount due from the directors as principals	13,300 00
Amount due from the directors as sureties, &c	1,100 00
Amount due from stockholders as principals ..	2,200 00
Largest amount of stock held or owned by any one stockholder	4,000 00
Amount of real estate owned	1 01
Specie in bank	

ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS.
1873.

SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

OCTOBER 11, 1873.

E. F. PACKARD, PRESIDENT.

A. L. TEMPLETON, TREASURER.

LIABILITIES.

Deposits.....	\$618,100 94
Reserved fund.....	4,228 25
Interest.....	7,524 13
	\$629,853 32

RESOURCES.

<i>Public Funds Owned.</i>		<i>On Corporation Stocks.</i>	
City of Auburn bonds.....	\$9,600 00	Franklin Co., Lewiston	\$25,088 79
Portland	5,000 00	Continental Mills.....	400 00
Bangor	5,000 00	Lewiston Gas Light Co.....	600 00
Belfast	19,000 00	<i>To Corporations.</i>	
Town of Minot bonds.....	17,050 00	Bates Manufacturing Co. Lewiston	31,123 03
Nobleborough.....	1,000 00	Lewiston Machine Co.....	11,000 00
Wiscasset.....	1,000 00	Worambo Manufacturing Co., Lis-	
Lisbon	2,800 00	bon.....	25,000 00
County of St. Louis bonds, Mo.....	13,000 00	Continental Mills, Lewiston.....	68,000 00
City of St. Louis.....	2,000 00	Farnsworth Co.....	5,000 00
<i>Bank Stock Owned.</i>		Spring St. Bap. Society, Auburn..	1,288 43
First National, Lewiston.....	14,600 00	Pine St. F. Bap. Parish, Lewiston	700 00
<i>Corporation Stocks Owned.</i>		Universalist Society, Auburn	800 00
Bates Manufacturing Co., Lewis-		Bates College.....	424 20
ton	10,000 00	Lewiston Gas Light Co.....	7,000 00
Franklin.....	25,000 00	Maine Central Institute, Pittsfield	1,200 00
Continental Mills	25,000 00	Village School Dist., Brunswick..	4,800 00
<i>Loans on Public Funds.</i>		School Dist. No. 6, Minot.....	600 00
On United States bonds.....	500 00	<i>To Cities.</i>	
City of Auburn	2,800 00	Lewiston	32,900 00
Lewiston	853 86	Auburn	10,000 00
<i>On Bank Stock.</i>		On mortgages of real estate.....	177,080 00
First National; Lewiston.....	10,680 00	On collaterals	2,767 00
Norway.....	2,500 00	On names alone	44,696 62
Savings bank book	1,400 00	Expense account	436 21
<i>On Railroad Bonds.</i>		Deposits in bank not bearing in-	
European and North American...	1,850 00	terest—First National, Lewiston	6,337 13
Leeds and Farmington.....	1,000 00		
Maine Central	1,000 00	Total	\$629,853 32

AUBURN SAVINGS BANK—AUBURN.

OCTOBER 20, 1873.

JACOB H. ROAK, PRESIDENT.

WILLIAM LIBBY, TREASURER.

LIABILITIES.

Deposits	\$999,844 78
Reserved fund.....	6,000 00
Interest	22,174 17
	\$1,028,018 95

RESOURCES.

Public Funds Owned.	On Corporation Stock.
County of Androscoggin bonds...\$1,400 00	Little Androscoggin Water Power Company, Auburn.....\$18,000 00
City of Portland bonds..... 6,500 00	Lewiston Steam Mill Company, Lewiston..... 5,200 00
Rockland..... 1,900 00	Auburn Aqueduct Co., Auburn.. 1,400 00
Belfast..... 20,000 00	Riverside Cemetery, Auburn.... 2,000 00
Town of Paris bonds..... 500 00	Great Falls Manufacturing Co., Great Falls, N. H..... 437 00
Anson..... 5,000 00	Lewiston Falls Manufacturing Co. Lewiston..... 8,900 00
Lisbon..... 7,700 00	Franklin Company, Lewiston.... 6,000 00
Webster..... 10,000 00	Continental Mills, Lewiston.... 300 00
Durham..... 10,800 00	Mayfield Slate Co., Mayfield...15,000 00
Damariscotta..... 6,000 00	Loans to Corporations
City of Newport, Ky., bonds...15,000 00	Maine State Seminary, Kent's Hill 5,900 00
First National, Auburn.....40,000 00	Maine Central Institute bonds, Pittsfield..... 300 00
Norway First National, Norway..10,000 00	Lewiston Falls Manufacturing Co., Lewiston..... 2,000 00
Railroad Bonds Owned.	Auburn Foundry Manufacturing Company..... 3,500 00
Portland and Rochester.....10,000 00	Clyde Manufacturing Company, Norway.....16,231 73
Maine Central.....23,000 00	Auburn Aqueduct Company..... 1,000 00
European and North American...30,000 00	Loans to Cities.
Iowa Central, Iowa.....10,000 00	Auburn.....14,900 00
Chicago, Danville and Vincennes, Illinois and Indiana.....12,000 00	Lewiston..... 5,000 00
Northern Pacific.....15,000 00	Loans on mortgages of real estate 420,758 81
Loans on Public Funds.	On collaterals..... 5,775 65
United States bonds..... 3,700 00	On names alone.....159,576 01
City of Auburn bonds..... 850 00	Furniture and fixtures (safe).... 5,520 00
Town of Lisbon bonds..... 450 00	Premium account.....19,949 56
On Bank Stock.	Deposits in bank not bearing interest—First National, Auburn.20,616 42
First National, Auburn.....10,653 77	
Portland..... 600 00	
Norway..... 4,000 00	
Auburn Savings Bank book.....1,350 00	
Androscoggin Co. Savings Bank book 1,100 00	
On Railroad Bonds.	
Maine Central.....20,000 00	
Leeds and Farmington.....10,750 00	
Androscoggin and Kennebec..... 300 00	
Iowa Central, Iowa..... 2,600 00	
	Total .....\$1,028,018 95

AUGUSTA SAVINGS BANK—AUGUSTA.

JULY 23, 1873.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

LIABILITIES.

Deposits	\$1,831,028 88
Reserved fund.....	25,000 00
Profits	61,096 83
	\$1,917,125 68

RESOURCES.

Public Funds Owned.	On Bank Stock.
United States bonds.....\$15,000 00	Granite National, Augusta.....\$5,500 00
State of Maine bonds.....47,000 00	First National, Augusta.....17,000 00
County of Washington bonds.... 1,000 00	Sandy River National, Farmington 3,100 00
Aroostook..... 1,000 00	Hide and Leather National, Boston 1,000 00
Macoupin, Ill.....10,000 00	Suffolk National, Boston..... 5,000 00
Marion, Ind.....25,000 00	Tremont National, Boston..... 300 00
St Louis, Mo.....61,000 00	Globe National, Boston..... 500 00
City of Portland bonds.....29,000 00	New England National, Boston.. 1,000 00
Bangor.....23,500 00	National Exchange, Boston..... 500 00
Bath.....10,000 00	Shoe and Leather National, Boston 800 00
Augusta.....36,000 00	On depositors' bank books.....32,000 00
Indianapolis, Ind.....20,000 00	On Railroad Bonds.
La Porte, Ind.....10,000 00	Somerset and Kennebec.....22,700 00
Newport, Ky.....40,000 00	Kennebec and Portland..... 1,700 00
Louisville, Ky.....65,000 00	Portland and Kennebec, (consolidated).....134,000 00
Chicago, Ill.....116,000 00	Portsmouth, Great Falls and Conway, N. H.....28,000 00
Columbus, Ohio.....55,000 00	Eastern, Mass.....50,000 00
Toledo, Ohio.....51,500 00	North Yarmouth.....8,580 00
Dayton, Ohio.....35,000 00	Maine Central.....61,500 00
Cleveland, Ohio.....25,000 00	Androscoggin and Kennebec..... 5,000 00
Portsmouth, Ohio.....19,000 00	European and North American...13,000 00
St. Louis, Mo.....21,000 00	Sioux City and Pacific.....12,000 00
Elizabeth, N. J.....85,000 00	Vermont Central and Vermont and Canada, Vt..... 2,000 00
Newark, N. J.....10,000 00	Elizabethtown and Paducah..... 1,000 00
Lincoln, Nebraska..... 2,500 00	Burlington, Cedar Rapids and Minnesota, Iowa..... 1,000 00
Town of Dexter..... 5,000 00	To Municipalities.
Orange, N. J..... 6,000 00	City of Augusta.....10,000 00
Railroad Bonds Owned.	Town of Pittsfield.....14,000 00
Union Pacific.....15,000 00	Hartland..... 1,000 00
Cedar Rapids and Missouri River, Iowa.....13,000 00	Whitefield..... 700 00
Somerset and Kennebec.....84,100 00	Machias..... 8,400 00
Androscoggin and Kennebec..... 5,300 00	China..... 1,000 00
Kennebec and Portland.....15,600 00	School Districts, Augusta.....21,500 00
Portland and Kennebec, (consolidated).....66,400 00	On mortgages of real estate...269,945 59
Bank Stock Owned.	Cash on deposit bearing interest in First National Bank, Boston 19,238 75
First National, Augusta.....30,000 00	Cash on hand.....13,538 24
Real estate owned..... 8,400 00	
Loans on Public Funds.	
United States bonds.....11,350 00	
City of Cincinnati bonds, O.....10,000 00	
	Total .....\$1,917,125 68

BANGOR SAVINGS BANK—BANGOR.

OCTOBER 29, 1873.

GEORGE W. PICKERING, PRESIDENT.

JOHN PATTEN, TREASURER.

LIABILITIES.

Deposits	\$2,201,012 64
Unpaid dividends.....	51,619 16
Reserved fund	36,717 41
Interest	6,231 66
Profits	53,189 57
	\$2,348,769 44

RESOURCES.

<i>Public Funds Owned.</i>		Maine Central	\$1,500 00
United States bonds	\$120,150 00	On savings bank book.....	100 00
United States 5 years 4 per cent. certificates		<i>On Corporation Stock.</i>	
State of Maine bonds.....	20,000 00	Bangor and Piscataquis Slate Co..	500 00
County of Penobscot bonds	21,781 50	Union Insurance Co., Bangor....	3,000 00
City of Bangor bonds	259,440 00	Brewer Brick Co., Brewer.....	3,200 00
Belfast	8,800 00	<i>On Corporation Notes.</i>	
Ellsworth	7,000 00	Central Congregational Parish,	
Bath	18,566 25	Bangor.....	1,200 00
Town of Lynden, Michigan.....	1,900 00	Penobscot Mutual Fire Insurance	
<i>Bank Stock Owned.</i>		Company	3,000 00
Kenduskeag National, Bangor....	10,000 00	St. John's Parish, Bangor.....	2,000 00
Farmer's National, Bangor.....	12,120 00	Highland Slate Co., Bangor.....	3,000 00
<i>Railroad Stock Owned.</i>		Union Insurance Co., Bangor....	10,000 00
St. Paul and Sioux City, Minn....	25,000 00	Bangor Insurance Co., Bangor....	35,000 00
<i>Railroad Bonds Owned.</i>		<i>Loans to Municipalities.</i>	
Maine Central	101,211 00	City of Bangor.....	115,600 00
European and North American....	209,025 00	Belfast.....	17,500 00
Connecticut Western, Conn.....	17,900 00	Town of Orrington...	1,000 00
Northern Pacific	19,100 00	School District No. 2, Medway...	1,550 00
Real estate owned	21,356 72	On vessels—The D. R. Stockwell.	1,000 00
<i>Loans on Public Funds.</i>		Loans on mortgages of real es-	
United States bonds	2,200 00	tate.....	942,055 55
State of Maine bonds.....	950 00	On collaterals.....	8,000 00
City of Bangor bonds	2,000 00	Expense account	56 25
<i>On Railroad Bonds.</i>		Cash on deposit bearing interest,	
European and North American....	65,100 00	Kenduskeag National.....	73,472 70
Bangor and Piscataquis.....	100,000 00	Cash on hand	18,858 97
St. Paul and Stillwater, and Tay-			
lor Falls, Minnesota.....	17,000 00	Total	\$2,348,769 44

BATH SAVINGS INSTITUTION—BATH.

OCTOBER 9, 1873.

CHARLES DAVENPORT, PRESIDENT.

JOHN H. KIMBALL, TREASURER.

LIABILITIES.

Deposits	\$1,605,603 92
Reserved fund.....	19,564 10
Profits	5,628 60
Premiums	56,402 53
Interest	6,503 43
	\$1,693,702 58

RESOURCES.

<i>Public Funds Owned.</i>		Selma and Gulf, Ala.....	\$10,000 00
United States bonds.....	\$300,000 00	Central Pacific.....	10,000 00
State of Georgia bonds.....	10,000 00	Iowa Central, Iowa.....	10,000 00
Arkansas.....	10,000 00	Burlington and Cedar Rapids	
Sagadahoc county bonds.....	4,000 00	Iowa.....	20,000 00
City of Bath.....	134,400 00	Missisquoi, Vt.....	15,000 00
Rockland.....	43,600 00	Lake Shore and Michigan South-	
Town of Wiscasset.....	30,500 00	ern, Mich.....	30,000 00
Newcastle.....	26,000 00	Portland and Kennebec.....	124,900 00
Damariscotta.....	9,000 00	Kennebec and Portland.....	1,500 00
Waldoboro'.....	12,000 00	Michigan Central, Mich.....	25,000 00
Thomaston.....	7,000 00	Leeds and Farmington.....	45,000 00
Sullivan, Ill.....	30,000 00	Chicago, Burlington and Quincy,	
Avica, Ill.....	2,000 00	Ill.....	20,000 00
County of Cook, Ill.....	4,000 00	<i>Miscellaneous Stock Owned.</i>	
Mason, Ill.....	3,000 00	Maine Telegraph.....	1,600 00
Warren, Ill.....	3,000 00	Real estate owned.....	10,000 00
White, Ill.....	10,000 00	<i>Loans on Public Funds.</i>	
City of Lincoln, Nebraska.....	10,000 00	County of Sagadahoc bonds.....	125 00
Toledo, Ohio.....	17,000 00	City of Bath.....	800 00
Bloomington, Ill.....	10,000 00	Cincinnati, Ohio.....	4,000 00
Sheldon, Ill.....	10,000 00	<i>On Bank Stock.</i>	
Chicago, Ill.....	54,000 00	First National, Bath.....	27,500 00
St Louis, Mo.....	25,000 00	<i>On Railroad Bonds.</i>	
Cincinnati, Ohio.....	26,000 00	Maine Central.....	4,500 00
<i>Bank Stock Owned.</i>		<i>To Municipalities.</i>	
Sagadahoc National, Bath.....	1,200 00	Town of Phippsburg.....	3,500 00
First National, Bath.....	3,000 00	Georgetown.....	2,148 66
Bath National.....	5,200 00	<i>To Corporations.</i>	
Lincoln National, Bath.....	4,000 00	Sagamore Mills, R. I.....	25,000 00
<i>Railroad Stock Owned.</i>		Worumbo Manufacturing Com-	
Vermont and Canada, Vt.....	18,000 00	pany, Lisbon.....	20,000 00
Boston and Lowell, Mass.....	3,000 00	Smyrna Emery Mills.....	5,000 00
Boston and Maine, Mass.....	20,000 00	Gas Company, Bath.....	4,700 00
Illinois Central, Ill.....	56,000 00	On ships.....	24,250 00
Michigan Central, Michigan.....	41,700 00	On real estate.....	140,120 00
Chicago and Alton, Ill.....	47,000 00	On other collaterals.....	3,160 00
Lake Shore and Michigan South-		On names alone (previous to law).	29,648 20
ern, Mich.....	10,000 00	Cash on deposit bearing interest,	
Maine Central.....	18,000 00	First National Bank, Bath.....	11,548 77
<i>Railroad Bonds Owned.</i>		National Exchange, Boston....	490 98
Vermont Central, Vt.....	34,000 00	Cash on hand.....	1,610 97
Vermont Central and Vermont			
and Canada, Vt.....	11,000 00	Total.....	\$1,693,702 58

BELFAST SAVINGS BANK—BELFAST.

August 14, 1873.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

LIABILITIES.

Deposits	\$291,400 43
Reserved fund.....	9,863 70
Profits and loss.....	7,575 06
Surplus.....	8,728 08
Premium account.....	6,072 50
	\$823,639 77

RESOURCES.

Public Funds Owned.	On Railroad Bonds.
United States coin certificates...\$11,000 00	Belfast and Moosehead Lake, (2d mortgage).....\$37,500 00
State of Maine bonds..... 8,400 00	Belfast and Moosehead Lake, (1st mortgage)..... 1,500 00
State of New Hampshire bonds... 2,000 00	Sioux City and Pacific, Iowa.... 1,000 00
City of Boston bonds.....10,000 00	Iowa Falls and Sioux City, Iowa..10,800 00
Railroad Bonds Owned.	Boston, Hartford and Erie..... 5,000 00
Chicago, Iowa and Nebraska, Ill..15,000 00	Union Pacific.....50,000 00
Cedar Rapids and Missouri River, Iowa.....26,000 00	European and North American...30,000 00
Eastern, Mass.....10,000 00	Vermont Central, Vt.....2,000 00
Belfast and Moosehead Lake.....47,500 00	Portland and Kennebec.....10,000 00
Central Pacific.....20,000 00	Central Pacific.....5,000 00
Bank Stock Owned.	Maine Central.....20,000 00
Belfast National.....3,100 00	Chicago, Iowa and Nebraska, Ill.20,000 00
Loans on Public Funds.	Union & Cambridge, (horse,) Mass 8,000 00
United States bonds.....20,585 00	To municipalities.....41,750 00
State of Maine bonds.....1,000 00	On Miscellaneous Stocks.
City of Belfast bonds.....1,500 00	Great Falls Manufacturing Com-
Town of Hampden.....1,200 00	pany, N. H.....3,500 00
Lincolntonville.....475 00	Dwight Manufacturing Co., Mass. 1,000 00
On Bank Stock.	To Corporations.
Maverick National, Boston.....29,200 00	Maine Central Railroad Co.....51,132 00
People's National, Charleston, S. C.....10,000 00	Belfast Manufacturing Co., Belfast 2,800 00
First National, Bangor.....10,000 00	Belfast Gas Light Co.....1,250 00
Farmer's National, Bangor.....10,000 00	Veazie National Bank check, Ban-
Granite National, Augusta.....3,000 00	gor.....40,000 00
Belfast National, Belfast.....1,800 00	On Savings Banks books.....1,875 00
Ticonic National, Waterville.....725 00	Loans on mortgages of real estate, 91,048 11
Casco National, Portland.....500 00	On other collaterals.....11,700 00
On Railroad Stock.	On names alone.....1,400 00
Iowa Falls and Sioux City, Iowa..32,500 00	Expense account.....71 38
Chicago, Iowa and Nebraska, Ill.....22,200 00	Cash on deposit bearing interest, Howard National Bank, Boston, 27,607 14
Cedar Rapids and Missouri River, Iowa.....10,000 00	Cash on hand.....9,423 16
Portland and Kennebec.....10,000 00	Total.....\$823,639 77

BETHEL SAVINGS BANK—BETHEL.

JULY 31, 1873.

O. H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

LIABILITIES.

Deposits	\$17,123 54
Reserved fund.....	54 36
Profits.....	606 62
	\$17,784 52

RESOURCES.

Loans on Public Funds.	On Deposit Book.
United States bonds.....\$100 00	Institution of Savings, Newbury-
Loans on mortgage of real estate.10,633 00	port, Mass.....\$1,500 00
To Municipalities.	Cash on hand.....292 05
Bethel and Newry.....2,959 47	Total.....\$17,784 52
On names alone.....2,300 00	

BIDDEFORD SAVINGS BANK—BIDDEFORD.

NOVEMBER 10, 1873.

WILLIAM P. HAINES, PRESIDENT.

RICHARD M. CHAPMAN, TREASURER.

LIABILITIES.

Deposits	\$519,459 71
Reserved fund.....	6,700 00
Profits.....	5,536 91
	\$531,696 62

RESOURCES.

Public Funds Owned.	Railroad Bonds Owned.
United States bonds.....\$22,000 00	Connecticut Western, Conn.....\$8,100 00
State of Maine bonds.....9,242 50	Chicago and Michigan, Lake Shore, Ill.....15,770 00
County of Wayne bonds, Ill.....5,400 00	Burlington and Missouri River, Portland.....4,000 00
City of Biddeford.....1,100 00	Missouri.....4,000 00
Portland.....9,200 00	Leavenworth, Lawrence and Gal-
Kansas, Kansas.....4,000 00	veston.....800 00
Bank Stock Owned.	Michigan Central, Michigan.....1,000 00
Biddeford National.....26,872 00	Maine Central.....4,000 00
Saco National.....4,000 00	European and North American...9,000 00
York National.....1,650 00	Quincy and Warsaw, Ill.....5,000 00
First National, Portland.....1,860 00	Central Iowa, Iowa.....3,800 00
Canal National, Portland.....2,640 00	Missouri River and Fort Scott, Mo 3,100 00
Cumberland National, Portland... 550 00	Indianapolis, Cincinnati and La-
Railroad Stock Owned.	fayette, Ind.....7,000 00
Michigan Central, Mich.....400 00	Portland and Ogdensburg.....4,000 00
Vermont and Canada, Vt.....5,081 00	White Water Valley, Ind.....4,000 00
Corporation Stock Owned.	Cincinnati and Indiana, Ohio...20,000 00
Laconia Manufacturing Company, Biddeford.....8,875 00	Loans on Public Funds.
Franklin Co., Lewiston.....17,576 12	United States bonds.....4,900 00
Continental Mills, Lewiston.....5,000 00	City of Biddeford bonds.....2,000 00
Saco Water Power Machine shop.19,250 00	Kansas bonds, Kansas....400 00

BIDDEFORD SAVINGS BANK—(CONCLUDED.)

RESOURCES.

<i>On Bank Stock.</i>		<i>To Municipalities.</i>	
Biddeford National, Biddeford...	\$450 00	City of Biddeford	\$7,500 00
<i>On Corporation Stock.</i>		Town of Kennebunkport	3,000 00
Saco Water Power Machine Shop.	12,500 00	School District No. 4, Biddeford .	6,000 00
Pepperell Manufacturing Com-		No. 7, Biddeford .	861 00
pany, Biddeford	2,750 00	<i>To Corporations.</i>	
Continental Mills, Lewiston....	700 00	Saco Water Power Machine Shop.	27,000 00
Ne Plus Ultra Collar Company,		Adriatic Mills	15,000 00
Biddeford	1,000 00	Robinson Manufacturing Company	
Laconia Manuf'ing Co. Biddeford	750 00	Oxford	15,000 00
Saco and Biddeford Savings Bank		Windermere Woolen Co.	5,000 00
book	250 00	New England Iron Co.	5,000 00
<i>On Railroad Stock.</i>		Laconia Co	5,000 00
Middlesex Horse Railroad	500 00	Pepperell Manufacturing Co.	9,000 00
New York Western	5,000 00	Hardy Machine Shop	2,500 00
Portland and Ogdensburg	300 00	Cash on deposit bearing interest..	17,269 06
White Water Valley, Ind.	24,800 00	Cash on hand	2,892 71
On mortgage of real estate	96,617 23		
On collaterals	1,400 00	Total	\$531,696 62
On names alone	3,700 00		

BOOTHBAY SAVINGS BANK—BOOTHBAY.

SEPTEMBER 1, 1873.

ALLEN LEWIS, PRESIDENT.

MOSES E. PIERCE, TREASURER.

LIABILITIES.

Deposits	\$5,306 86
Reserved fund	1 75
Dividends	45 86
Profit and loss	124 92
	\$5,479 39

RESOURCES.

<i>Railroad Bonds Owned.</i>		<i>Loans on mortgage of real es-</i>	
Maine Central	\$504 17	tate	\$2,020 00
<i>Loans on Railroad Stock.</i>		On vessels	300 00
Townsend Marine, Boothbay	890 00	Cash on hand	1,055 22
<i>To Corporations.</i>		Total	\$5,479 39
Townsend Marine, Boothbay	300 00		
<i>To Municipalities.</i>			
Town of Boothbay	500 00		

BREWER SAVINGS BANK—BREWER.

JUNE 24, 1873.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

LIABILITIES.

Deposits	\$25,080 55
Reserved fund	492 17
Interest	476 86
	\$26,049 58

RESOURCES.

Loans on mortgages of real es-		Cash on deposit not bearing in-	
tate	\$23,700 42	terest—Traders' National Bank,	
On town of Brewer note	300 00	Bangor	\$632 80
Interest accrued on loans not due,		Cash on hand	430 15
not paid and in deposit	884 28		
Expense account	101 93	Total	\$26,049 58

BRIDGTON SAVINGS BANK—BRIDGTON.

NOVEMBER 5, 1873.

RUFUS GIBBS, PRESIDENT.

PERLEY P. BURNHAM, TREASURER.

LIABILITIES.

Deposits	\$120,125 58
Reserved fund	762 03
Profits	2,819 01
	\$123,697 60

RESOURCES.

<i>Railroad Bonds Owned.</i>		<i>To Municipalities.</i>	
Maine Central	\$6,440 00	Town of Bridgton	\$4,336 87
Leeds and Farmington	447 50	School District, Union No. 1,	
County of Sciota, O	5,025 00	Bridgton	2,900 00
<i>Loans on Public Funds.</i>		<i>On Corporation Notes.</i>	
United States bonds	1,100 00	Oriental Chapter, Bridgton	450 00
State of New Hampshire bonds...	1,000 00	On mortgages of real estate	52,718 98
City of Bangor	900 00	On other collaterals	11,000 00
Town of Fryeburg	900 00	On names alone	24,150 54
<i>On Corporation Stocks.</i>		Cash on deposit not bearing in-	
Pondicherry Co., Bridgton	4,300 00	terest	2,277 54
Pondicherry Mills, Bridgton	5,500 00	Cash on hand	6,424 17
Railroad bonds—Leeds and Far-		Total	\$123,697 60
mington	2,350 00		
Savings Bank book	800 00		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

AUGUST 25, 1873.

C. C. HUMPHREYS, PRESIDENT.

J. P. WINCHELL, TREASURER.

LIABILITIES.

Deposits	\$432,383 03
Reserved fund	5,678 20
Profits	21,535 73
	\$459,596 96

RESOURCES.

<i>Public Funds Owned.</i>	<i>Railroad Bonds Owned.</i>
Town of Brunswick bonds.....\$3,000 00	Vermont Central, 1st mortgage,
County of Cook, Ill..... 5,000 00	Vermont.....\$15,000 00
Mason, Ill.....10,000 00	Rutland, Vt..... 5,000 00
Tazewell, Ill..... 5,000 00	Vermont Central and Vermontand
Lavenworth, Kansas... 5,000 00	Canada, Vt.....15,000 00
Presque Isle, Mich.... 5,000 00	New York and Oswego Midland,
City of Houston, Texas..... 5,000 00	New York..... 5,000 00
Chicago, Ill..... 6,000 00	Logansport, Crawfordville and
Calro, Ill.....17,000 00	Southwestern, Ind..... 5,000 00
Beardstown, Ill..... 5,000 00	St. Joseph and Denver City, Kan-
Lincoln, Ill..... 4,013 00	sas, Nebraska and Colorado... 5,000 00
Quincy, Ill.....10,000 00	Hannibal and St. Joseph, Mo.... 5,000 00
Brooklyn, N. Y..... 5,000 00	Real estate owned..... 3,186 02
New York, N. Y..... 5,000 00	<i>Loans on Public Funds.</i>
St. Louis, Mo..... 2,000 00	County of Jefferson warrants, Neb
St. Paul, Minn..... 8,000 00	Yankton bonds, D. T. . 1,057 00
Cincinnati, O..... 7,000 00	Lyon, Kan..... 2,000 00
Port Huron, Mich..... 2,000 00	Perry, Ill..... 1,000 00
Township of Council Grove bonds,	Town of Roseville, Ill..... 1,000 00
Kansas..... 8,000 00	Oswego, Kan..... 6,000 00
Township of Prairie Green bonds,	Vermont, Ill..... 1,900 00
Ill..... 6,600 00	<i>On Railroad Bonds.</i>
Township of Tuscola bonds, Ill... 5,000 00	Port Royal, S. C., and Georgia... 6,000 00
School District No. 2 bonds, Ef-	<i>To Corporations.</i>
ingham County, Ill..... 5,000 00	Village District, Brunswick.... 6,540 00
School District No. 2 bonds, Lan-	First Parish Church, Brunswick.. 1,500 00
caster County, Nebraska..... 5,000 00	Brunswick Gas Light Co..... 1,700 00
<i>Bank Stock Owned.</i>	On mortgage of real estate.....187,695 20
First National, Brunswick..... 2,300 00	On other collaterals..... 5,100 00
<i>Railroad Stock Owned.</i>	On names alone..... 100 00
Michigan Central, Mich.....10,200 00	Cash on deposit not drawing in-
Chicago and Northwestern, (pre-	terest—First National, Bruns-
ferred) Ill..... 5,000 00	wick..... 8,271 18
Chicago, Rock Island and Pacific. 5,000 00	Cash on hand..... 3,434 56
Lake Shore and Michigan South-	
ern, Mich..... 5,000 00	Total.....\$459,596 96

BUCKSPORT SAVINGS BANK—BUCKSPORT.

AUGUST 12, 1873.

WM. H. PILLSBURY, PRESIDENT.

GEO. W. HERBERT, TREASURER.

LIABILITIES.

Deposits	\$100,456 11
Reserved fund	522 10
Profits	2,285 38
	\$103,263 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Springfield and Illinois, South-</i>
Town of Bucksport bonds.....\$4,482 00	eastern N. Y..... \$900 00
<i>Railroad Bonds Owned.</i>	<i>Corporation Bonds Owned.</i>
Maine Central..... 3,150 00	County of Kankakee, Ill..... 4,450 00
European and North American... 9,900 00	<i>Loans on Public Funds.</i>
Portland and Ogdensburg..... 900 00	United States bonds..... 850 00
Chicago, Danville and Vincennes,	On mortgages of real estate.....52,754 99
Ill..... 3,500 00	Expense account..... 785 31
Burlington, Cedar Rapids and Min-	Cash on deposit not bearing in-
nesota, Iowa and Min..... 7,250 00	terest, Bucksport National Bank 7,418 29
Central Iowa, Iowa..... 900 00	Cash on hand..... 418 00
Logansport, Crawfordville and	
Southwestern, Ind..... 4,700 00	Total.....\$103,263 59
New York and Oswego Midland,	
N. Y..... 905 00	

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

OCTOBER 25, 1873.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

LIABILITIES.

Deposits	\$68,019 07
Reserved fund	900 47
Profits	1,859 02
	\$70,778 56

RESOURCES.

<i>Public Funds Owned.</i>	<i>Town of Westbrook bonds.....</i>
City of Belfast bonds.....\$3,592 50	Buxton note..... 50 00
Portland..... 1,423 00	To School District No. 4, Hollis.. 550 00
Bath..... 3,199 08	On mortgage of real estate.....54,436 58
St. Louis, Mo..... 930 00	On collaterals..... 700 00
Chicago, Ill..... 987 50	Cash on hand..... 783 90
Toledo, O..... 2,000 00	
County of Solota, O..... 2,000 00	Total.....\$70,778 56
<i>Loans on Public Funds.</i>	
United States bonds..... 100 00	

CALAIS SAVINGS BANK—CALAIS.

AUGUST 9, 1873.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

LIABILITIES.

Deposits	\$222,937 16
Reserved fund.....	2,758 22
Profits.....	2,925 92
	\$228,621 30

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on Bank Stock.</i>	
State of Maine bonds.....	\$10,700 00	Calais National	\$525 00
City of Calais.....	10,000 00	<i>On Railroad Stock.</i>	
Portland.....	15,000 00	St. Croix and Penobscot.....	1,900 00
Bangor	9,000 00	<i>On Railroad Bonds.</i>	
Belfast.....	5,500 00	Iowa Falls and Sioux City, Iowa..	1,500 00
Chicago, Ill.....	11,000 00	<i>Miscellaneous Stock.</i>	
Columbus, Ohio.....	5,000 00	Home Insurance Co., N. J.....	1,200 00
Cleveland, Ohio.....	3,000 00	Red Beach Plaster Mill Company,	
Cincinnati, Ohio.....	3,000 00	Calais.....	2,200 00
Orange, N. J.....	1,000 00	Loans on mortgage of real es-	
Town of Bucksport.....	4,000 00	tate	112,945 73
County of St. Louis, Mo.....	1,000 00	On names alone.....	742 00
Franklin, Ohio.....	3,000 00	Cash on deposit bearing interest—	
<i>Bank Stock Owned.</i>		Calais National Bank.....	4,858 57
Calais National Bank, Calais.....	2,550 00	Total	\$228,621 30
<i>Railroad Bonds Owned.</i>			
Maine Central	19,000 00		

CAMDEN SAVINGS BANK—CAMDEN.

AUGUST 27, 1873.

S. D. CARLETON, PRESIDENT.

CHAS. F. RICHARDS, TREASURER.

LIABILITIES.

Deposits	\$248,990 90
Reserved fund.....	1,593 62
Profits	3,182 70
	\$253,767 22

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on Public Funds.</i>	
State of Maine bonds.....	\$100 00	Iowa Central, Iowa.....	\$4,500 00
City of Rockland.....	450 00	Safe	940 00
Portsmouth, O.....	8,160 00	United States bonds.....	1,680 00
Town of Camden.....	15,600 00	State of Maine bonds.....	6,300 00
<i>Railroad Bonds Owned.</i>		County of Marshall bonds, Ill...	900 00
European and North American...	7,200 00	City of Rockland.....	500 00
Wisconsin Central, Wis.....	2,850 00	Town of Lincolnville.....	100 00
Northern Pacific	5,660 00	Camden	600 00
New York and Oswego, N. Y....	2,000 00	Thomaston	100 00
Atchison and Topeka, Kansas....	22,100 00	<i>On Railroad Bonds.</i>	
Chicago and South-western, Ill...	2,910 00	Cincinnati and Indiana, O.....	2,000 00

CAMDEN SAVINGS BANK—(CONCLUDED.)

RESOURCES.

<i>On Corporation Stocks.</i>		<i>On vessels.....</i>	\$425 00
D. Knowlton & Co., Camden.....	\$3,900 00	On wool.....	6,271 71
Hallowell Granite Co.....	5,000 00	On mortgages of real estate.....	66,156 26
Bodwell Granite Co., Rockland..	6,000 00	On names alone.....	6,043 47
Knox Woollen Co., Camden.....	6,085 70	Cash on deposit bearing interest—	
<i>To Corporations.</i>		National Exchange Bank, Boston..	31,667 32
Portland and Ogdensburg Rail-		First National bank, Portland...	257 42
road Co.....	8,022 74	Lime Rock National Bank, Rock-	
European and North American		land.....	1,712 96
Railroad	17,222 45	First National Bank, Bangor....	793 28
First Congregational Church, Cam-		Cash on hand.....	7,712 26
den.....	200 00		
On Savings Bank books.....	1,646 66	Total	\$253,767 22

DEXTER SAVINGS BANK—DEXTER.

JUNE 26, 1873.

A. P. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

LIABILITIES.

Deposits	\$174,021 30
Reserved fund.....	1,500 00
Interest	4,639 29
Notes due on real estate.....	5,632 00
	\$185,792 59

RESOURCES.

<i>Public Funds Owned.</i>		<i>On Railroad Stock.</i>	
City of Bath bonds.....	\$4,500 00	Dexter and Newport.....	\$18,387 00
Rockland	1,820 00	On mortgages of real estate.....	76,818 20
Bangor	2,940 00	On collaterals.....	3,463 31
Town of Corinna.....	7,820 00	<i>To Corporations.</i>	
<i>Railroad Stock Owned.</i>		The Parish of the Church of the	
Dexter and Newport.....	8,125 00	Messiah, Dexter	8,500 00
<i>Railroad Bonds Owned.</i>		<i>To Municipalities.</i>	
European and North American...	22,000 00	Town of Riley.....	3,193 76
Leeds and Farmington.....	8,900 00	Dexter.....	2,207 66
Portland and Ogdensburg.....	4,400 00	Cash on deposit bearing interest—	
Maine Central.....	6,300 00	Blackstone National Bank, Bos-	
Real estate owned.....	7,000 00	ton.....	113 71
<i>Loans on Public Funds.</i>		Expense account.....	435 72
United States bonds.....	763 00	Cash on hand.....	2,635 23
Town of Corinna bonds.....	265 00		
<i>On Bank Stock.</i>		Total	\$185,792 59
First National Bank, Bangor....	205 00		

EASTPORT SAVINGS BANK—EASTPORT.

AUGUST 9, 1873.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, TREASURER.

LIABILITIES.

Deposits	\$70,421 40
Reserved fund.....	642 61
Profits	503 40
	\$71,567 41

RESOURCES.

<i>Public Funds Owned.</i>		County of Franklin, O.....	\$987 50
State of Maine bonds.....	\$600 00	<i>Bank Stock Owned.</i>	
City of Portland.....	1,960 00	Frontier National, Eastport.....	2,860 00
Bath.....	1,800 00	<i>Loans on Public Funds.</i>	
Rockland.....	1,800 00	United States bonds.....	118 00
Chicago, Ill.....	2,970 00	Town of Eastport bonds.....	500 00
Des Moines, Iowa.....	3,000 00	On mortgages of real estate.....	32,262 50
Springfield, Ill.....	3,900 00	Cash on deposit bearing interest,	
Fall River, Mass.....	1,960 00	Frontier National, Eastport...	360 12
Elizabeth, N. J.....	3,780 00	National Bank of Commonwealth,	
Zanesville, O.....	1,000 00	Boston.....	82 13
Town of Eastport.....	907 00	Expense account.....	654 36
Edmunds.....	82 80	Cash on hand.....	301 00
Watertown, Mass.....	2,100 00		
County of Macon, Ill.....	3,700 00	Total.....	\$71,567 41
Sciota, O.....	4,000 00		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

AUGUST 15, 1873.

WILLIAM CONNOR, PRESIDENT.

ELHANAN W. McFADDEN, TREASURER.

LIABILITIES.

Deposits	\$51,143 60
Reserved fund.....	319 34
Profits	949 14
	\$52,412 08

RESOURCES.

<i>Loans on Public Funds.</i>		<i>To Corporations.</i>	
United States bonds.....	\$318 60	Fairfield Village, Fairfield.....	\$475 00
On mortgages of real estate.....	40,907 54	School District No. 1, Fairfield...	3,000 00
<i>On Savings Bank Book.</i>		Safe and books.....	1,099 83
Camden Savings Bank.....	200 00	Expense account.....	97 04
On other collaterals.....	150 00	Cash on hand.....	5,864 61
<i>To Municipalities.</i>			
Towns of Concord and Camden...	300 00	Total.....	\$52,412 08

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

AUGUST 22, 1873.

REUBEN OUTLER, PRESIDENT.

ROBERT GOODENOW, TREASURER.

LIABILITIES.

Deposits	\$200,377 86
Reserved fund.....	2,408 14
Profits	2,392 63
	\$205,178 63

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on Public Funds.</i>	
United States bonds.....	\$1,194 75	United States bonds.....	\$1,900 00
State of Maine bonds.....	3,137 75	City of Bath bonds.....	500 00
City of Portland.....	980 50	<i>On Bank Stock.</i>	
County of Cook, Ill.....	2,432 50	Sandy River National.....	3,781 81
Macoupin, Ill.....	2,000 00	Utica City National, N. Y.....	6,535 00
St. Louis, Mo.....	8,600 00	<i>On Railroad Bonds.</i>	
Franklin, O.....	1,470 00	Maine Central extension.....	2,000 00
City of Cincinnati, O.....	1,025 00	Loan to town of Starks.....	500 00
Chicago, Ill.....	9,612 50	On names alone.....	13,703 46
St. Louis, Mo.....	5,310 00	On mortgages of real estate.....	68,267 81
Columbus, O.....	10,330 00	On other collaterals.....	5,143 03
Toledo, O.....	9,225 00	Furniture, safe and fixtures.....	559 00
Orange, N. J.....	1,935 00	Cash on deposit bearing interest—	
<i>Bank Stock Owned.</i>		Swan and Barrett, Portland...	2,704 30
Merchants' National, Portland...	1,014 00	Brewster, Sweet and Co., Bos-	
<i>Railroad Bonds Owned.</i>		ton.....	12,364 25
Michigan Central, Mich.....	4,250 00	Augusta Savings Bank.....	4,538 78
Chicago and Iowa, (1st mortgage)		Cash on hand.....	4,140 18
Ill.....	9,620 00		
Portland and Kennebec.....	5,475 00	Total.....	\$205,178 63
Androscoggin and Kennebec.....	1,000 00		

GARDINER SAVINGS INSTITUTION GARDINER.

JULY 25, 1873.

WILLIAM PALMER, PRESIDENT.

H. B. HOSKINS, TREASURER.

LIABILITIES.

Deposits	\$945,579 26
Reserved fund.....	35,000 00
Profits	21,373 06
	\$1,001,952 32

RESOURCES.

<i>Public Funds Owned.</i>		Oakland National, Gardiner.....	\$2,000 00
United States bonds.....	\$29,000 00	Northern National, Hallowell....	4,500 00
State of Maine bonds.....	21,669 00	Granite National, Augusta.....	200 00
Indiana.....	5,000 00	Boston National, Boston	6,700 00
St. Louis County, Mo.....	15,000 00	Hide and Leather National, Bos-	
Cook County, Ill.....	5,000 00	ton.....	4,500 00
Franklin County, Ohio.....	5,000 00	Washington National, Boston....	1,000 00
Sangamon County, Ill.....	5,000 00	<i>Railroad Stock Owned.</i>	
City of Louisville, Ky.....	31,000 00	Boston and Maine.....	6,300 00
Chicago, Ill.....	68,500 00	Eastern.....	8,700 00
St. Louis, Mo.....	49,000 00	Boston and Albany.....	1,700 00
Cleveland, Ohio.....	28,000 00	Michigan Central, Mich.....	21,800 00
Brooklyn, N. Y.....	18,000 00	Vermont and Canada, Vt.....	300 00
Detroit, Mich.....	10,000 00	<i>Railroad Bonds Owned.</i>	
Gardiner	25,000 00	Vermont, (consolidated) Vt.....	19,500 00
Cambridge, Mass.....	4,000 00	Stanstead, Sheffield and Chambly,	
Charlestown, Mass.....	4,000 00	Canada.....	400 00
Albany, N. Y.....	5,000 00	Eastern, Mass.....	20,000 00
Covington, Ky.....	40,000 00	Michigan Central, Mich.....	40,000 00
Newport, Ky.....	25,000 00	Old Colony and Newport, Mass....	1,000 00
Toledo, Ohio.....	14,000 00	Portland and Kennebec (consoli-	
La Porte, Ohio.....	4,000 00	dated).....	17,500 00
Portsmouth, Ohio.....	5,000 00	Maine Central.....	1,500 00
Cincinnati, Ohio.....	39,000 00	Long Branch and Sea Shore, N. J.	5,000 00
Dayton, Ohio.....	10,000 00	Loans on real estate.....	194,312 54
Pomeroy, Ohio.....	2,000 00	On savings bank book.....	1,100 00
Marietta, Ohio.....	5,000 00	On railroad bonds.....	27,000 00
Newark, N. J.....	25,000 00	<i>On Bank Stock.</i>	
Elizabeth, N. J.....	25,000 00	Oakland National Bank.....	1,000 00
Indianapolis, Ind.....	15,000 00	Gardiner National, Gardiner,....	1,500 00
Jersey, N. J.....	28,000 00	On other collaterals.....	11,384 83
Augusta, Ga.....	11,750 00	To municipalities.....	11,600 00
Town of Richmond.....	2,100 00	Cash on deposit bearing interest..	7,733 72
Waldoboro.....	7,000 00	Cash on hand	3,698 07
Damariscotta.....	3,000 00	Interest due but not paid.....	1,469 15
City of Salem, Mass.....	8,000 00	Furniture.....	1,169 51
<i>Bank Stock Owned.</i>		Total.....	\$1,001,952 32
Cobbeesee National, Gardiner.....	12,500 00		
Gardiner National, Gardiner.....	2,750 00		

GORHAM SAVINGS BANK—GORHAM.

OCTOBER 24, 1873.

JOSEPH REDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

LIABILITIES.

Deposits	\$68,280 66
Reserved fund.....	779 00
Profits	1,848 67
	\$70,908 33

RESOURCES.

<i>Public Funds Owned.</i>		<i>Railroad Bonds Owned.</i>	
Town of Norridgewock bonds....	\$500 00	Androscoggin and Kennebec.....	\$2,200 00
Dexter.....	200 00	European and North American....	5,000 00
City of Belfast bonds.....	500 00	Portland and Kennebec.....	100 00
Chicago, Ill.....	3,000 00	Somerset and Kennebec.....	200 00
Columbus, O.....	2,000 00	Maine Central.....	900 00
Dayton, O.....	1,000 00	Portland and Rochester.....	1,500 00
East St. Louis, Ill.....	500 00	<i>Loans on Bank Stock.</i>	
Elizabeth, N. J.....	2,000 00	First National, Portland	150 00
Laporte, Ind.....	1,500 00	<i>On Municipal Bonds.</i>	
Marrietta, O.....	3,000 00	City of Bath.....	26 00
Pomeroy, O.....	1,000 00	<i>To Corporations.</i>	
St. Louis, Mo.....	3,000 00	First Congregational Parish, Gor-	
Toledo, O.....	5,500 00	ham.....	625 00
Zanesville, O.....	2,000 00	Loans on mortgages of real estate..	18,156 05
County of St. Louis, Mo.....	2,000 00	On collaterals.....	400 00
Harden, O.....	1,000 00	Cash on deposit not bearing in-	
Franklin, O.....	500 00	terest—Canal Bank, Portland..	558 83
Cook, Ill.....	7,700 00	Cash on hand.....	192 45
Sciota, O.....	4,000 00	Total.....	\$70,908 33

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

JULY 24, 1873.

ANDREW MASTERS, PRESIDENT.

H. K. BAKER, TREASURER.

LIABILITIES.

Deposits	\$379,070 25
Reserved fund.....	5,245 24
Profits	9,001 92
	\$393,317 51

RESOURCES.

<i>Public Funds Owned.</i>		City of Bangor.....	\$25,000 00
State of Maine bonds.....	\$34,700 00	Town of Farmingdale .	3,500 00
Kennebec county bonds	\$700 00	Bluehill	150 00
City of Hallowell.....	6,500 00	Total par value.....	40,850 00
Bath.....	2,000 00	Cost.....	\$37,388 96
Belfast.....	3,000 00		

HALLOWELL SAVINGS INSTITUTION—(CONCLUDED.)

RESOURCES.

County of St. Louis bonds, Mo.....	\$5,000 00	<i>Railroad Bonds Owned.</i>	
County of Sciota, O...	2,000 00	Somerset and Kennebec.....	\$2,400 00
City of Marietta, O...	1,000 00	Maine Central.....	18,400 00
Cleveland, O...	2,000 00	Portland and Kennebec, (consolidated)...	19,900 00
Cincinnati, O...	3,000 00	Total par value.....	40,700 00
Toledo, O.....	5,000 -00	Cost.....	\$38,224 50
Chicago, Ill.....	50,000 00	Loans on mortgages of real estate.....	179,731 35
Detroit, Mich.....	18,000 00	On collaterals.....	3,458 75
Par value.....	\$86,000 00	To cities and towns.....	7,475 00
Cost.....	\$85,607 50	Cash on hand.....	1,431 45
<i>Bank Stock Owned.</i>		Total.....	\$393,317 51
Northern National Bank, Hallowell.....	5,200 00		
American National Bank, Hallowell.....	100 00		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

OCTOBER 31, 1873.

ATNO WISWELL, PRESIDENT.

CHARLES C. BURRILL, TREASURER.

LIABILITIES.

Deposits	\$19,275 74
Profits	17 93
	\$19,293 67

RESOURCES.

<i>Public Funds Owned.</i>		Expense account.....	\$23 50
City of Ellsworth bonds.....	\$100 24	Cash on deposit not bearing interest—New England Trust Co., Boston.....	244 44
<i>Loans on Public Funds.</i>		Cash on hand.....	1,969 95
United States bonds.....	275 00	Total.....	\$19,293 67
City of Ellsworth bond and notes.....	1,450 00		
On Savings Bank book.....	60 00		
On mortgage of real estate.....	15,170 00		

HARTLAND SAVINGS BANK—HARTLAND.

JUNE 27, 1873.

ARCHIBALD LINN, PRESIDENT.

S. E. PRESCOTT, TREASURER.

LIABILITIES.

Deposits	\$14,643 62
Reserved fund.....	107 70
Interest.....	151 06
Amount of unpaid dividends.....	575 86
	\$15,478 24

RESOURCES.

<i>Public Funds Owned.</i>		Expense account.....	\$301 80
White County bonds, Ill.....	\$945 33	Cash on hand.....	842 80
Northern Pacific Railroad bonds.....	98 33	Total.....	\$15,478 24
Loans on mortgages of real estate.....	19,189 98		
On collaterals.....	100 00		

HOULTON SAVINGS BANK—HOULTON.

JUNE 21, 1873.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

LIABILITIES.

Deposits	\$26,390 46
Reserved fund.....	106 20
Interest.....	170 89
	\$26,667 55

RESOURCES.

<i>Bank Stock Owned.</i>		<i>Loans to Municipalities.</i>	
National Bank of North America, Boston.....	\$999 00	Houlton.....	\$3,100 00
Loans on mortgages of real estate.....	18,768 93	Expense account.....	\$285 72
Town of Houlton bonds.....	500 00	Cash on hand and on deposit.....	3,013 90
		Total.....	\$26,667 55

KENNEBEC SAVINGS BANK—AUGUSTA.

JULY 22, 1873.

W. F. HALLETT, PRESIDENT.

JOSEPH L. ADAMS, TREASURER.

LIABILITIES.

Deposits	\$283,615 67
Reserved fund	2,708 92
Profit and loss	2,835 92
	\$289,156 56

RESOURCES.

<i>Public Funds Owned.</i>		<i>Railroad Bonds Owned.</i>	
County of Cook bonds, Ill.	\$4,936 22	Michigan Central, Mich.	\$4,320 00
Johnson, Mo.	8,025 00	Grand River Valley, Mich.	7,192 89
Cass Mo.	1,950 00	European and North American.	22,125 00
Harding, O.	15,000 00	<i>Loans on Public Funds.</i>	
City of Bath.	1,355 00	United States bonds	2,100 00
Bangor	3,430 00	City of Winslow and city of Amity	
Augusta.	667 50	bonds, Ill.	2,000 00
Covington, Ky.	8,000 00	Augusta	800 00
Newport, Ky.	22,970 00	Town of Readfield.	1,000 00
Louisville, Ky.	8,257 50	East Oakland, Ill.	1,800 00
Chicago, Ill.	39,946 80	Browning, Ill.	1,000 00
Peoria, Ill.	4,000 00	<i>On Bank Stock.</i>	
Columbus, O.	3,187 50	Tremont National Bank, Boston.	900 00
Dayton, O.	10,575 00	Freeman's National, Augusta.	700 00
Toledo, O.	6,860 00	Saving Bank book.	4,850 74
Pomeroy, O.	7,077 50	Gardiner Savings Bank book.	300 00
Omaha, Nebraska.	2,850 00	Augusta Savings Bank book.	100 00
Jersey, N. J.	3,000 00	<i>On Corporation Stock.</i>	
Elizabeth, N. J.	5,697 50	Kennebec Land and Lumber Co.	21,632 00
St. Paul, Minn.	10,000 00	On mortgages of real estate.	31,129 00
Leavenworth, Kansas.	2,000 00	Expense account	22 50
<i>Bank Stock Owned.</i>		Cash on deposit not bearing in-	
Freeman's National,		terest—Freeman's National	
Augusta, par.	\$4,800 00	Bank, Augusta.	2,221 94
Cobbossee National		Cash on hand.	1,253 75
Gardiner, par.	6,800 00		
Cost of both to bank.	\$13,923 25	Total	\$289,156 56

KENNEBUNK SAVINGS BANK—KENNEBUNK.

NOVEMBER 11, 1873.

JOSEPH DANE, PRESIDENT.

C. LITTLEFIELD, TREASURER.

LIABILITIES.

Deposits	\$81,789 92
Reserved fund	396 00
Profits	1,491 75
	\$83,657 67

RESOURCES.

<i>Public Funds Owned:</i>		<i>Michigan Central, Mich.</i>		<i>\$2,000 00</i>
County of Hardin bonds, Ohio.	\$1,000 00	European and North American.	4,000 00	
Cook, Ill.	2,500 00	Michigan Lake Shore, Mich.	1,000 00	
Franklin, Ohio.	2,000 00	Atchison, Topeka and Santa Fe		
Marion, Ohio.	3,000 00	Kansas.	1,000 00	
St. Louis, Mo.	4,000 00	Burlington and Cedar Rapids Iowa	5,000 00	
City of Cleveland, Ohio.	5,000 00	<i>Bank Stock Owned:</i>		
Chicago, Ill.	1,000 00	Ocean National, Kennebunk.	5,300 00	
St. Louis, Mo.	1,000 00	Canal National, Portland.	800 00	
Elizabeth, N. J.	4,000 00	Merchants' National, Portland.	1,350 00	
Marietta, Ohio.	2,000 00	Casco National, Portland.	1,000 00	
Orange, N. J.	3,000 00	<i>Railroad Stock Owned.</i>		
Toledo, Ohio.	1,000 00	Michigan Central, Mich.	2,000 00	
Portsmouth, Ohio.	1,000 00	Loans on mortgages of real estate.	6,125 00	
Dayton, Ohio.	2,000 00	<i>Loans on Railroad Bonds:</i>		
Newport, Ky.	2,000 00	Atchison, Topeka and Santa Fe, ..		
Louisville, Ky.	2,000 00	Kansas.	5,000 00	
Town of Brownfield, Ill.	1,000 00	Premium account.	789 35	
Salem, Ill.	1,000 00	Expense account.	785 46	
<i>Railroad Bonds Owned.</i>		Cash on hand.	2,027 86	
Iowa Central, Iowa.	2,000 00			
Maine Central.	5,000 00	Total	\$83,657 67	

LEWISTON INSTITUTION FOR SAVINGS—LEWISTON.

OCTOBER 10, 1873.

J. G. COBURN, PRESIDENT.

J. S. ADAMS, TREASURER.

LIABILITIES.

Deposits	\$1,076,442 37
Reserved fund.....	15,838 88
Profits	16,806 21
	\$1,109,087 46

RESOURCES.

<i>Public Funds Owned.</i>	<i>Manufacturing Stock Owned.</i>
City of Lewiston bonds.....\$59,400 00	Lewiston Machine Co., Lewiston..\$2,000 00
County of Tazewell, Ill.....25,000 00	Androskoggin Mills, Lewiston....16,611 05
Lafayette, Mo.....13,300 00	Hill Manufacturing Mills, Lewis-
Dougllass, Mo.....9,000 00	ton.....13,400 50
Washington, Ill. 14,000 00	Real estate.....69,664 91
Gallatin, Ill.....37,125 00	<i>Loans on Public Funds.</i>
Henry, Mo.....4,375 00	City of Portland bonds.....400 00
St. Clair, Mo.....13,375 00	On Bank Stock—First National,
Leavenworth, Kansas..8,000 00	Lewiston 171 31
City of St. Paul, Minn.....9,990 00	<i>On Manufacturing Stocks.</i>
Cairo, Ill.....17,937 50	Franklin Co., Lewiston.....300 00
Houston, Texas.....9,500 00	Lewiston Machine Co., Lewiston. 4,780 00
Bethany, Mo.....2,745 00	Worumbo Manufacturing Co., Lis-
Appleton, Mo 3,680 00	bon.....17,300 00
Town of Astoria, Ill.....9,000 00	Hill Manufacturing Co., Lewiston 17,300 00
Mascoutah.....4,750 00	<i>On Railroad Bonds.</i>
Breckinridge, Mo.....8,325 00	Leeds and Farmington.....3,000 00
Fort Scott Gas Co., Kansas.....14,700 00	Northern Pacific.....600 00
<i>Bank Stock Owned.</i>	<i>To Municipalities.</i>
First National, Lewiston.....46,525 00	Town of Danville.....1,200 00
Atlas National, Boston.....11,617 50	Lisbon 5,944 00
<i>Railroad Stock Owned.</i>	City of Lewiston.....10,000 00
Rutland, Vt.....12,598 25	<i>To Corporations.</i>
Ogdensburg and Lake Champlain,	Androskoggin Mills, Lewiston....7,000 00
N. Y.....17,900 75	Bates Manufacturing Co Lewiston 23,000 00
<i>Railroad Bonds Owned.</i>	Franklin Co., Lewiston 65,000 00
Maine Central 9,825 00	Lewiston Machine Co.....20,000 00
Rutland, Vt.....4,577 50	Androskoggin Water Power Co.,
Montclair, N. J.....22,500 00	Lisbon 10,000 00
Middletown and Crawford, New	Worumbo Manufacturing Co., Lis-
York.....31,350 00	bon.....25,000 00
New York, Oswego Midland,	First Baptist Society, Lewiston...8,500 00
N. Y.....22,500 00	Baptist Society, Auburn 4,000 00
Iowa Central, 2d mortgage, Iowa. 16,250 00	On mortgages of real estate....302,798 54
Iowa Central, 1st mortgage, Iowa. 17,350 00	Cash on deposit bearing interest,
West Wisconsin, Wis.....4,275 00	Atlas National Bank, Boston..1,581 18
Kalamazoo and South Haven,	Cash on hand.....1,059 44
Mich.....13,260 00	
Grand River Valley, Mich.....7,140 00	Total.....\$1,109,087 46

LUBEC SAVINGS BANK—LUBEC.

AUGUST 8, 1873.

SIMEON RYERSON, PRESIDENT.

WILLIAM H. HUNTER, TREASURER.

LIABILITIES.

Deposits	\$3,071 87
Reserved fund.....	29 42
Profits	128 31
	\$3,229 60

RESOURCES.

Loans on mortgages of real estate.\$1,225 00	Cash on hand.....\$729 73
On names alone.....1,249 22	
Expense account.....25 65	Total.....\$3,229 60

MACHIAS SAVINGS BANK—MACHIAS.

AUGUST 7, 1873.

GEORGE WALKER, PRESIDENT.

L. LORING KEITH, TREASURER.

LIABILITIES.

Deposits	\$357,482 13
Reserved fund.....	3,228 23
Profits.....	8,006 47
	\$368,716 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>City of Louisville, Ky.....\$13,000 00</i>
State of Maine bonds.....\$28,600 00	La Porte, Ind.....10,000 00
City of Portland.....3,000 00	<i>Railroad Bonds Owned.</i>
Bath.....5,000 00	Portland and Kennebec.....2,000 00
Bangor 1,000 00	Maine Central.....15,000 00
Belfast.....4,900 00	European and North American...10,000 00
Town of Dexter.....3,000 00	Portland and Ogdensburg.....2,000 00
Whitneyville town order 135 00	Real estate owned.....3,800 00
Lubec town order.....500 00	Loans on mortgage of real estate.89,677 44
Cutler town order.....351 00	On names alone.....6,084 56
State of New Hampshire bonds..3,000 00	<i>Loans on Railroad Bonds.</i>
County of St. Louis, Mo., bonds.29,000 00	Iowa Falls and Sioux City, Iowa..5,000 00
Marion, Ind.....10,000 00	<i>To Municipalities.</i>
Hardin, Ohio.....8,000 00	Town of Cutler, School District
Cook, Ill.....7,500 00	order.....765 00
City of Chicago, Ill.....8,000 00	<i>Cash on Deposit Bearing Interest.</i>
Elizabeth, N. J.....10,000 00	Daniel Palmer.....2,902 93
St. Louis, Mo.....3,500 00	Edward D. Peters & Co., Boston..6,091 68
Columbus, Ohio.....12,000 00	National Exchange Bank, Boston.19,573 47
Pomeroy, Ohio.....2,000 00	Swan & Barrett, Portland.....2,114 18
Cleveland, Ohio.....5,000 00	Cash on hand.....6,221 57
Dayton, Ohio.....5,000 00	
Toledo, Ohio.....20,000 00	Total.....\$368,716 83

MAINE SAVINGS BANK—PORTLAND.

NOVEMBER 3, 1873.

BENJ. KINGSBURY, JR., PRESIDENT. ALFRED M. BURTON, TREASURER.

LIABILITIES.

Deposits.....	\$3,636,664 30
Reserved fund.....	42,100 00
Interest.....	112,223 54
Profits.....	4,669 71
	\$3,795,657 55

RESOURCES.

<i>Public Funds Owned.</i>	
United States bonds.....	\$124,850 00
State of Maine bonds.....	19,900 00
County of Cook, Ill.....	\$30,500 00
St. Louis, Mo.....	138,000 00
Hardin, Ohio.....	10,000 00
Franklin, Ohio.....	10,000 00
Total par.....	238,500 00
Cost to bank.....	238,274 00
City of Augusta.....	\$2,500 00
Bangor.....	64,000 00
Bath.....	15,000 00
Belfast.....	87,500 00
Portland.....	271,500 00
Rockland.....	25,500 00
Chicago, Ill.....	129,000 00
Cleveland, Ohio.....	171,900 00
Columbus, Ohio.....	114,000 00
Dayton, Ohio.....	1,000 00
Ironton, Ohio.....	20,000 00
Indianapolis, Ind.....	50,000 00
La Porte, Ind.....	24,000 00
Marietta, Ohio.....	70,000 00
Orange, N. J.....	15,000 00
Peoria, Ill.....	15,000 00
Pomeroy, Ohio.....	10,000 00
Portsmouth, Ohio.....	20,000 00
Portsmouth, N. H.....	25,000 00
Newark, N. J.....	20,000 00
Louisville, Ky.....	6,000 00
St. Louis, Mo.....	92,000 00
East St. Louis, Ill.....	16,000 00
Toledo, Ohio.....	108,500 00
Rochester, N. Y.....	10,000 00
Zanesville, Ohio.....	39,000 00
Cincinnati, Ohio.....	95,000 00
Town of Brunswick.....	4,000 00
Cape Elizabeth.....	700 00
Machias.....	7,500 00
Norridgewock.....	2,500 00
Bucksport.....	15,000 00
Noblesville, Ind.....	3,000 00
Total par.....	1,550,100 00
Cost to bank.....	1,508,523 25
<i>Bank Stock Owned.</i>	
First National, Portland.....	22,200 00
Overland National, Portland.....	6,360 00
Merchants' National, Portland.....	9,675 00
<i>National Trader's, Portland.....</i>	
\$7,600 00	
<i>Casco National, Portland.....</i>	
6,200 00	
<i>Galais National, Calais.....</i>	
2,150 00	
<i>Railroad Stock Owned.</i>	
<i>Michigan Cent'l Mich \$1,600 00</i>	
<i>Railroad Bonds Owned.</i>	
<i>Androscoggin & Ken-</i>	
<i>nebec.....</i>	
30,900 00	
<i>Portland and Kenne-</i>	
<i>bec.....</i>	
109,900 00	
<i>Portland and Roches-</i>	
<i>ter.....</i>	
31,000 00	
<i>Portland and Ogdens-</i>	
<i>burg.....</i>	
20,000 00	
<i>Maine Central.....</i>	
191,000 00	
<i>European and North</i>	
<i>American.....</i>	
188,000 00	
<i>Rutland, Vt.....</i>	
52,000 00	
<i>Lake Shore and Michi-</i>	
<i>gan Southern, Mich</i>	
70,000 00	
<i>Toledo, Peoria and</i>	
<i>Warsaw, Ill.....</i>	
11,000 00	
<i>Iowa Central, Iowa..</i>	
12,000 00	
<i>Northern Pacific....</i>	
58,500 00	
Total par.....	775,900 00
Cost to bank.....	725,257 00
<i>Loans on Public Funds.</i>	
United States bonds.....	88,600 00
State of Maine bonds.....	20,000 00
County of Cook, Ill.....	400 00
Howard, Ind.....	8,000 00
Wayne, Ohio.....	50 00
City of Belfast.....	400 00
Portland.....	64,000 00
Bath.....	3,500 00
Bangor.....	6,700 00
Dayton, Ohio.....	2,000 00
St. Louis, Mo.....	6,500 00
Cincinnati, Ohio.....	4,000 00
Union, Ind.....	500 00
Chicago, Ill.....	4,600 00
Louisville, Ky.....	4,000 00
Zanesville, Ohio.....	640 70
Town of Norridgewock.....	1,000 00
Dexter.....	1,500 00
Westbrook.....	1,000 00
Anson.....	8,000 00
Cape Elizabeth.....	250 00
Conway, N. H.....	8,100 00

MAINE SAVINGS BANK—(CONCLUDED.)

RESOURCES.

<i>On Bank Stock.</i>	
Casco National, Portland.....	\$9,800 00
First National, Portland.....	27,015 61
Canal National, Portland.....	10,000 00
Northern National Hallowell...	1,400 00
<i>On Railroad Stock.</i>	
Portland and Kennebec.....	15,500 00
<i>On Corporation Stock.</i>	
Atwood Lead Co., Portland.....	500 00
Portland Steam Packet Co., Port-	
land.....	8,750 00
Portland Rolling Mills, Portland	6,800 00
<i>On Railroad Bonds.</i>	
Portland and Ogdensburg.....	23,300 00
Burlington and Missouri River..	12,000 00
<i>Chicago and Michigan Lake</i>	
<i>Shore, Ill.....</i>	
\$4,000 00	
<i>European and North American..</i>	
65,300 00	
<i>Leeds and Farmington.....</i>	
1,500 00	
<i>Northern Pacific.....</i>	
700 0	
<i>Portland and Rochester.....</i>	
45,000 00	
<i>Androscoggin and Kennebec....</i>	
2,965 00	
<i>Maine Central.....</i>	
22,580 00	
<i>Portland Savings Bank book....</i>	
700 00	
<i>Maine Savings Bank book.....</i>	
450 00	
<i>Loans on mortgages of real estate.</i>	
637,117 83	
<i>On collaterals.....</i>	
7,500 00	
<i>Expense account.....</i>	
482 93	
<i>Cash on hand.....</i>	
44,566 23	
Total.....	\$3,795,657 55

NEWPORT SAVINGS BANK—NEWPORT.

JUNE 25, 1873.

ELISHA W. SHAW, PRESIDENT.

ATKINSON HOBART, TREASURER.

LIABILITIES.

Deposits.....	\$167,822 43
Reserved fund.....	2,409 83
Interest.....	1,348 60
	\$171,580 86

RESOURCES.

<i>Public Funds Owned.</i>	
St. Joseph Bridge bonds, Mo.....	\$11,400 00
<i>Railroad Bonds Owned.</i>	
European and North American...	5,400 00
<i>Loans on Public Funds.</i>	
United States bonds.....	480 00
Town of Dexter bonds.....	650 00
<i>To Municipalities.</i>	
Town of Hudson.....	1,045 00
Burnham.....	1,225 00
<i>On Railroad Stock and Bonds.</i>	
Maine Central.....	\$2,784 44
On mortgages of real estate.....	125,893 94
On other collaterals.....	9,497 71
On names alone, previous to law	
of 1869.....	8,137 59
Cash on hand.....	5,067 18
Total.....	\$171,580 86

NORTH ANSON SAVINGS BANK—ANSON.

OCTOBER 14, 1873.

JOHN H. ALLEN, PRESIDENT.

GEO. A. FLETCHER, TREASURER.

LIABILITIES.

Deposits	\$18,243 65
Reserved fund.....	122 86
Interest	736 69
	\$19,103 30

RESOURCES.

<i>Public Funds Owned.</i>		<i>On Railroad Bonds.</i>	
Town of Anson bonds	\$7,990 00	Somerset Railroad.....	\$1,425 00
Norridgewock	340 00	Loans on mortgages of real estate.	4,585 00
Embsen	1,105 00	On names alone.....	1,221 00
<i>Loans on Public Funds.</i>		Expense account.....	215 93
Town of Anson bonds.....	1,299 03	Cash on hand.....	172 34
Norridgewock.....	150 00		
<i>To Municipalities.</i>		Total	\$19,103 30
Anson	600 00		

NORWAY SAVINGS BANK—NORWAY.

AUGUST 1, 1873.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

LIABILITIES.

Deposits	\$254,886 43
Reserved fund.....	3,402 00
Profits	4,821 06
	\$262,609 49

RESOURCES.

<i>Public Funds Owned.</i>		<i>On Public Funds.</i>	
State of Maine bonds	\$7,000 00	United States bonds	\$400 00
Town of Dexter bonds.....	500 00	Town of Anson bonds.....	760 86
Norway	2,400 00	Norway	50 00
County of Macon, Mo	2,000 00	Woodstock.....	166 00
St. Louis, Mo	2,000 00	Greenwood	100 00
City of Toledo, O	5,000 00	<i>On Bank Stock.</i>	
<i>Bank Stock Owned.</i>		Norway National, Norway	300 00
First National, Portland	8,388 00	Portland Savings Bank book	134 00
Casco National, Portland.....	3,000 00	<i>On Railroad Stock.</i>	
Norway National, Norway	11,000 00	Northern Vermont.....	1,000 00
<i>Railroad Bonds Owned.</i>		<i>On Railroad Bonds.</i>	
Portland and Rochester.....	10,000 00	Iowa Central, Iowa.....	500 00
European and North American...	2,000 00	First Baptist Society bond, Port-	
Portland and Ogdensburg	2,000 00	land.....	400 00
Central Iowa, Iowa.....	1,000 00	On other collaterals.....	1,373 17
Real estate.....	3,297 61	On mortgages of real estate	181,682 49
<i>Loans to Municipalities.</i>		Cash on deposit, bearing interest..	9,989 14
Town of Oxford.....	2,300 00	Cash on hand.....	2,567 92
Woodstock	300 00		
		Total	\$262,609 49

ORONO SAVINGS BANK—ORONO.

JUNE 24, 1873.

EBEN'R WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

LIABILITIES.

Deposits	\$85,333 59
Reserved fund.....	1,040 00
Interest	578 10
	\$86,951 66

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on mortgages of real es-</i>	
United States bonds.....	\$1,722 25	tate	\$21,017 66
State of Maine bonds.....	500 00	<i>On Bank Stock.</i>	
<i>Railroad Bonds Owned.</i>		Mercantile, Bangor.....	301 83
Maine Central.....	975 00	Town of Orono, Treasurer's notes.	3,000 00
Maine Central extension	3,600 00	Expense account.....	2,139 81
Portland and Ogdensburg	1,800 00	Cash on deposit bearing interest—	
European and North American...	3,600 00	Orono National, Orono.....	48,095 61
Northern Pacific	100 00		
<i>Bank Stock Owned.</i>			\$86,951 66
Orono National, Orono.....	100 00		

PEMBROKE SAVINGS BANK—PEMBROKE.

AUGUST 9, 1873.

WILLIAM T. HOBART, PRESIDENT.

GEORGE K. HATCH, TREASURER.

LIABILITIES.

Deposits	\$36,646 81
Reserved fund.....	146 85
Profits	503 55
	\$37,297 21

RESOURCES.

<i>Public Funds Owned.</i>		<i>On collaterals.....</i>	
United States bonds	\$282 63	Expense account.....	404 03
State of Maine bonds.....	2,000 00	Cash on deposit bearing interest,	
City of Jersey bonds, N. J.....	3,000 00	National Bank of Commerce,	
<i>Railroad Bonds Owned.</i>		Boston.....	3,789 01
Maine Central	4,500 00	Cash on hand.....	581 87
<i>Loans to Municipalities.</i>			
Town of Pembroke.....	7,500 00	Total	\$37,297 21
On mortgages of real estate.....	11,477 67		

PENOBSCOT SAVINGS BANK—BANGOR.

OCTOBER 28, 1873.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

LIABILITIES.

Deposits.....	\$467,838 99
Reserved fund.....	7,376 53
Unpaid dividends.....	8,926 13
Premium account.....	15,432 85
Profits.....	6,041 50
	\$505,616 00

RESOURCES.

<i>Public Funds Owned.</i>		City of Providence note, R. I....	\$10,000 00
State of Maine bonds.....	\$16,200 00	On Penobscot Savings Bank book,	
County of Penobscot bonds.....	5,500 00	Bangor.....	400 00
City of Bangor bonds.....	109,500 00	<i>To Corporations.</i>	
Bath.....	8,100 00	Penobscot Lumbering Association.	3,000 00
Rockland.....	8,900 00	International Railway Construc-	
Belfast.....	12,000 00	tion and Transportation Com-	
Town of Damariscotta.....	2,000 00	pany, Bangor.....	10,000 00
Waldoborough.....	6,000 00	Mattawamkeag Log Driving Co.,	
Thomaston.....	11,000 00	Bangor.....	2,000 00
Corinna.....	4,000 00	East Branch Dam Co., Bangor...	1,500 00
Dexter.....	7,900 00	Rockdale Mills, Rockdale, Mass..	5,000 00
St. Albans, Vt.....	25,000 00	On ship Sontag.....	7,000 00
<i>Bank Stock Owned.</i>		On mortgages of real estate.....	104,017 89
Merchants' National, Bangor....	15,000 00	On collaterals.....	11,250 00
Eastern, Bangor.....	17,400 00	Expense account.....	8,441 34
<i>Loans on Public Funds.</i>		Cash on deposit not bearing in-	
United States bonds.....	1,000 00	terest—Eastern Bank, Bangor....	71,455 57
United States Securities, (Navy		Cash on hand.....	9,128 37
Bills).....	12,597 83		
City of Belfast bonds.....	75 00	Total.....	\$505,616 00
Bangor.....	250 00		

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

NOVEMBER 24, 1873.

B. C. BAILEY, PRESIDENT.

H. A. DUNCAN, TREASURER.

LIABILITIES.

Deposits.....	\$518,242 15
Reserved fund.....	4,831 11
Profits.....	13,514 88
Rent on real estate.....	32 00
Premium.....	10,118 05
	\$546,738 19

RESOURCES.

<i>Public Funds Owned.</i>		<i>To Corporations.</i>	
United States bonds.....	\$11,050 00	Worambo Manufa'ing Co., Lisbon	\$30,000 00
State of Maine bonds.....	600 00	Androscoggin Water Power Co....	11,443 05
County of Sagadahoc bonds.....	3,000 00	<i>To Municipalities.</i>	
City of Bath bonds.....	31,500 00	City of Lynn, Mass.....	25,000 00
Town of Waldoborough bonds....	3,500 00	Town of Arrowsic.....	\$4,400 00
Wiscasset.....	26,050 00	Georgetown.....	6,841 25
Nobleborough.....	2,500 00	Phippsburg.....	7,600 00
Damariscotta.....	5,300 00	<i>On Vessels.</i>	
Newcastle.....	9,400 00	George Sealy, Galveston, Texas..	10,000 00
<i>Railroad Bonds Owned.</i>		Albert.....	1,000 00
European and North American...	25,000 00	Annie Torrey and Albert.....	3,750 00
Union Pacific.....	16,000 00	John Watt.....	2,000 00
<i>Loans on Public Funds.</i>		Eddy F. Treat.....	1,984 00
United States bonds.....	20,500 00	Anna Camp.....	4,500 00
State of Maine bonds.....	1,000 00	Undaunted and Humboldt.....	6,000 00
City of Bath.....	830 00	Moron.....	8,000 00
Town of Wiscasset.....	4,800 00	Harry P. Percy.....	63 00
Damariscotta.....	4,000 00	Emma.....	4,000 00
Waldoborough.....	8,000 00	Lisbon.....	1,000 00
Newcastle.....	4,000 00	Grace Darling.....	5,000 00
<i>On Bank Stock.</i>		Bombay.....	2,800 00
Marine National, Bath.....	1,800 00	Annie.....	5,500 00
<i>On Corporation Stocks.</i>		Laura A. Burlingame.....	1,200 00
Alna Steam Mill Co., Alna.....	2,500 00	Helen Sands.....	1,000 00
Eastern Express Co., Boston.....	850 00	On other collaterals.....	3,400 00
<i>On Railroad Stock.</i>		On mortgage of real estate.....	137,086 72
Maine Central.....	4,000 00	Cash on deposit not bearing in-	
<i>On Railroad Bonds.</i>		terest—Marine National, Bank,	
Maine Central.....	69,700 00	Bath.....	1,914 62
Portland and Kennebec.....	719 74	Cash on hand..	655 81
Port Royal, S. C. and Gas.....	4,000 00		
		Total.....	\$546,738 19

PHILLIPS SAVINGS BANK—PHILLIPS.

AUGUST 21, 1873.

BARRON FARRAR, PRESIDENT.

JOSEPH C. HOLMAN, TREASURER.

LIABILITIES.

Deposits	\$16,354 55
Reserved fund.....	93 12
Profits	373 84
	\$16,821 51

RESOURCES.

<i>Public Funds Owned.</i>	<i>To Municipalities.</i>
City of Portland bonds.....\$1,000 00	Town of Anson.....\$565 00
Bath.....897 50	Madrid.....216 00
Belfast.....451 87	Phillips.....817 50
Town of Anson.....480 50	On mortgages of real estate.....6,754 50
Emden.....160 50	On other collaterals.....1,455 36
	On names alone.....750 00
<i>Bank Stock Owned.</i>	Cash on hand.....122 78
Norway National, Norway.....1,000 00	
<i>Loans on Public Funds.</i>	
United States bonds.....150 00	Total.....\$16,821 51
City of Biddeford bonds.....2,000 00	

PORTLAND SAVINGS BANK—PORTLAND.

NOVEMBER 20, 1873.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

LIABILITIES.

Deposits	\$4,053,123 92
Interest	7,419 98
Reserved fund.....	52,080 00
Premiums.....	13,537 87
Profit and loss.....	128,512 67
	\$4,254,674 44

RESOURCES.

<i>Public Funds Owned.</i>	<i>City of Chicago, Ill.</i>
United States bonds.....\$159,000 00	City of Chicago, Ill.....\$78,816 87
State of Maine bonds.....46,500 00	Cincinnati, Ohio.....127,000 00
County of St. Louis bonds, Mis-	Detroit, Mich.....112,000 00
souri.....55,950 00	Portsmouth, N. H.....18,000 00
County of Cook, Ill.....72,020 00	Rochester, N. Y.....20,000 00
Franklin, O.....11,760 00	Cleveland, Ohio.....111,993 75
City of Portland bonds.....344,650 00	Columbus, Ohio.....39,775 00
Bangor.....61,585 00	Dayton, Ohio.....33,000 00
Lewiston.....83,762 50	Toledo, Ohio.....49,500 00
Belfast.....4,550 00	Town of Windham.....9,000 00
Rockland.....33,735 00	Gorham.....2,000 00
Indianapolis, Ind.....10,000 00	Bucksport.....8,950 00
St. Louis, Mo.....90,102 50	<i>Corporation Bonds Owned.</i>
	Dry Dock Co., Portland.....2,600 00

PORTLAND SAVINGS BANK—(CONCLUDED.)

RESOURCES.

<i>Bank Stock Owned.</i>	<i>On Corporation Stocks.</i>
Casco National, Portland.....\$20,000 00	Atwood Lead Co., Portland.....\$3,200 00
Canal National, Portland.....11,900 00	International Steamship Com-
First National, Portland.....17,800 00	pany, Portland.....4,176 41
Traders' National, Portland.....5,000 00	Farnsworth Co., Lisbon.....2,500 00
Cumberland, National, Portland..5,680 00	Maine Steamship Co., Portland..5,000 00
Merchants' National, Portland..375 00	Portland Rolling Mills, Portland79,759 28
	Portland Kerosene Co., Portland18,485 00
<i>Railroad Bonds Owned.</i>	Ocean Insurance Co.....1,700 00
Portland and Kennebec.....82,925 50	Portland Glass Co., Portland....25,000 00
Androscoggin and Kennebec.....16,398 50	Richardson Wharf Co., Portland.10,000 00
Maine Central.....221,930 00	Portland Co., Portland.....35,750 00
Leeds and Farmington.....45,000 00	Portland Gas Light Co.....400 00
European and North American..37,840 00	Forest City Sugar Refining Co...2,250 00
Toledo, Peoria and Warsaw.....8,125 00	Portland and Machsas Steamboat
Portland and Ogdensburg.....43,800 00	Co.....100 00
Rents.....245 37	Portland Steam Packet Co.....1,000 00
Real estate.....74,735 87	Atlantic Mutual Insurance Com-
	pany, New York.....18,000 00
<i>Loans to Municipalities.</i>	Westbrook Manufacturing Co.,
Town of Bethel.....1,000 00	Westbrook.....29,000 00
<i>To School Districts.</i>	Philadelphia and Reading Coal
District No. 12, Cape Elizabeth.4,500 00	and Iron Co., Philadelphia....1,500 00
	<i>On Corporation Bonds.</i>
United States bonds.....91,627 00	Portland Co., Portland.....92,000 00
State of Maine bonds.....3,800 00	Portland Tenement House Co.,
State of New Hampshire bonds..3,500 00	Portland.....17,250 00
On coarse gold dust.....7,400 00	First Universalist Society, Port-
County of Androscoggin.....2,500 00	land.....3,000 00
Cumberland.....1,000 00	Dry Dock and Warehouse Co.,
Cook, Ill.....9,550 00	Cape Elizabeth.....15,000 00
Sciota, Ohio.....10,000 00	<i>On Railroad Stock.</i>
St. Louis, Mo.....1,800 00	Portland and Kennebec.....13,000 00
City of Portland bonds.....56,235 00	<i>On Railroad Bonds.</i>
Bangor.....11,000 00	Portland and Ogdensburg.....112,100 00
Biddeford.....14,000 00	Portland and Kennebec.....4,000 00
Chicago, Ill.....20,250 00	Portland and Rochester.....5,975 00
Toledo, Ohio.....2,000 00	European and North American..2,400 00
St. Louis, Mo.....3,182 95	Maine Central.....8,650 00
Detroit, Mich.....800 00	Androscoggin and Kennebec....13,875 00
Dayton, Ohio.....2,900 00	Leeds and Farmington.....60,850 00
Cleveland Ohio.....1,000 00	Chicago and South Western,
Town of Cape Elizabeth bonds..2,300 00	Iowa and Missouri.....2,300 00
Dexter.....1,500 00	Toledo, Peoria and Warsaw, Ill63,500 00
Brunswick.....200 00	Iowa Central, Iowa.....12,950 00
Conway, N. H.....1,250 00	On mortgages of real estate...1,020,995 15
	On names alone.....7,337 40
<i>On Bank Stock.</i>	Expense account.....45 80
First National, Auburn.....5,000 00	Cash on deposit bearing interest,
First National, Portland.....16,100 00	First National Bank, Portland29,600 00
Merchants' National, Portland..3,000 00	Cash on hand.....12,894 59
Casco National, Portland.....23,500 00	
Cumberland National Portland..15,300 00	
Canal National, Portland.....27,700 00	
Merchants' National, Boston..460 00	
Mass.....	Total.....\$4,254,674 44

RICHMOND SAVINGS BANK—RICHMOND.

JULY 25, 1873.

THOMAS J. SOUTHARD, PRESIDENT.

JAMES CARNEY, TREASURER.

LIABILITIES.

Deposits	\$64,019 20
Reserved fund	872 88
Profits	1,379 00
	\$66,271 08

RESOURCES.

<i>Railroad Stock Owned.</i>		<i>On Railroad Bonds.</i>	
St. Paul and Souix City, Minn.	\$6,000 00	Portland Forest Avenue	\$6,300 00
<i>Railroad Bonds Owned.</i>		Port Royal, South Carolina and	
Portland and Kennebec	4,000 00	Georgia	2,000 00
<i>Loans on Public Funds.</i>		<i>On Corporation Stocks.</i>	
United States bonds	1,000 00	Knickerbocker Steam Towage Co.,	
City of Bath bonds	500 00	Gardiner	13,805 00
Gardiner	500 00	On mortgage of real estate	10,355 00
Town of Richmond bonds	700 00	On other collaterals	7,678 00
<i>Loans on Bank Stock.</i>		Cash on hand	2,333 08
Richmond National, Richmond ..	1,100 00		
First National, Richmond	5,000 00	Total	\$66,271 08
Eleventh Ward, National, Boston, 5,000 00			

ROCKLAND SAVINGS BANK—ROCKLAND.

AUGUST 26, 1873.

JOHN S. CASE, PRESIDENT.

WILLIAM. H. TITCOMB, TREASURER.

LIABILITIES.

Deposits	\$910,807 87
Reserved fund	7,765 37
Profits	14,918 18
	\$933,491 42

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on Public Funds.</i>	
State of Maine bonds	\$58,600 00	United States bonds	\$10,530 00
City of Rockland	176,305 80	City of Rockland bonds	8,356 00
Town of Deer Isle	275 00	Town of Deer Isle	250 00
Lincolnville	200 00	<i>On Bank Stock.</i>	
City of Omaha, Neb.	8,550 00	Lime Rock National, Rockland ..	500 00
<i>Bank Stock Owned.</i>		Calais National, Calais	200 00
Rockland National	5,508 00	<i>On Railroad Stock.</i>	
<i>Railroad Bonds Owned.</i>		Knox and Lincoln	1,435 79
Maine Central	20,000 00	<i>On Railroad Bonds.</i>	
European and North American ..	17,020 00	Union Pacific	14,500 00
Real estate owned	7,000 00	Northern Pacific	\$1,612 20

ROCKLAND SAVINGS BANK—(CONCLUDED.)

RESOURCES.

Wisconsin Central, Wis.	\$900 00	Rockland Steam Mill Co.	\$13,000 00
European and North American ..	53,000 00	Rockland Water Co., Rockland ..	700 00
<i>On Corporation Stock.</i>		On vessels	2,900 00
Cobb Lime Co., Rockland	185,032 79	On mortgages of real estate	148,467 39
Bodwell Granite Co., Rockland ..	92,207 10	On collaterals	49,748 60
Hallowell Granite Co., Hallowell. 5,000 00		Expense account	380 40
Warren Manufacturing Co., War-		Cash on deposit bearing interest,	
ren	24,000 00	First National Bank, Boston ..	9,785 14
<i>To Corporations.</i>		Cash on hand	14,315 81
European and North American		Total	\$933,491 42
Railroad Co.	3,216 40		

SACO SAVINGS BANK—SACO.

NOVEMBER 7, 1873.

JOSEPH G. DEERING, PRESIDENT.

GEO. W. SCAMMON, TREASURER.

LIABILITIES.

Deposits	\$113,709 37
Reserved fund	1,200 00
Profits	1,860 38
	\$116,769 75

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on Public Funds.</i>	
County of Cook bonds, Ill.	\$1,940 00	Eastern, Mass.	\$4,180 00
City of Chicago, Ill.	10,795 47	Jackson, Lansing and Saginaw,	
St. Louis, Mo.	6,190 58	Mich.	3,063 75
Cincinnati, Ohio	6,060 00	Chicago, Burlington and Quincy,	
<i>Bank Stock Owned.</i>		Ill.	3,980 00
Canal National, Portland	1,202 75	Michigan Central, Mich.	3,232 50
Cumberland National, Portland ..	1,337 75	Old Colony and Newport, Mass. ..	4,077 50
Merchants' National, Portland ..	1,104 25	Lake Shore and Michigan South-	
First National, Portland	3,625 25	ern	2,820 00
Casco National, Portland	1,084 75	Michigan Central, Mich.	4,040 00
First National, Biddeford	1,120 00	<i>Loans on Public Funds.</i>	
Saco National, Saco	1,120 00	United States bonds	2,000 00
York National, Saco	805 00	Town of Anson bonds	180 00
<i>Railroad Stock Owned.</i>		<i>On Bank Stock.</i>	
Rutland, Vt.	6,119 25	York National, Saco	100 00
<i>Corporation Stocks Owned.</i>		On mortgages of real estate	42,762 97
Pepperell Manufacturing Co., Bid-		Cash on deposit not bearing in-	
deford	1,825 25	terest, Saco National, Saco	639 94
<i>Railroad Bonds Owned.</i>		Cash on hand	321 75
Rutland, Vt.	1,041 04	Total	\$116,769 75

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

NOVEMBER 6, 1873.

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

LIABILITIES.

Deposits	\$1,402,515 54
Reserved fund.....	26,528 63
Profits	34,128 75
	\$1,463,172 92

RESOURCES.

Public Funds Owned.		Lawrence, Leavenworth and Gal-	
United States bonds.....	\$138,850 00	veston, Kansas.....	\$19,907 50
State of Maine bonds.....	12,000 00	Atchison, Topeka and Santa Fe,	
State of Missouri bonds.....	28,582 50	Kansas.....	20,390 00
County of St. Louis, Mo.....	4,500 00	Kansas City and Cameron, Kansas	5,000 00
Androscoggin.....	2,500 00	Hannibal and St. Joseph, Mo....	10,000 00
City of Bangor.....	900 00	Mad River and Lake Erie, O....	6,799 98
Chicago, Ill.....	29,540 00	Burlington and Missouri River,	
St. Louis, Mo.....	32,675 00	Iowa.....	48,000 00
Louisville, Ky.....	8,200 00	Burlington and Missouri River,	
Bank Stock Owned.		Nebraska.....	56,000 00
Eliot National, Boston.....	5,000 00	Chicago, Burlington and Quincy,	
Commerce National, Boston.....	6,000 00	Ill.....	15,990 00
Blackstone National, Boston.....	5,000 00	Peoria and Hannibal, Ill.....	6,867 50
Merchants' National, Boston.....	3,700 00	American Central, Ill.....	15,000 00
Shawmut National, Boston.....	3,100 00	Carthage and Burlington, Ill....	40,250 00
Metropolitan, National, N. Y....	7,000 00	Keokuk and St. Paul, Iowa.....	32,246 25
Commerce National, N. Y.....	2,000 00	Dixon, Peoria and Hannibal, Ill..	27,856 25
Canal National, Portland.....	9,600 00	Illinois Grand Trunk, Ill.....	27,000 00
Casco National, Portland.....	8,800 00	Quincy and Warsaw, Ill.....	27,000 00
Cumberland National, Portland..	1,680 00	Ottawa, Oswego and Fox River	
Saco National, Saco.....	6,900 00	Valley.....	38,330 00
York National, Saco.....	3,200 00	Chicago and Iowa, Ill.....	33,425 00
Biddeford National, Biddeford....	2,200 00	Chicago, Debuque and Minnesota,	
First National, Biddeford.....	1,400 00	Iowa.....	22,532 50
Corporation Stock Owned.		Chicago and Michigan Lake Shore,	
Quincy Railroad Bridge, Ill.....	8,000 00	Mich.....	17,507 50
Saco and Biddeford Gas Co.....	100 00	Detroit, Lansing and Lake Michi-	
Central N. J. Land Incorporation		gan.....	26,525 00
Co., N. J.....	2,394 15	Selma and Gulf, Ala.....	15,000 00
Corporation Bonds Owned.		Detroit, Hillsdale and Indiana,	
Portland Water Co. bonds, Port-		Mich.....	11,700 00
land.....	4,250 00	Jackson, Lansing and Saginaw,	
American Dock Improvement Co.,		Mich.....	20,000 00
N. J.....	875 00	Burlington, Cedar Rapids and	
Philadelphia and Reading Coal		Minnesota, Iowa.....	9,765 00
and Iron Co bonds, Penn.....	9,020 00	Railroad Stock Owned.	
Railroad Bonds Owned.		Eastern, Mass.....	6,000 00
Union Pacific.....	29,400 00	Boston and Maine, Mass.....	12,200 00
Central Pacific.....	20,000 00	Boston and Providence, Mass....	8,500 00
Indianapolis, Cincinnati and La-		Boston and Albany, Mass.....	8,000 00
fayette.....	18,050 00	Connecticut River, Mass.....	5,000 00
Cincinnati and Indiana.....	18,900 00	Old Colony, Mass.....	5,000 00
North Missouri, Mo.....	4,425 00	Norwich and Worcester, Mass.	
Vermont Central and Vermont and		and Conn.....	10,000 00
Canada, Vt.....	30,000 00	Michigan Central, Mich.....	50,000 00
Central of New Jersey.....	1,000 00	New York and New Haven, N.Y....	10,000 00
Framingham and Lowell, Mass....	9,025 00	Central of New Jersey.....	15,300 00
New York Central, N. Y.....	9,300 00	Philadelphia, Wilmington and	
White Water Valley, Ind.....	6,480 85	Baltimore.....	13,250 00
Missouri and Fort Scott and Gulf,		Sandusky, Dayton and Cincin-	
Kansas.....	30,000 00	nati.....	57 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—(CONCLUDED.)

RESOURCES.

Portsmouth, Great Falls and Conway.....		\$800 00	<i>On Corporation Stock.</i>	
Chicago, Burlington and Quincy ..		8,000 00	Saco Water Power Machine Shop	
Real estate owned.....		15,147 29	Co., Biddeford.....	\$5,000 00
<i>Loans on Public Funds.</i>			Middlesex Co., Mass.....	1,800 00
United States bonds.....		3,990 00	Lyman Mills Co., Holyoke, Mass.	900 00
City of Saco bonds.....		500 00	Pepperell Manf. Co., Biddeford..	2,000 00
<i>On Bank Stock.</i>			Laconia Manf. Co., Biddeford....	4,400 00
Biddeford National.....		500 00	<i>To Corporations.</i>	
Saco National.....		1,000 00	Burlington and Missouri River	
<i>On Railroad Bonds.</i>			Railroad Co., Iowa.....	21,000 00
Detroit, Eel River and Illinois, Ill		5,000 00	Burlington and Missouri River	
Burlington and South Western,			Railroad Co., Nebraska.....	15,000 00
Iowa.....		19,000 00	Saco Water Power Machine Shop,	
White River Valley, Ind.....		10,000 00	Biddeford.....	5,000 00
Chicago, Dubuque and Minnesota,			On Saco & Biddeford Sav. B'k book	3,511 00
Iowa.....		2,000 00	To municipalities.....	841 49
Union Pacific.....		1,456 67	On mortgages of real estate.....	103,855 96
Central Pacific.....		900 00	Cash on hand.....	10,623 53
			Total	\$1,463,172 92

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

OCTOBER 15, 1873.

ABNER COBURN, PRESIDENT.

GEORGE N. PAGE, TREASURER.

LIABILITIES.

Deposits.....	\$334,997 41
Reserved fund.....	5,800 00
Profits.....	4,838 33
	\$343,635 74

RESOURCES.

<i>Public Funds Owned.</i>		Town of Bloomington, Ill.....	\$5,613 96
State of Maine bonds.....	\$11,600 00	Astoria, Ill.....	2,500 00
City of Saginaw, Mich.....	7,725 00	Anson.....	900 00
Town of Warrensburg, Mo.....	1,900 00	Norridgewock.....	225 00
Evans, Ill.....	7,000 00	Evans, Ill.....	3,600 00
Bloomington, Ill.....	6,000 00	St. Joseph, Mich.....	5,000 00
New Salem, Ill.....	2,000 00	Kingfield order.....	208 20
Moline, Ill.....	2,237 50	<i>On Bank Stock.</i>	
Keithsburg, Ill.....	3,980 00	First National, Skowhegan.....	5,300 00
Pleasant, Ill.....	995 00	Second National, Skowhegan....	1,200 00
<i>Railroad Bonds Owned.</i>		Skowhegan Savings Bank book...	4,904 68
Somerset and Kennebec.....	943 00	<i>On Railroad Bonds.</i>	
Portland and Kennebec.....	510 00	Maine Central.....	45,000 00
Maine Central.....	100,100 00	Northern Pacific.....	565 00
Northern Pacific.....	14,325 00	Cayuga Lake, New York.....	2,000 00
<i>Loans on Public Funds.</i>		Somerset and Kennebec.....	75 00
United States bonds.....	1,215 00	On mortgages of real estate.....	96,375 80
State of Maine bonds.....	8,000 00	Cash on hand.....	1,237 60
City of Bath bonds.....	400 00		
St. Joseph, Mo.....	3,000 00	Total	\$343,635 74
Big Rapids, Iowa.....	2,000 00		

SOLON SAVINGS BANK—SOLON.

OCTOBER 14, 1873.

EDMUND COOLEGE, PRESIDENT.

H. M. BODWELL, TREASURER.

LIABILITIES.

Deposits	\$28,927 66
Reserved fund.....	316 37
Profits	280 68
	\$29,524 71

RESOURCES.

<i>Public Funds Owned.</i>		<i>Loans on Public Funds.</i>	
County of Johnson bonds, Mo....	\$900 00	Embden town order.....	\$200 00
Cook, Ill.....	2,456 25	<i>To Municipalities.</i>	
City of Chicago, Ill.....	985 00	Town of Embden.....	1,641 58
Saginaw, Mich.....	3,075 00	Concord.....	62 20
St. Louis, Mo.....	895 00	Solon.....	202 00
Toledo, Ohio.....	3,090 00	On mortgages of real estate.....	5,550 00
Town of New Salem, Ill.....	2,393 00	On other collaterals.....	464 75
<i>Railroad Bonds Owned.</i>		Cash on deposit not bearing in-	
European and North American...	3,550 00	terest, First National bank,	
West Wisconsin, Wis.....	850 00	Skowhegan.....	150 00
Maine Central.....	490 00	Cash on hand.....	2,049 73
Real estate owned.....	520 20		
		Total	\$29,524 71

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

NOVEMBER 11, 1873.

JOHN H. BURLEIGH, PRESIDENT.

J. F. WALKER, TREASURER.

LIABILITIES.

Deposits.....	\$198,432 06
Reserved fund.....	2,168 43
Profits	13 74
Interest	2,300 87
	\$202,915 10

RESOURCES.

<i>Public Funds Owned.</i>		<i>Railroad Bonds Owned.</i>	
City of Biddeford bonds.....	\$92 00	Eastern, Mass.....	\$14,400 00
Richmond, Ind.....	18,040 00	Milwaukee and St. Paul.....	9,590 00
Chicago, Ill.....	970 00	Lake Shore and Michigan South-	
West Chicago, Ill.....	9,706 25	ern.....	9,750 00
Portsmouth, Ohio.....	12,360 00	Louisiana and Missouri River...	4,625 00
Cincinnati, Ohio.....	10,350 00	Vermont Central, Vt.....	5,050 00
Town of South Berwick.....	2,200 00	<i>Railroad Stock Owned.</i>	
Dacatur, Ill.....	5,400 00	Cambridge Horse Railroad, Mass.	4,706 50
County of White, Ill.....	9,900 00	Rutland, Preferred, Vt.....	4,710 00
Kossuth, Iowa.....	5,000 00	Cleveland and Pittsburg, Ohio...	9,100 00
<i>Bank Stock Owned.</i>		<i>Loans on Public Funds.</i>	
South Berwick National.....	8,250 00	United States bonds.....	400 00

SOUTH BERWICK SAVINGS BANK—(CONCLUDED.)

RESOURCES.

State of Maine bonds.....	\$500 00	Great Falls Woollen Co., Great	
Kossuth county bonds, Iowa.....	5,000 00	Falls, N. H.....	\$4,000 00
Town of St. Albans, Vt.....	5,000 00	Great Falls Gas Co., Great Falls,	
<i>On Bank Stock.</i>		N. H.....	2,000 00
South Berwick National.....	2,900 00	On mortgages of real estate.....	26,975 00
Great Falls National, N. H.....	3,300 00	On names alone.....	70 00
<i>On Corporation Stock.</i>		Cash on deposit not bearing interest	6,070 35
Pondicherry Mills, Bridgton.....	2,500 00		
		Total	\$202,915 10

SOUTH PARIS SAVINGS BANK—PARIS.

AUGUST 1, 1873.

ALVA SHURTLEFF, PRESIDENT.

GEORGE A. WILSON, TREASURER

LIABILITIES.

Deposits.....	\$15,668 64
Profits	737 59
	\$16,406 23

RESOURCES.

<i>Bank Stock Owned.</i>		<i>To Municipalities.</i>	
First National, Portland.....	\$400 50	Town of Paris.....	\$910 00
Canal National Portland.....	133 50	On mortgages of real estate.....	8,850 00
<i>Loans on Public Funds.</i>		Expense account (including safe).	958 53
City of Bath bonds.....	700 00	Cash on hand.....	3,653 70
County of Androscoggin bonds...	100 00		
South Paris Village Corporation		Total	\$16,406 23
note.....	700 00		

STOCKTON SAVINGS BANK—STOCKTON.

August 13, 1873.

ALEXANDER BLACK, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

LIABILITIES.

Deposits	\$7,590 48
Bank loan	1,454 70
Reserved fund	156 28
Profits	587 82
	\$9,789 28

RESOURCES.

<i>Public Funds Owned.</i>	On names alone	\$1,810 00
United States bonds	Expense account	356 38
Safe and books		
Loans on mortgages of real estate	Total	\$9,789 28
On vessels		

THOMASTON SAVINGS BANK—THOMASTON.

August 28, 1873.

THOMAS O'BRIEN, PRESIDENT.

JOHN C. LEVENSAUER, TREASURER.

LIABILITIES.

Deposits	\$419,233 78
Reserved fund	1,400 00
Profits	12,193 64
	\$432,827 42

RESOURCES.

Public Funds Owned.		On Bank Stock.	
State of Maine bonds.....	\$7,000 00	Thomaston National.....	\$2,000 00
City of Rockland bonds.....	500 00	Savings Bank book.....	225 00
Charlestown, Mass.....	4,000 00	On Railroad Bonds.	
Chicago, Ill.....	4,887 50	Northern Pacific.....	4,634 00
Town of Friendship.....	1,000 00	Union Pacific.....	1,500 00
Bemmett, Ill.....	3,920 00	To Municipalities.	
Danville, Ill.....	4,900 00	City of Lewiston.....	8,000 00
Railroad Bonds Owned.		Town of Thomaston.....	46,390 00
Maine Central.....	37,770 00	To Corporations.	
Selma and Gulf, Ala.....	38,250 00	European and North American	
Union Pacific, (1st mortgage)...	38,257 50	Railroad Co.....	78,808 18
Northern Pacific.....	30,000 00	Portland and Ogdensburg R. R. Co	6,900 00
Iowa Central, Iowa.....	4,625 00	Warren Shoe Manufacturing Co..	6,000 00
Michigan Air Line, Mich.....	5,000 00	Warren Woollen Manufacturing Co	6,500 00
Chicago and South Western, Ill..	2,910 00	On Corporation Notes.	
Atchison and Topeka, Kansas...	14,425 00	Warren Manufacturing Co.....	300 00
Loans on Public Funds.		Thomaston Mutual Fire Ins. Co..	7,500 00
United States bonds.....	1,550 00	On vessels.....	330 00
City of Belfast bonds.....	350 00	On mortgages of real estate....	46,930 00
Lincoln, Nebraska.....	400 00	On names alone.....	10,749 10
Town of Thomaston bonds.....	310 00	Cash on hand.....	6,856 14
Camden.....	150 00	Total.....\$432,827 42	

WATERVILLE SAVINGS BANK—WATERVILLE.

October 16, 1873.

REUBEN FOSTER, PRESIDENT.

MARSHALL C. PERCIVAL, TREASURER.

LIABILITIES.

Deposits	\$650,635 39
Reserved fund	7,876 20
Profits	21,475 05
	\$679,986 64

RESOURCES.

<i>Public Funds Owned.</i>	Vermont Central, Vt.	\$21,752 50
City of Belfast bonds	Wisconsin Central, Wis.	18,700 00
Covington, Ky.	Androscoggin and Kennebec	247 00
Newport, Ky.	European and North American	29,200 00
Chicago, Ill.	Northern Pacific	24,500 00
La Porte, Ind.	Real estate owned	1,612 00
Portsmouth, Iowa	<i>Loans on Public Funds.</i>	
Toledo, Ohio	United States bonds	7,641 00
Louisville, Ky.	State of Maine bonds	775 00
Beardstown, Ill.	Town of Norridgewock bonds	1,150 00
St. Paul, Minn.	Emden	1,000 00
Minneapolis, Minn.	Anson	5,080 00
Elizabeth, N. J.	<i>On Bank Stock.</i>	
Orange, N. J.	Peoples' National, Waterville	1,795 00
County of Warren, Ill.	<i>On Corporation Notes.</i>	
Town of De Witt, Ill.	Adams Express Co.	2,100 00
<i>Bank Stock Owned.</i>	On Waterville Savings Bank books	12,346 01
Peoples' National, Waterville	Rockland Savings Bank books	450 00
Waterville National, Waterville	<i>On Railroad Bonds.</i>	
Ticonic National, Waterville	Androscoggin and Kennebec	800 00
Freeman's National, Augusta	Somerset and Kennebec	500 00
Casco National, Portland	Maine Central	25,750 00
First National, Portland	<i>To Municipalities.</i>	
Cumberland National, Portland	Town of Waterville	23,050 00
Merchants' National, Portland	Pittsfield	4,300 00
Howard National, Boston	Emden	1,418 00
Tremont National, Boston	<i>To Corporations.</i>	
Hamilton National, Boston	Little Androscoggin Water Power	
Columbia National, Boston	Co., Auburn	14,000 00
Webster National, Boston	Ticonic Water Power Co., Water-	
North American National, Boston	ville	3,150 00
Commerce National, Boston	On mortgages of real estate	217,551 22
State National, Boston	Expense account	5,735 87
<i>Railroad Bonds Owned.</i>	Cash on hand	850 29
Michigan Central, Mich.		
Maine Central	Total	\$678,986 64

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

OCTOBER 17, 1873.

JOHN AYER, PRESIDENT.

G. T. STEVENS, TREASURER.

LIABILITIES.

Deposits	\$95,439 25
Reserved fund.....	624 60
Profits.....	5,836 55
	\$101,900 40

RESOURCES.

<i>Public Funds Owned.</i>		<i>On Bank Stock.</i>	
Town of Norridgewock bonds...	\$10,199 00	Waterville National, Waterville.	\$600 00
Anson	1,220 00	On West Waterville Savings Bank	
Emden	85 00	book.....	50 00
<i>Railroad Bonds Owned.</i>		<i>On Railroad Bonds.</i>	
Burlington, Cedar Rapids and		Somerset.....	3,700 00
Minnesota, Iowa.....	4,400 00	Androscoggin and Kennebec....	225 00
Iowa Central, Iowa.....	2,250 00	<i>On Railroad Scrip.</i>	
Northern Pacific.....	293 34	Maine Central.....	700 00
Real estate owned.....	29 50	On mortgages of real estate.....	55,172 55
Safe and fixtures.....	814 24	On other collaterals.....	13,335 00
<i>Loans on Public Funds.</i>		On names alone.....	125 00
Emden town bonds.....	1,032 00	Cash on hand.....	3,559 77
Anson bonds.....	2,000 00		
Norridgewock.....	2,110 00	Total	\$101,900 40

WINTHROP SAVINGS BANK—WINTHROP.

OCTOBER 18, 1873.

LEVI JONES, PRESIDENT.

JOHN M. BENJAMIN, TREASURER.

LIABILITIES.

Deposits	\$72,268 13
Reserved fund.....	178 54
Profits	1,861 82
	\$74,308 49

RESOURCES.

<i>Railroad Bonds Owned.</i>		City of Augusta bonds.....	\$1,000 00
Maine Central.....	\$4,000 00	On Winthrop Savings Bank book.	75 00
European and North American...	11,766 75	To School District No. 4, Win-	
Iowa Central, Iowa.....	7,020 41	throp	11,930 00
Chicago, Danville and Vincennes,		On mortgages of real estate.....	23,378 00
Ind.....	8,801 48	On names alone.....	1,648 95
Kalamazoo and South Haven,		Cash on deposit not bearing in-	
Mich.....	1,031 33	terest, National Bank, Win-	
Jackson, Lansing and Saginaw....	1,044 67	throp	1,167 05
Safe and fixtures	199 70	Cash on hand.....	388 28
<i>Loans on Public Funds.</i>		Total	\$74,308 49
United States bonds.....	550 00		

WISCASSET SAVINGS BANK—WISCASSET.

August 28, 1873.

WM. P. LENNOX, PRESIDENT.

CALVIN R. HARADEN, TREASURER.

LIABILITIES.

Deposits	\$180,824 99
Reserved fund.....	1,815 69
Profits	1,860 01
	\$184,500 69

RESOURCES.

<i>Public Funds Owned.</i>		Webster National, Boston.....	\$600 00
United States bonds.....	\$3,888 03	Faneuil Hall National, Boston...	800 00
State of Maine.....	11,245 00	First National, Wiscasset.....	2,300 00
Town of Wiscasset.....	13,953 00	<i>On Railroad Stock.</i>	
County of Hardin, O.....	2,000 00	Boston and Maine, Boston.....	500 00
City of Elizabeth, N. J.....	5,670 00	Old Colony and Newport, Mass...	200 00
Toledo, O.....	5,138 33	Northern, Mass.....	200 00
Portsmouth, O.....	5,175 00	Maine Central.....	1,000 00
Marietta, O.....	2,090 00	<i>On Railroad Bonds.</i>	
Dayton, O.....	2,110 00	Michigan Central, Mich.....	400 00
<i>Railroad Bonds Owned.</i>		<i>On Corporation Stock.</i>	
Portland and Kennebec.....	2,655 00	National Telegraph Co., Portland	200 00
Maine Central.....	8,395 00	New England and Mutual Fire	
Eastern, Mass.....	5,047 50	Insurance Co.....	1,500 00
Chicago and Vincennes, Ill.....	1,618 67	<i>To Municipalities.</i>	
European and North American...	2,860 00	Town of Wiscasset.....	30,143 89
Indianapolis and Bloomington,		Boothbay	1,010 21
Ind.....	1,700 00	County of Lincoln.....	5,500 00
Union Pacific.....	7,029 61	<i>To Corporations.</i>	
<i>Bank Stock Owned.</i>		Townsend Marine Railway, Booth-	
First National, Wiscasset.....	4,376 00	bay.....	545 00
<i>Loans on Public Funds.</i>		St. Phillips Parish, Wiscasset....	275 00
United States bonds.....	4,900 00	On mortgages of real estate.....	26,870 55
State of Maine.....	1,100 00	On Savings Bank book.....	420 00
City of Bath.....	1,000 00	On other collaterals.....	700 00
Brooklyn, N. Y.....	1,000 00	Cash on deposit not bearing in-	
Town of Wiscasset.....	3,150 00	terest—First National Bank,	
Alma's orders	400 00	Wiscasset	1,375 89
<i>On Bank Stock.</i>		Cash on hand.....	2,959 00
Commerce National, Boston.....	600 00		
Shawmut National, Boston.....	1,100 00	Total	\$184,500 69

YORK COUNTY SAVINGS BANK—BIDDEFORD.

NOVEMBER 10, 1873.

JOHN N. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

LIABILITIES.

Deposits	\$582,903 49
Reserved fund.....	8,824 75
Interest	2,025 60
Profits.....	8,034 00
	\$601,787 84

RESOURCES.

<i>Public Funds Owned.</i>		Portland and Ogdensburg.....	\$3,000 00
State of Maine bonds	\$1,500 00	Portland and Kennebec	1,000 00
County of St. Louis, Mo	5,000 00	Iowa Central, Iowa.....	17,000 00
Hardin, Mo.....	6,000 00	European and North American...	5,000 00
Marion, Mo.....	5,000 00	Atchison, Topeka and Santa Fe..	6,000 00
Cook, Ill.....	3,000 00	<i>Loans on Public Funds.</i>	
City of Biddeford	20,700 00	United States bonds	130 00
Kansas, Kan.....	9,000 00	City of Bangor	1,000 00
La Porte	5,000 00	Biddeford	4,330 00
Toledo, Ohio.....	12,000 00	Portland	5,500 00
Bangor	5,000 00	Kansas, Mo.....	2,250 00
Bath.....	1,000 00	Town of Chatham, N. H.....	500 00
Belfast	5,000 00	<i>On Bank Stock.</i>	
Chicago, Ill.....	3,000 00	First National, Biddeford.....	3,900 00
St. Louis, Mo.....	7,000 00	Biddeford National, Biddeford..	2,450 00
Zanesville, Ohio.....	5,000 00	Cumberland National, Portland..	500 00
Pomeroy, Kan.....	3,000 00	<i>On Corporation Stocks.</i>	
Louisville, Ken.....	7,000 00	New England Iron Co., Boston...	1,000 00
Elizabeth.....	5,000 00	Saco and Boston Steamboat Co.,	
Houston, Texas.....	10,000 00	Biddeford	640 00
St. Joseph.....	5,000 00	Hardy Machine Co., Biddeford...	5,330 00
Great Bend Township, Kan.....	5,000 00	Ne Plus Ultra Collar Co., Bidde-	
<i>Corporation Stock Owned.</i>		ford	1,950 00
Pepperell Manufacturing Co., Bid-		Manchester Print Works, N. H. ..	1,400 00
deford.....	4,200 00	Pepperell Manufacturing Co.....	4,190 00
Laconia Manufacturing Co., Bid-		<i>On Railroad Bonds.</i>	
deford	10,400 00	Sandusky, Dayton and Cincinnati	5,500 00
Manchester Print Works, N. H. ..	2,000 00	Atchison, Topeka and Santa Fe,	
<i>Bank Stock Owned.</i>		Kan.....	600 00
First National, Portland	1,500 00	On Savings bank book	830 00
Casco National, Portland.....	2,100 00	<i>To Municipalities.</i>	
Canal National, Portland.....	400 00	Kennebunkport	3,000 00
Eleventh Ward National, Boston.	5,000 00	On mortgages of real estate.....	292,012 31
First National, Biddeford	11,300 00	On collaterals.....	14,000 00
<i>Railroad Bonds Owned.</i>		On names alone	12,688 17
Union Pacific.....	6,000 00	Cash on hand.....	987 36
Central Pacific.....	11,000 00		
Northern Pacific.....	15,000 00	Total	\$601,787 84
Portland and Rochester.....	8,000 00		

ABSTRACT OF THE ANNUAL REPORTS

OF THE
TREASURERS

OF THE
SAVINGS BANKS.

1873.

SAVINGS BANKS.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

Organized April 2, 1870.

E. F. PACKARD, PRESIDENT.

A. L. TEMPLETON, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$614,886 28	
Reserved fund	4,228 25	
Interest	8,529 56	
Public funds		\$75,450 00
Bank stock		14,600 00
Other securities		60,000 00
Loans on real estate		177,594 00
" stocks and bonds		50,822 85
" names alone		44,626 62
" to municipalities		42,900 00
" corporations		157,859 06
Expense account		675 25
Profit and loss		825 96
Cash on hand and on deposit		8,280 55
	\$627,644 09	\$627,644 09

Number of depositors	2,030
Increase the past year	338
Amount deposited the past year	\$354,723 42
Amount withdrawn the past year	284,438 25
Increase of deposits the past year	70,285 17
Number of depositors whose balance is \$500 or less	1,680
" " " over 500 and not exceeding 1,000	214
" " " 1,000 and not exceeding 5,000	132
" " " 5,000	4
Largest balance due any one the past year	14,180 40
Deposits draw interest from first day of each month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	80,481 09
Dividends paid first day of June and December.	
Loss the past year, nothing.	
Examinations by the Trustees are made in May and November.	
Amount set apart for reserved fund the past year	2,895 30
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United State tax paid the past year	619 29
State tax paid the past year	2,852 09
Rate of interest charged on loans the past year, 7½ to 8 per cent.	
Average annual expenses	1,200 00

BANK EXAMINER'S REPORT.

AUBURN SAVINGS BANK—AUBURN.

Organized March 16, 1868.

JACOB H. ROAK, PRESIDENT.

WILLIAM LIBBY, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$998,892 17	
Reserved fund	6,000 00	
Interest	33,560 03	
Public funds		\$84,300 00
Bank stock		59,700 00
Other securities		28,031 73
Railroad bonds		100,000 00
Loans on real estate		420,408 81
" stocks and bonds		86,514 77
" other collaterals		39,588 15
" names alone		145,760 11
" to municipalities		19,900 00
Furniture and fixtures		5,520 95
Premium account		19,374 90
Expense account		4,385 89
Cash on hand and on deposit		33,766 89
	\$1,038,252 20	\$1,038,252 20

Number of depositors	3,065
Increase the past year	345
Amount deposited the past year	\$550,550 12
Amount withdrawn the past year	462,319 91
Increase of deposits the past year	88,230 21
Number of depositors whose balance is \$500 or less	2,505
" " " over 500 and not exceeding 1,000	313
" " " 1,000 and not exceeding 5,000	241
" " " 5,000	6
Largest balance due any one the past year	20,499 98
Deposits draw interest from date of deposit.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	51,649 76
Dividends paid first Wednesday of May and November.	
Loss the past year, nothing.	
Examinations by the Trustees in May and November.	
Amount set apart for reserved fund the past year	2,000 00
Earnings above dividends, reserved fund, taxes and expenses, about	5,000 00
United States tax paid the past year	1,294 94
State tax paid the past year	4,799 74
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	2,160 65

BANK EXAMINER'S REPORT.

AUGUSTA SAVINGS BANK—AUGUSTA.

Organized September 29, 1848.

THOMAS LAMBARD, PRESIDENT.

WILLIAM R. SMITH, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$1,808,042 93	
Unpaid Dividend	52,323 60	
Reserved fund	28,222 00	
Interest	36,509 06	
Rent on real estate	400 00	
Profits from other sources	1,743 76	
Public funds		\$798,000 00
Bank stock		30,000 00
Railroad bonds		199,900 00
Real estate		8,400 00
Loans on real estate		275,725 74
" stocks and bonds		492,434 58
" other collaterals		32,204 76
" to municipalities		58,256 00
Cash on hand and on deposit		37,320 27
	\$1,927,241 35	\$1,927,241 35

Number of depositors	4,643
Increase the past year	327
Amount deposited the past year	\$589,032 65
Amount withdrawn the past year	420,230 76
Increase of deposits the past year	168,801 89
Number of depositors whose balance is \$500 or less	3,606
" " " over 500 and not exceeding 1,000	560
" " " 1,000 and not exceeding 5,000	454
" " " 5,000	28
Largest balance due any one the past year	18,800 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	100,769 82
Dividends are paid first Wednesday of February and August.	
Loss the past year, nothing.	
Examinations by Trustees, when required by Bank Examiner.	
Amount set apart for reserved fund the past year	28,222 00
Earnings above dividends, reserved fund, taxes and expenses	36,652 82
United States tax paid the past year	1,594 83
State tax paid the past year	8,845 90
Municipal tax paid the past year	137 04
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	3,000 00

BANGOR SAVINGS BANK—BANGOR.

Organized March 27, 1852.

GEORGE W. PICKERING, PRESIDENT.

JOHN PATTEN, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$2,192,523 28	
Unpaid dividends.....	50,959 48	
Reserved fund.....	36,717 41	
Interest.....	8,234 68	
Profits from other sources.....	52,770 97	
Public funds.....		\$504,213 25
Bank stock.....		22,120 00
Other securities.....		25,000 00
Railroad bonds.....		347,236 00
Real estate.....		21,453 29
Loans on real estate.....		972,549 98
" stocks and bonds.....		195,850 00
" other collaterals.....		30,550 00
" to municipalities.....		133,500 00
Expense account.....		56 25
Cash on hand and on deposit.....		88,677 05
	\$2,341,205 82	\$2,341,205 82

Number of depositors.....	5,728
Increase the past year.....	174
Amount deposited the past year.....	\$683,819 81
Amount withdrawn the past year.....	568,885 72
Increase of deposits.....	114,934 09
Number of depositors whose balance is \$500 or less.....	4,420
" " " over 500 and not exceeding 1,000..	669
" " " 1,000 and not exceeding 5,000..	622
" " " 5,000.....	17
Largest balance due any one the past year.....	11,543 12
Deposits draw interest from the first day of January, April, July and October.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends.....	123,816 45
Dividends are paid April and October.	
Loss the past year, 3,000 on collaterals and probable loss on Northern Pacific Railroad bonds.	
Examinations by Trustees are made May and November.	
Amount set apart for reserved fund the past year.....	11,262 76
Earnings above dividends, reserved fund, taxes and expenses.....	21,248 57
United States tax the past year.....	1,457 64
State tax paid the past year.....	10,598 51
Municipal tax paid the past year.....	417,60
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	4,250 00

BATH SAVINGS INSTITUTION—BATH.

Organized August 2, 1852.

CHARLES DAVENPORT, PRESIDENT.

JOHN H. KIMBALL, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$1,606,137 90	
Unpaid dividends.....	56,002 53	
Reserved fund.....	19,564 10	
Interest.....	17,266 33	
Profits from other sources.....	5,561 05	
Public funds.....		\$790,500 00
Bank stock.....		13,400 00
Other securities.....		215,300 00
Railroad bonds.....		356,400 00
Real estate.....		10,000 00
Loans on real estate.....		148,145 00
" stocks and bonds.....		42,325 00
" other collaterals.....		72,160 00
" names alone.....		29,648 20
" to municipalities.....		5,648 66
Expense account.....		1,161 53
Cash on hand and on deposit.....		19,943 52
	\$1,704,531 91	\$1,704,531 91

Number of depositors.....	2,908
Increase the past year.....	168
Amount deposited the past year.....	\$468,761 48
Amount withdrawn the past year.....	\$31,698 50
Increase of deposits the past year.....	137,062 98
Number of depositors whose balance is \$500 or less.....	2,195
" " " over 500 and not exceeding 1,000..	317
" " " 1,000 and not exceeding 5,000..	361
" " " 5,000.....	35
Largest balance due any one the past year.....	28,410 52
Deposits draw interest from first of each month since August.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	88,599 98
Dividends are paid August and February.	
Loss the past year, nothing.	
Examinations by Trustees, August, February, May and November.	
Amount set apart for reserved fund the past year.....	7,794 19
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year.....	1,132 90
State tax paid the past year.....	7,605 60
Municipal tax paid the past year.....	229 70
Rate of interest charged on loans the past year, 7½ per cent.	
Average annual expenses.....	2,000 00

BELFAST SAVINGS BANK—BELFAST.

Organized April 3, 1868.

ASA FAUNCE, PRESIDENT.

JOHN H. QUIMBY, TREASURER.

November, 3, 1873.

Deposits, including unpaid dividends.....	\$852,497 42	
Reserved fund.....	18,591 78	
Interest.....	19,891 41	
Premium account.....	6,072 50	
Public funds.....		\$20,400 00
Bank stock.....		3,100 00
Other securities.....		21,000 00
Railroad bonds.....		118,500 00
Real estate.....		5,100 00
Loans on real estate.....		87,556 11
“ stock and bonds.....		461,498 38
“ other collaterals.....		105,875 00
“ names alone.....		1,300 00
“ to municipalities.....		60,000 00
Expense account.....		301 23
Cash on hand and on deposit.....		12,422 39
	\$897,053 11	\$897,053 11

Number of depositors.....	2,426
Increase the past year.....	549
Amount deposited the past year.....	\$455,722 06
Amount withdrawn the past year.....	255,315 47
Increase of deposits the past year.....	210,406 59
Number of depositors whose balance is \$500 or less.....	1,949
“ “ “ over 500 and not exceeding 1,000..	277
“ “ “ 1,000 and not exceeding 5,000..	190
“ “ “ 5,000.....	10
Largest balance due any one the past year.....	19,106 00
Deposits draw interest first of every month, except May and November.	
Rate of two last dividends 6 per cent. per annum.	
Amount of two last dividends.....	37,845 15
Dividends are paid first Monday of June and December.	
Loss the past year, nothing.	
Examinations by Trustees, May and November.	
Amount set apart for reserved fund the past year.....	3,572 42
Earnings above dividends, reserved fund, taxes and expenses.....	8,728 08
United States tax paid the past year.....	,682 52
State tax paid the past year.....	3,982 38
Rate of interest charged on loans the past year 7 3-10 per cent.	
Average annual expenses.....	2,000 00

BETHEL SAVINGS BANK—BETHEL.

Organized February 28, 1872.

OLIVER H. MASON, PRESIDENT.

ENOCH FOSTER, JR., TREASURER.

November 3, 1873.

Deposits.....	\$22,083 49	
Unpaid dividends.....	457 51	
Reserved fund.....	99 65	
Profits from other sources.....	510 40	
Loans on real estate.....		\$14,076 47
“ stocks and bonds.....		1,900 00
“ names alone.....		3,560 61
“ to municipalities.....		2,743 47
Cash on hand and on deposit.....		870 50
	\$23,151 05	\$23,151 05

Number of depositors.....	358
Increase the past year.....	176
Amount deposited the past year.....	\$21,463 02
Amount withdrawn the past year.....	9,426 12
Increase of deposits the past year.....	9,076 87
Number of depositors whose balance is \$500 or less.....	350
“ “ “ over 500 and not exceeding 1,000...	6
“ “ “ 1,000 and not exceeding 5,000..	2
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	2,000 00
Deposits draw interest from first of February, May, August and November.	
Rate of two last dividends, 6 per cent. semi-annual.	
Amount of two last dividends.....	697 93
Dividends are paid seven days after declaring them, in May and November.	
Loss the past year, nothing.	
Examinations by Trustees first Wednesday in May and November.	
Amount set apart for reserved fund the past year.....	99 65
Earnings above dividends, reserved fund, taxes and expenses.....	510 40
State tax paid the past year.....	29 23
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	125 00

BIDDEFORD SAVINGS BANK—BIDDEFORD.

Organized July 29, 1867.

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

NOVEMBER 3, 1873.

Deposits	\$523,401 74	
Reserved fund	6,700 00	
Profits from other sources	3,560 77	
Public funds		\$50,942 50
Bank stock		37,572 00
Other securities		56,182 12
Railroad bonds		89,670 00
Loans on real estate		86,267 98
“ stocks and bonds		62,050 00
“ other collaterals and to corporations		112,500 00
“ names alone		3,700 00
“ to municipalities		19,661 00
Cash on hand and on deposit		15,116 91
	\$533,662 51	\$533,662 51

Number of depositors	1,266
Increase the past year	102
Amount deposited the past year	\$247,699 00
Amount withdrawn the past year	159,288 55
Increase of deposits the past year	\$8,410 45
Number of depositors whose balance is \$500 or less	962
“ “ “ over 500 and not exceeding 1,000	178
“ “ “ 1,000 and not exceeding 5,000	124
“ “ “ 5,000	2
Largest balance due any one the past year	11,982 48
Deposits draw interest from first day of each month following deposit.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of two last dividends	27,270 83
Dividends are paid fifteenth of April and October.	
Loss the past year, nothing.	
Examinations by Trustees, May and November.	
Amount set apart for reserved fund the past year	2,400 00
Earnings above dividends, reserved funds, taxes and expenses, nothing.	
United States tax paid the past year	210 92
State tax paid the past year	2,554 97
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	550 00

BOOTHBAY SAVINGS BANK—BOOTHBAY.

Organized February 29, 1872.

ALLEN LEWIS, PRESIDENT.

MOSES E. PIERCE, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$4,928 61	
Unpaid dividends	161 09	
Reserved fund	14 84	
Profits from other sources	51 44	
Railroad bonds		\$504 17
Loans on real estate		2,820 00
“ other collaterals		1,400 00
“ to municipalities		500 00
Cash on hand and on deposit		131 81
	\$5,155 98	\$5,155 98

Number of depositors	110
Increase the past year	70
Amount deposited the past year	\$5,658 86
Amount withdrawn the past year	1,601 25
Increase of deposits the past year	4,057 61
Number of depositors whose balance is \$500 or less	109
“ “ “ over 500 and not exceeding 1,000	1
“ “ “ 1,000 and not exceeding 5,000, none.	
“ “ “ 5,000, none.	
Largest balance due any one the past year	808
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	165 60
Dividends are paid first of April and October.	
Loss the past year, nothing.	
Examinations by Trustees are made first of October.	
Amount set apart for reserved fund the past year	14 59
Earnings above dividends, reserved fund, taxes and expenses	51 44
State tax paid the past year	9 27
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses, nothing.	

BREWSTER SAVINGS BANK—BREWSTER.

Organized May 1, 1869.

JOHN HOLYOKE, PRESIDENT.

E. P. FARRINGTON, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$25,564 01	
Unpaid dividends.....	682 22	
Reserved fund.....	492 47	
Profits from other sources.....	431 82	
Loans on real estate.....		\$24,233 86
Expense account.....		72 49
Cash on hand and on deposit.....		2,864 17
	\$27,170 52	\$27,170 52

Number of depositors.....	246
Increase the past year.....	45
Amount deposited the past year.....	\$15,566 77
Amount withdrawn the past year.....	15,081 62
Increase of deposits the past year.....	485 15
Number of depositors whose balance is \$500 or less.....	235
“ “ “ over 500 and not exceeding 1,000...	7
“ “ “ 1,000 and not exceeding 5,000..	4
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	2,000 00
Deposits draw interest first of May, August, November and February.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	1,376 20
Dividends are paid first of May and November.	
Loss the past year, nothing.	
Examinations by Trustees are made first of May and November.	
Amount of reserved fund the past year.....	128 72
Earnings above dividends, reserved fund, taxes and expenses.....	550 41
United States tax paid the past year, none.	
State tax paid the past year.....	128 72
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 9 to 10 per cent.	
Average annual expenses.....	150 00

BRIDGTON SAVINGS BANK—BRIDGTON.

Organized July 1, 1869.

RUFUS GIBBS, PRESIDENT.

PERLEY P. BURNHAM, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$120,229 23	
Unpaid dividends.....	3,213 85	
Reserved fund.....	1,062 79	
Interest.....	2,021 27	
Public funds.....		\$5,133 33
Railroad bonds.....		6,938 33
Safe.....		1,177 00
Loans on real estate.....		54,546 26
“ stocks and bonds.....		16,642 71
“ other collaterals.....		25,877 60
“ to municipalities.....		7,406 53
Cash on hand and on deposit.....		8,805 38
	\$126,527 14	\$126,527 14

Number of depositors.....	793
Increase the past year.....	147
Amount deposited the past year.....	\$64,652 92
Amount withdrawn the past year.....	38,767 87
Increase of deposits the past year.....	25,885 05
Number of depositors whose balance is \$500 or less.....	736
“ “ “ over 500 and not exceeding 1,000...	40
“ “ “ 1,000 and not exceeding 5,000..	17
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	4,112 90
Deposits draw interest on sums of 50 and upwards from first of month after deposited, and less sums May, August, November and February.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends.....	6,160 12
Dividends are paid May and November.	
Loss the past year, nothing.	
Examinations by Trustees, May and November.	
Amount set apart for reserved fund the past year.....	585 02
Earnings above dividends, reserved fund, taxes and expenses.....	1,450 00
United States tax paid the past year.....	65 15
State tax paid the past year.....	514 30
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	550 00

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Organized April 27, 1858.

O. C. HUMPHREYS, PRESIDENT.

J. P. WINOHELL, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$449,367 59	
Reserved fund	6,792 05	
Profits from other sources	13,356 08	
Public funds		97,013 00
Bank Stock		2,300 00
Other securities—railroad stock		25,200 00
Railroad bonds		55,000 00
Real estate		3,263 85
Bonds of towns or counties out of New England, in aid of railroads		46,600 00
Loans on real estate		204,263 92
“ stocks and bonds		25,227 00
“ names alone		100 00
“ to municipalities		9,040 00
Cash on hand and on deposit		1,507 95
	\$409,515 72	\$409,515 72

Number of depositors	1,357
Increase the past year	192
Amount deposited the past year	\$158,316 67
Amount withdrawn the past year	105,857 20
Increase of deposits the past year	47,959 47
Number of depositors whose balance is \$500 or less	1,114
“ “ “ over 500 and not exceeding 1,000	132
“ “ “ 1,000 and not exceeding 5,000	106
“ “ “ 5,000	5
Largest balance due one person the past year	9,098.09
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent. semi-annually	23,069 30
Amount of two last dividends	
Dividends are paid first of April and October.	
Loss the past year, nothing.	
Examinations by Trustees at no stated time.	
Amount set apart for reserved fund the past year	2,120 51
Earnings above dividends, reserved fund, taxes and expenses	13,356 08
United States tax paid the past year	508 74
State tax paid the past year	1,936 05
Municipal tax the past year, none.	
Rate of interest on loans the past year, 8 per cent.	
Average annual expenses	1,000 00

BUCKSPORT SAVINGS BANK—BUCKSPORT..

Organized June 15, 1870.

WM. H. PILLSBURY, PRESIDENT.

GEO. W. HERBERT, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$113,345 90	
Reserved fund	789 53	
Public funds		\$4,482 00
Railroad bonds		36,570 00
Loans on real estate		58,458 38
Loans on stocks and bonds		850 00
Cash on hand and on deposit		13,775 05
	\$114,135 43	\$114,135 43

Number of depositors	977
Increase the past year	354
Amount deposited the past year	\$77,585 26
Amount withdrawn the past year	32,062 28
Increase of deposits the past year	77,585 26
Number of depositors whose balance is \$500 or less	690
“ “ “ over 500 and not exceeding 1,000	40
“ “ “ 1,000 and not exceeding 5,000	11
“ “ “ 5,000, none.	
Largest balance due one person the past year	2,196 50
Deposits draw interest from first of each quarter.	
Rate of two last dividends, 6 per cent.	
Dividends are paid first of April and October.	
Loss the past year, nothing.	
Examinations by Trustees, twice a year.	
Amount of the reserved fund for the past year	498 15.
Earnings above dividends, reserved fund, taxes and expenses	1,260 00.
United States tax paid the past year, none.	
State tax paid the past year	380 55.
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	500 00.

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

Organized April 10, 1868.

OLIVER DOW, PRESIDENT.

CHARLES E. WELD, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$69,574 70	
Reserved fund.....	900 47	
Interest.....	520 37	
Public funds.....		\$14,132 08
Loans on real estate.....		53,831 58
" stocks and bonds.....		126 00
" other collaterals.....		1,255 00
" to municipalities, school districts.....		550 00
Cash on hand and on deposit.....		1,100 88
	\$70,995 54	\$70,995 54

Number of depositors.....	401
Increase the past year.....	46
Amount deposited the past year.....	\$29,742 30
Amount withdrawn the past year.....	20,649 16
Increase of deposits the past year.....	9,093 14
Number of depositors whose balance is \$500 or less.....	369
" " " over 500 and not exceeding 1,000....	21
" " " 1,000 and not exceeding 5,000..	11
" " " 5,000, none.	
Largest balance due any one the past year.....	2,718 52
Deposits draw interest from first day of month following deposit.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends.....	3,787 05
Dividends are paid on and after first Wednesday of March and September.	
Loss the past year.....	138 77
Examinations are made by Trustees monthly.	
Amount set apart for reserved fund the past year.....	345 59
Earnings above dividends, reserved fund, taxes and expenses.....	839 00
United States tax paid the past year.....	18 66
State tax paid the past year.....	319 58
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	160 00

CALAIS SAVINGS BANK—CALAIS.

Organized June 24, 1861.

EDWARD A. BARNARD, PRESIDENT.

JOSEPH A. LEE, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$229,177 83	
Reserved fund.....	2,768 22	
Profits from other sources.....	6,094 13	
Public funds.....		\$82,200 00
Bank stock.....		2,550 00
Railroad bonds.....		19,000 00
Loans on real estate.....		110,292 28
" stock and bonds.....		19,775 00
" names alone.....		810 70
Cash on hand and on deposit.....		3,402 30
	\$238,030 18	\$238,030 18

Number of depositors.....	804
Increase the past year.....	140
Amount deposited the past year.....	\$104,128 97
Amount withdrawn the past year.....	68,180 26
Increase of deposits the past year.....	35,966 71
Number of depositors whose balance is \$500 or less.....	685
" " " over 500 and not exceeding 1,000....	67
" " " 1,000 and not exceeding 5,000..	51
" " " 5,000.....	1
Largest balance due any one the past year.....	5,014 61
Deposits draw interest from first day of following month.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of two last dividends.....	11,321 09
Dividends are credited to depositors when made first of July and January.	
Examinations are made by Trustees in May and November.	
Amount of reserved fund set apart the past year.....	1,015 39
Earnings above dividends, reserved fund, taxes and expenses.....	6,094 13
United States tax paid the past year.....	194 37
State tax paid the past year.....	988 41
Municipal tax paid the past year.....	59 93
Rate of interest charged on loans the past year, 7 per cent. discount.	
Average annual expenses.....	850 00

BANK EXAMINER'S REPORT.

CAMDEN SAVINGS BANK—CAMDEN.

Organized November 1, 1870.

S. D. CARLETON, PRESIDENT.

CHAS. F. RICHARDS, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$245,665 68	
Reserved fund.....	1,593 62	
Interest	6,119 22	
Public funds.....		\$24,298 00
Other securities, safe		940 00
Railroad bonds		46,370 00
Loans on real estate.....		74,192 17
“ stocks and bonds.....		36,994 59
“ names alone, corporations.....		40,976 69
“ to municipalities.....		11,000 00
Cash on hand and on deposit.....		18,607 07
	\$253,378 52	\$253,378 52

Number of depositors.....	1,080
Increase the past year.....	259
Amount deposited the past year.....	\$168,831 52
Amount withdrawn the past year.....	88,400 94
Increase of deposits the past year.....	80,430 68
Number of depositors whose balance is \$500 or less.....	948
“ “ “ over 500 and not exceeding 1,000...	74
“ “ “ 1,000 and not exceeding 5,000..	57
“ “ “ 5,000, 1 guardian of minor children.	
Largest balance due any one the past year.....	7,281 00
Deposits draw interest from first of February, May, August and November.	
Rate of two last dividends, 3 per cent.	7,281 00
Amount of last two dividends.....	
Dividends are paid third Tuesday in May and November.	
Loss the past year, nothing except in fall of bonds.	
Examinations by Trustees are made second Tuesday in each month.	
Amount set apart for reserved fund the past year.....	943 58
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year.....	136 59
State tax paid the past year	1,144 66
Municipal tax the past year, none except what has been paid by individual depositors on their deposits.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	1,200 00

BANK EXAMINER'S REPORT.

DEXTER SAVINGS BANK—DEXTER.

Organized December 16, 1867.

A. F. BRADBURY, PRESIDENT.

J. W. BARRON, TREASURER.

NOVEMBER 3, 1873.

Deposits, Unpaid dividends, } included	\$184,323 03	
Reserved fund.....	1,950 00	
Interest	4,122 84	
Rent on real estate, Profits from other sources, } included.....	5,600 00	
Notes due on real estate, }		
Public funds.....		\$17,530 00
Bank stock.....		4,392 00
Other securities.....		8,125 00
Railroad bonds		41,800 00
Real estate.....		7,000 00
Loans on real estate		76,896 93
“ stocks and bonds.....		23,606 31
“ other collaterals.....		3,038 00
“ to municipalities.....		7,033 23
Expense account.....		40 95
Cash on hand and on deposit.....		6,733 45
	\$195,995 87	\$195,995 87

Number of depositors.....	1,178
Increase the past year.....	81
Amount deposited the past year.....	\$90,296 33
Amount withdrawn the past year.....	58,395 44
Increase of deposits the past year.....	31,900 89
Number of depositors whose balance is \$500 or less.....	1,085
“ “ “ over 500 and not exceeding 1,000...	55
“ “ “ 1,000 and not exceeding 5,000..	38
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	2,313 33
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	9,229 14
Dividends are paid January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees, January, April, July and October.	
Amount of reserved fund set apart the past year	829 59
Earnings above dividends, reserved fund, taxes and expenses, about 1,200 more, rather than less.	
United States tax paid the past year.....	41 26
State tax paid the past year	886 52
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 9 per cent.	
Average annual expenses.....	500 00

EASTPORT SAVINGS BANK—EASTPORT.

Organized May 5, 1870.

J. H. McLARREN, PRESIDENT.

N. B. NUTT, JR., TREASURER.

NOVEMBER 3, 1873.

Deposits	\$72,770 96	
Reserved fund	642 61	
Profits from other sources	1,428 54	
Public funds		\$32,979 50
Bank stock		2,860 00
Other securities		1,500 00
Loans on real estate		29,385 50
“ other collaterals		1,818 00
“ to municipalities		3,182 80
Expense account		268 82
Cash on hand and on deposit		2,847 49
	\$74,842 11	\$74,842 11

Number of depositors	432
Increase the past year	79
Amount deposited the past year	\$
Amount withdrawn the past year	
Increase of deposits	18,112 46
Number of depositors whose balance is \$500 or less	398
“ “ “ over 500 and not exceeding 1,000	22
“ “ “ 1,000 and not exceeding 5,000	12
“ “ “ 5,000, none	
Largest balance due any one the past year	2,050 00
Deposits draw interest from first of January, April, July and October	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	3,110 50
Dividends are paid first of January and July	
Loss the past year, nothing	
Examinations are made by Trustees in May and November	
Amount of reserved fund set apart the past year	168 86
Earnings above dividends, reserved fund, taxes and expenses	1,159 72
United States tax paid the past year, nothing	
State tax paid the past year	294 75
Municipal tax paid the past year, nothing	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	500 00

FAIRFIELD SAVINGS BANK—FAIRFIELD.

Organized March 4, 1871.

WILLIAM CONNOR, PRESIDENT.

ELHANAN W. McFADDEN, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$50,625 16	
Reserved fund	442 95	
Interest	1,316 53	
Safe, furniture and fixtures		\$1,099 83
Loans on real estate		44,787 27
“ stocks and bonds		200 00
“ other collaterals		500 00
“ to municipalities		3,575 00
Expense account		1,769 99
Cash on hand and on deposit		452 55
	\$52,384 04	\$52,384 64

Number of depositors	273
Increase the past year	71
Amount deposited the past year	\$50,594 25
Amount withdrawn the past year	31,935 88
Increase of deposits the past year	18,658 37
Number of depositors whose balance is \$500 or less	261
“ “ “ over 500 and not exceeding 1,000	4
“ “ “ 1,000 and not exceeding 5,000	8
“ “ “ 5,000, none	
Largest balance due any one the past year	4,085 82
Deposits draw interest from first day of month following deposit	
Rate of two last dividends, 3 per cent each	
Amount of last two dividends	2,210 93
Dividends are paid in May and November	
Loss the past year, nothing	
Examinations by Trustees are made May and November	
Amount of reserved fund set apart the past year	220 35
Earnings above dividends, reserved fund, taxes and expenses, nothing	
United State tax paid the past year	2,109 00
State tax paid the past year	80 42
Municipal tax paid the past year, none	
Rate of interest charged on loans the past year, 8 per cent advance	
Average annual expenses	750 00

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Organized November 16, 1868.

REUBEN CUTLER, PRESIDENT.

ROBERT GOODENOW, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$207,191 15	
Reserved fund	2,934 12	
Interest, profit and loss	250 69	
Public funds		\$57,253 00
Bank stock		1,014 00
Railroad bonds		20,345 00
Loans on real estate		69,051 87
“ stocks and bonds		25,589 77
“ other collaterals		2,763 68
“ names alone		13,444 08
“ to municipalities		500 00
Furniture account		559 00
Cash on hand and on deposit		19,855 56
	\$210,375 96	\$210,375 96

Number of depositors	1,562
Increase the past year	202
Amount deposited the past year	\$114,305 37
Amount withdrawn the past year	92,757 80
Increase of deposits the past year	21,547 57
Number of depositors whose balance is \$500 or less	1,454
“ “ “ over 500 and not exceeding 1,000	75
“ “ “ 1,000 and not exceeding 5,000	33
“ “ “ 5,000, none	
Largest balance due any one the past year	2,190 70
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	10,789 43
Amount of two last dividends	
Dividends are paid on application after first Wednesday of April and October.	
Loss the past year, nothing.	
Examinations by Trustees, semi-annually.	
Amount set apart for reserved fund the past year	1,037 48
Earnings above dividends, reserved fund, taxes and expenses	250 69
United States tax paid the past year	64 39
State tax paid the past year	1,016 12
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 7 and 8 per cent.	
Average annual expenses	700 00

GARDINER SAVINGS INSTITUTION—GARDINER.

Organized June 26, 1834.

WILLIAM PALMER, PRESIDENT.

H. B. HOSKINS, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$950,786 77	
Reserved fund	35,000 00	
Profits	37,229 68	
Public funds		\$586,006 50
Bank stock		34,150 00
Other securities		39,583 00
Railroad bonds		100,225 00
Loans on real estate		193,378 79
“ other collaterals		42,865 00
“ to municipalities		17,300 00
Cash on hand and on deposit		9,509 16
	\$1,023,016 45	\$1,023,016 45

Number of depositors	3,208
Increase the past year	281
Amount deposited the past year	\$220,720 95
Amount withdrawn the past year	155,611 84
Increase of deposits the past year	65,109 11
Number of depositors whose balance is \$500 or less	2,562
“ “ “ over 500 and not exceeding 1,000	375
“ “ “ 1,000 and not exceeding 5,000	271
“ “ “ 5,000, none	
Largest balance due any one the past year, (being a church building fund) .	3,730 01
Deposits draw interest from third Wednesday of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	50,456 00
Dividends are paid when called for.	
Loss the past year, nothing.	
Examinations by Trustees are made January and July.	
Amount set apart for reserved fund the past year is in excess of the require- ments of the law.	
Earnings above dividends, reserved fund, taxes and expenses	37,229 68
United States tax paid the past year	183 47
State tax paid the past year	4,307 16
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 7 3-10 and 8 per cent.	
Average annual expenses.	

GORHAM SAVINGS BANK—GORHAM.

Organized April 4, 1868.

JOSEPH RIDLON, PRESIDENT.

JOHN A. WATERMAN, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$67,587 21	
Reserved fund	779 00	
Profits from other sources	2,409 97	
Public funds		\$40,900 00
Railroad bonds		9,900 00
Loans on real estate		18,046 05
" stocks and bonds		176 00
" other collaterals		400 00
" to First Parish, Gorham		625 00
Cash on hand and on deposit		729 13
	\$70,776 18	\$70,779 18

Number of depositors	450
Increase the past year	95
Amount deposited the past year	\$24,161 29
Amount withdrawn the past year	9,820 59
Increase of deposits the past year	14,340 70
Number of depositors whose balance is \$500 or less	421
" " " over 500 and not exceeding 1,000	16
" " " 1,000 and not exceeding 5,000	13
" " " 5,000, none	3,893 50
Largest balance due any one the past year	
Deposits draw interest usually from beginning of quarter, except when quite large, then from beginning of month.	
Rate of two last dividends, 3 per cent.	3,417 35
Amount of two last dividends	
Dividends are paid semi-annually, first of March and September.	
Loss the past year, nothing.	
Examinations by Trustees, semi-annually.	
Amount set apart for reserved fund the past year	325 00
Earnings above dividends, reserved fund, taxes and expenses	500 00
United States tax paid the past year	36 20
State tax paid the past year	286 73
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	150 00
Average annual expenses	

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Organized July 3, 1864.

ANDREW MASTERS, PRESIDENT.

H. K. BAKER, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$394,469 11	
Reserved fund	6,204 47	
Profits	2,908 43	
Public funds		\$157,696 46
Bank stock		5,300 00
Railroad bonds		38,224 50
Loans on real estate		189,304 65
" other collaterals		3,478 25
" to municipalities		7,475 00
Cash on hand and on deposit		2,103 15
	\$403,582 01	\$403,582 01

Number of depositors	1,253
Increase the past year	104
Amount deposited the past year	\$131,578 73
Amount withdrawn the past year	86,065 68
Increase of deposits the past year	35,508 04
Number of depositors whose balance is \$500 or less	1,017
" " " over 500 and not exceeding 1,000	131
" " " 1,000 and not exceeding 5,000	101
" " " 5,000	4
Largest balance due any one the past year	7,546 95
Deposits draw interest from first day of each month.	
Rate of two last dividends, 3 per cent semi-annually.	
Amount of two last dividends	20,086 57
Dividends are paid first Monday of August and February.	
Loss the past year, nothing.	
Examinations by the Trustees in May and November.	
Amount set apart for reserved fund the past year	1,858 98
Earnings above dividends, reserved fund, taxes and expenses	2,908 43
United States tax paid the past year	366 82
State tax paid the past year	1,796 66
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	800 00

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Organized March 27, 1873.

ARNO WISWELL, PRESIDENT.

CHARLES BURRILL, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$19,303 24	
Interest	18 30	
Public funds		\$100 00
Loans on real estate		15,870 00
" stocks and bonds		950 00
" to municipalities		775 00
Expense account		24 28
Cash on hand and on deposit		1,602 26
	\$19,321 54	\$19,321 54

Number of depositors	179
Amount deposited the past year	\$23,834 24
Amount withdrawn the past year	4,531 00
Increase of deposits the past year, all	176
Number of depositors whose balance is \$500 or less	3
" " " over 500 and not exceeding 1,000	
" " " 1,000 and not exceeding 5,000, none	
" " " 5,000, none	
Largest balance due any one the past year	1,000 00
Deposits draw interest from first of each quarter.	
Rate of two last dividends, nothing.	
Amount of two last dividends, nothing.	
Dividends paid first Monday of June and December.	
Loss the past year, nothing.	
Examinations are made by Trustees semi-annually.	
Amount set apart for reserved fund the past year, nothing.	
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United State tax paid the past year, none.	78
State tax paid the past year	
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 and 9 per cent.	

HARTLAND SAVINGS BANK—HARTLAND.

Organized January 16, 1871.

ARCHIBALD LINN, PRESIDENT.

S. E. PRESCOTT, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$16,228 23	
Unpaid dividends	405 20	
Reserved fund	148 37	
Interest	188 55	
Public funds		\$976 67
Railroad bonds		101 18
Loans on real estate		14,222 34
" other collaterals		1,067 83
Cash on hand and on deposit		602 33
	\$16,970 35	\$16,970 35

Number of depositors	220
Increase the past year	36
Amount deposited the past year	\$11,153 03
Amount withdrawn the past year	6,642 97
Increase of deposits the past year	4,510 06
Number of depositors whose balance is \$500 or less	213
" " " over 500 and not exceeding 1,000	6
" " " 1,000 and not exceeding 5,000	1
" " " 5,000, none	
Largest balance due any one the past year	1,055 69
Deposits draw interest from first day of every month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	808 62
Dividends are paid on and after the first day of May and November.	
Loss the past year, nothing.	
Examinations by Trustees, May and November.	
Amount set apart for reserved fund the past year	75 81
Earnings above dividends, reserved fund, taxes and expenses	188 55
United States tax paid the past year, none	
State tax paid the past year	75 81
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 9 per cent.	
Average annual expenses	70 00

HOULTON SAVINGS BANK—HOULTON.

Organized February 19, 1872.

ALMON H. FOGG, PRESIDENT.

JOHN H. BRADFORD, TREASURER.

November 3, 1878.

Deposits.....	\$28,346 32	
Reserved fund.....	106 20	
Interest.....	666 34	
Bank stock.....		\$999 00
Loans on real estate.....		20,081 93
" stocks and bonds.....		1,000 00
" other collaterals.....		1,275 00
" to municipalities.....		3,000 00
Expense account.....		380 57
Cash on hand and on deposit.....		1,832 36
	\$29,118 86	\$29,118 86

Number of depositors.....	290
Increase the past year.....	95
Amount deposited the past year.....	\$26,760 11
Amount withdrawn the past year.....	15,703 63
Increase of deposits the past year.....	11,956 49
Number of depositors whose balance is \$500 or less.....	277
" " " over 500 and not exceeding 1,000....	9
" " " 1,000 and not exceeding 5,000..	4
" " " 5,000, none.	
Largest balance due any one the past year.....	4,000 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent each.	
Amount of last two dividends.....	933 28
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations by Trustees, May and November.	
Amount of reserved fund set apart the past year.....	106 20
Earnings above dividends, reserved fund, taxes and expenses.....	347 97
United State tax paid the past year, nothing.	
State tax paid the past year.....	177 06
Municipal tax paid the past year, nothing.	
Rate of interest on loans the past year, 9 per cent. on real estate, 8 per cent. on personal.	
Average annual expenses.....	50 00

KENNEBEC SAVINGS BANK—AUGUSTA.

Organized March 19, 1870.

W. F. HALLETT, PRESIDENT.

JOSEPH L. ADAMS, TREASURER.

November 3, 1878.

Deposits.....	\$303,945 55	
Unpaid dividends.....	8,282 10	
Reserved fund.....	3,466 83	
Profits from other sources.....	1,458 83	
Public funds.....		\$185,558 02
Bank stock.....		33,923 25
Railroad bonds.....		33,637 89
Loans on real estate.....		34,054 00
" stocks and bonds.....		43,197 57
Cash on hand and on deposit.....		6,762 58
	\$317,153 31	\$317,153 31

Number of depositors.....	963
Increase the past year.....	92
Amount deposited the past year.....	\$190,654 41
Amount withdrawn the past year.....	89,889 50
Increase of deposits the past year.....	40,964 91
Number of depositors whose balance is \$500 or less.....	780
" " " over 500 and not exceeding 1,000....	147
" " " 1,000 and not exceeding 5,000..	66
" " " 5,000, none.	
Largest balance due any one the past year.....	6,141 03
Deposits draw interest from first day of each month.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of two last dividends.....	15,875 53
Dividends are paid first Monday in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees in May, August, November and February.	
Amount set apart for reserved fund the past year.....	1,458 83
Earnings above dividends, reserved fund, taxes and expenses.....	239 16
United States tax paid the past year.....	699 49
State tax paid the past year.....	
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	500 00

KENNEBUNK SAVINGS BANK—KENNEBUNK.

Organized May 1, 1871.

JOSEPH DANE, PRESIDENT.

C. LITTLEFIELD, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$81,538 34	
Reserved fund	396 00	
Profits from other sources	1,001 25	
Public funds		\$38,252 50
Bank stock		10,466 00
Other securities		2,105 00
Railroad bonds		18,915 85
Loans on real estate		6,125 00
“ stocks and bonds		5,000 00
Expense account		765 48
Cash on hand and on deposit		1,305 78
	\$82,935 59	\$82,935 59

Number of depositors	495
Increase the past year	152
Amount deposited the past year	\$41,333 88
Amount withdrawn the past year	12,599 94
Increase of deposits the past year	28,733 94
Number of depositors whose balance is \$500 or less	452
“ “ “ over 500 and not exceeding 1,000	32
“ “ “ 1,000 and not exceeding 5,000	11
“ “ “ 5,000, none	
Largest balance due any one the past year	1,950 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 6 per cent. per annum	3,324 64
Amount of two last dividends	
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount of reserved fund set apart the past year	396 00
Earnings above dividends, reserved fund, taxes and expenses, very little.	
United States tax paid the past year, nothing.	
State tax paid the past year	302 54
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 7 3-10 to 8 per cent.	
Average annual expenses	200 00

LEWISTON INSTITUTION FOR SAVINGS—LEWISTON.

Organized 1860.

J. G. COBURN, PRESIDENT.

J. S. ADAMS, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$1,070,059 41	
Reserved fund	15,838 88	
Profits from other sources	19,419 92	
Public funds		\$241,407 50
Bank stock		58,142 50
Other securities		77,210 55
Railroad bonds		149,037 53
Real estate		69,664 91
Loans on real estate		303,163 54
“ stocks and bonds		28,551 31
“ to municipalities and corporations		164,644 00
Cash on hand and on deposit		15,506 37
	\$1,105,318 21	\$1,105,318 21

Number of depositors	3,767
Increase the past year	77
Amount deposited the past year	\$416,600 41
Amount withdrawn the past year	375,971 72
Increase of deposits the past year	40,628 69
Number of depositors whose balance is \$500 or less	3,129
“ “ “ over 500 and not exceeding 1,000	400
“ “ “ 1,000 and not exceeding 5,000	233
“ “ “ 5,000	5
Largest balance due any one the past year	9,912 93
Deposits draw interest from first Saturday of each month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	160,104 51
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations by Trustees in May and November.	
Amount of reserved fund set apart the past year	5,432 75
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year	1,086 93
State tax paid the past year	5,298 09
Municipal tax paid the past year	1,121 00
Rate of interest charged on loans the past year, 7 1-2 to 8 per cent.	
Average annual expenses	700 00

LUBEC SAVINGS BANK—LUBEC.

Organized, 1872.

SIMÉON RYERSON, PRESIDENT.

WILLIAM H. HUNTER, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$3,263 96	
Reserved fund....	8 16	
Interest.....	59 91	
Loans on real estate.....		\$1,465 00
“ names alone.....		1,319 14
Expense account.....		27 10
Cash on hand and on deposit.....		520 79
	\$3,332 03	\$3,332 03

Number of depositors.....	41
Increase the past year.....	19
Amount deposited the past year.....	\$1,918 04
Amount withdrawn the past year.....	589 57
Increase of deposits the past year.....	
Number of depositors whose balance is \$500 or less.....	41
“ “ “ over 500 and not exceeding 1,000, none.	
“ “ “ 1,000 and not exceeding, 5,000, none.	
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	350 00
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of two last dividends.....	149 00
Dividends are paid second Wednesday of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees once in six months.	
Amount set apart for reserved fund the past year.....	8 16
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year, nothing.	
State tax paid the past year.....	8 16
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	10 00

MACHIAS SAVINGS BANK—MACHIAS.

Organized April, 1869.

GEORGE WALKER, PRESIDENT.

L. LORING KEITH, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$352,652 90	
Reserved fund.....	3,228 23	
Interest.....	4,656 38	
Public funds.....		\$214,451 00
Railroad bonds.....		26,000 00
Real estate.....		3,800 00
Loans on real estate.....		88,537 16
Expense account.....		1,300 00
Cash on hand and on deposit.....		26,348 45
	\$360,436 61	\$360,436 61

Number of depositors.....	1,304
Increase the past year.....	220
Amount deposited the past year.....	\$261,270 00
Amount withdrawn the past year.....	198,922 00
Increase of deposits the past year.....	62,348 00
Number of depositors whose balance is \$500 or less.....	1,205
“ “ “ over 500 and not exceeding 1,000...	57
“ “ “ 1,000 and not exceeding 5,000..	35
“ “ “ 5,000	6
Largest balance due one person the past year.....	28,000 00
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	17,372 61
Dividends are paid January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount set apart for reserved fund the past year.....	1,496 51
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year.....	414 44
State tax paid the past year	1,517 83
Municipal tax paid the past year.....	98 50
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	1,200 00

MAINE SAVINGS BANK—PORTLAND.

Organized May, 1859.

BENJ. KINGSBURY, JR., PRESIDENT. ALFRED M. BURTON, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$3,636,664 30	
Reserved fund	42,100 00	
Interest	112,223 54	
Profits from other sources	4,669 71	
Public funds		\$1,891,547 25
Bank stock		53,185 00
Railroad bonds		725,257 00
Loans on real estate		637,117 83
Loans on stocks and bonds		443,501 31
Expense account		482 93
Cash on hand and on deposit		44,566 23
	\$3,795,657 55	\$3,795,657 55

Number of depositors	11,474
Increase the past year	808
Amount deposited the past year	\$1,340,584 38
Amount withdrawn the past year	1,057,775 23
Increase of deposits the past year	282,809 15
Number of depositors whose balance is \$500 or less	9,506
“ “ “ over 500 and not exceeding 1,000	1,077
“ “ “ 1,000 and not exceeding 5,000	835
“ “ “ 5,000	56
Largest balance due any one the past year	18,873 58
Deposits draw interest first day of every month.	
Rate of two last dividends, 6 per cent per annum.	
Amount of two last dividends	204,519 31
Dividends are paid third Wednesdays of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees, monthly.	
Amount of reserved fund the past year	17,100 00
Earnings above dividends, reserved fund, taxes and expenses	25,000 00
United States tax paid the past year	5,191 83
State tax paid the past year	17,181 60
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 7½ per cent.	
Average annual expenses	6,500 00

NEWPORT SAVINGS BANK—NEWPORT.

Organized May, 1866.

ELISHA W. SHAW, PRESIDENT. ATKINSON HOBART, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$191,589 68	
Reserved fund	2,870 03	
Interest	4,477 92	
Public funds		\$16,400 00
Railroad bonds		5,400 00
Loans on real estate		143,716 05
“ stock and bonds		3,329 65
“ other collaterals		5,394 30
“ names alone		3,837 44
“ to municipalities		2,270 00
Accrued interest on loans, excess over unearned interest		5,369 65
Cash on hand and on deposit		13,220 54
	\$198,937 63	\$198,937 63

Number of depositors	872
Increase the past year	99
Amount deposited the past year	\$93,443 94
Amount withdrawn the past year	62,677 01
Increase of deposits the past year	30,766 93
Number of depositors whose balance is \$500 or less	769
“ “ “ over 500 and not exceeding 1,000	67
“ “ “ 1,000 and not exceeding 5,000	36
“ “ “ 5,000	1
Largest balance due any one the past year	5,275 00
Deposits draw interest from first of every month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	9,341 84
Dividends are paid on and after first Monday of April and October.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
Amount set apart for reserved fund the past year	871 24
Earnings above dividends, reserved fund, taxes and expenses, about	2,200 00
United States tax paid the past year	180 34
State tax paid the past year	915 89
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year 9 per cent. in advance, 10 per cent. after due.	
Average annual expenses	600 00

BANK EXAMINER'S REPORT.

NORTH ANSON SAVINGS BANK—ANSON.

Organized April 29, 1870.

JOHN H. ALLEN, PRESIDENT.

GEO. A. FLETCHER, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$18,656 94	
Reserved fund.....	504 80	
Public funds.....		\$9,672 66
Loans on real estate.....		5,719 64
" stocks and bonds.....		2,696 29
" other collaterals, (Colby execution).....		142 60
" names alone.....		222 91
" to municipalities.....		594 94
Cash on hand and on deposit.....		112 70
	\$19,161 74	\$19,161 74

Number of depositors.....	243
Increase the past year.....	88
Amount deposited the past year.....	\$19,063 32
Amount withdrawn the past year.....	6,941 29
Increase of deposits the past year.....	12,122 03
Number of depositors whose balance is \$500 or less.....	236
" " " over 500 and not exceeding 1,000...	7
" " " 1,000 and not exceeding 5,000, none.	
" " " 5,000, none.	
Largest balance due any one the past year.....	800 00
Deposits draw interest from first day of January, April, July and October.	
Rate of two last dividends, 3 per cent. semi-annually.	811 41
Amount of last two dividends.....	
Dividends are added to deposits.	
Loss the past year, nothing.	
Examinations by Trustees are made first of May and November.	
Amount set apart for reserved fund the past year.....	504 80
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year, nothing.	
State tax paid the past year.....	63 28
Municipal tax the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	100 00

BANK EXAMINER'S REPORT.

NORWAY SAVINGS BANK—NORWAY.

Organized March 9, 1866.

ROBERT NOYES, PRESIDENT.

H. M. BEARCE, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$269,052 35	
Reserved fund.....	3,402 00	
Interest.....	10,898 91	
Public funds.....		\$19,175 00
Bank stock.....		25,128 00
Railroad bonds.....		14,250 00
Real estate.....		3,854 18
Loans on real estate.....		197,589 20
" stocks and bonds.....		5,500 86
" other collaterals.....		4,359 00
" to municipalities.....		7,450 00
Cash on hand and on deposit.....		6,047 02
	\$283,353 26	\$283,353 26

Number of depositors.....	1,616
Increase the past year.....	180
Amount deposited the past year.....	\$177,907 98
Amount withdrawn the past year.....	144,917 51
Increase of deposits the past year.....	32,990 47
Number of depositors whose balance is \$500 or less.....	1,478
" " " over 500 and not exceeding 1,000...	98
" " " 1,000 and not exceeding 5,000..	40
" " " 5,000, none.	
Largest balance due any one the past year.....	4,500 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends.....	14,698 88
Loss the past year, none.	
Examinations are made by Trustees in May and November.	
Amount of reserved fund set apart the past year.....	1,389 00
Earnings above dividends, reserved fund, taxes and expenses.....	1,170 18
United States tax paid the past year.....	197 92
State tax paid the past year.....	1,245 48
Municipal tax paid the past year.....	262 72
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	800 00

ORONO SAVINGS BANK—ORONO.

Organized April 2, 1868.

EBEN'R WEBSTER, PRESIDENT.

E. P. BUTLER, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$90,395 01	
Reserved fund	1,260 00	
Interest	1,857 68	
Public funds		\$2,222 25
Bank stock		100 00
Railroad bonds		10,075 00
Loans on real estate		25,285 71
Expense account		3,002 42
Cash on hand and on deposit		52,827 31
	\$93,512 69	\$93,512 69

Number of depositors	313
Increase the past year	61
Amount deposited the past year	\$36,364 84
Amount withdrawn the past year	30,390 91
Increase of deposits the past year	5,973 93
Number of depositors whose balance is \$500 or less	269
“ “ “ over 500 and not exceeding 1,000 ...	21
“ “ “ 1,000 and not exceeding 5,000..	23
“ “ “ 5,000, none.	
Largest balance due any one the past year	4,000 00
Deposits draw interest from first day of each month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	4,909 95
Dividends are paid on and after first Monday of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees, May and November.	
Amount of reserved fund set apart the past year	420 00
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year	78 28
State tax paid the past year	421 38
Municipal tax paid the past year	1 83
Rate of interest charged on loans the past year, 8, 9 and 10 per cent.	
Average annual expenses	500 00

PEMBROKE SAVINGS BANK—PEMBROKE.

Organized March 14, 1871.

WILLIAM T. HOBART, PRESIDENT.

GEORGE K. HATCH, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$38,190 57	
Reserved fund	146 85	
Public funds		\$5,282 63
Railroad bonds		6,355 60
Loans on real estate		11,752 67
“ stocks and bonds		800 00
“ other collaterals		1,798 41
“ names alone		2,612 00
“ to municipalities		9,019 50
Expense account		145 47
Cash on hand and on deposit		1,071 14
	\$38,337 42	\$38,337 42

Number of depositors	185
Increase the past year	37
Amount deposited the past year	\$49,463 61
Amount withdrawn the past year	36,714 04
Increase of deposits the past year	12,749 57
Number of depositors whose balance is \$500 or less	162
“ “ “ over 500 and not exceeding 1,000...	14
“ “ “ 1,000 and not exceeding 5,000..	9
“ “ “ 5,000, none.	
Largest balance due any one the past year	3,471 44
Deposits draw interest from first of each month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	1,591 61
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount set apart for reserved fund the past year	146 85
Earnings above dividends, reserved funds, taxes and expenses, nothing.	
United States tax paid the past year, none.	
State tax paid the past year	147 25
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	175 00

PENOBSCOT SAVINGS BANK—BANGOR.

Organized March 8, 1869.

A. M. ROBERTS, PRESIDENT.

EDWIN CLARK, TREASURER.

NOVEMBER 18, 1873.

Deposits.....	\$463,863 76	
Unpaid dividends.....	8,750 42	
Reserved fund.....	7,376 53	
Interest.....	7,091 75	
Public funds.....		\$200,667 15
Bank stock.....		32,400 00
Loans on real estate.....		103,017 89
" stocks and bonds.....		1,325 00
" other collaterals.....		62,747 83
Expense account.....		8,441 84
Cash on hand and on deposit.....		78,483 25
	\$487,082 46	\$487,082 46

Number of depositors.....	1,153
Increase the past year.....	47
Amount deposited the past year.....	\$132,843 20
Amount withdrawn the past year.....	125,038 48
Increase of deposits the past year.....	7,805 72
Number of depositors whose balance is \$500 or less.....	898
" " " over 500 and not exceeding 1,000.....	134
" " " 1,000 and not exceeding 5,000.....	115
" " " 5,000.....	6
Largest balance due any one the past year.....	7,198 84
Deposits draw interest quarterly.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	26,980 19
Dividends are paid on and after first Mondays of April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount set apart for reserved fund the past year.....	2,376 53
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year.....	618 16
State tax paid the past year.....	2,239 86
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 7, 8, 9 and 10 per cent.	
Average annual expenses.....	1,000 00

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

Organized March 10, 1868.

B. C. BAILEY, PRESIDENT.

H. A. DUNCAN, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$532,776 87	
Reserved fund.....	4,831 11	
Interest.....	12,859 51	
Rent on real estate.....	32 00	
Profits.....	10,118 05	
Public funds.....		\$32,900 00
Other securities.....		185 53
Railroad bonds.....		41,000 00
Loans on real estate.....		135,901 19
" stocks and bonds.....		181,849 74
" other collaterals.....		63,404 30
" to municipalities.....		43,717 25
Cash on hand and on deposit.....		1,659 53
	\$560,617 54	\$560,617 54

Number of depositors.....	1,801
Increase the past year.....	428
Amount deposited the past year.....	\$358,720 48
Amount withdrawn the past year.....	196,729 40
Increase of deposits the past year.....	162,001 08
Number of depositors whose balance is \$500 or less.....	1,560
" " " over 500 and not exceeding 1,000.....	117
" " " 1,000 and not exceeding 5,000.....	111
" " " 5,000.....	14
Largest balance due any one the past year.....	21,551 09
Deposits draw interest from first of every month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	24,095 07
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations by Trustees in May and November, at time of return to Examiner.	
Amount set apart for reserved fund the past year.....	2,394 14
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year.....	495 85
State tax paid the past year.....	2,100 16
Municipal tax the past year, nothing.	
Rate of interest charged on loans the past year, 7 to 9 per cent.	
Average annual expenses.....	1,000 00

PHILLIPS SAVINGS BANK—PHILLIPS.

Organized March 25, 1871.

BYRON FARRAR, PRESIDENT.

ELIAS FIELD, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$18,000 89	
Reserved fund.....	93 12	
Profits from other sources.....	639 08	
Public funds.....		\$2,990 37
Bank stock.....		1,000 00
Loans on real estate.....		7,913 05
" stocks and bonds.....		2,150 00
" other collaterals.....		1,730 36
" names alone.....		500 00
" to municipalities.....		1,619 62
Cash on hand and on deposit.....		829 69
	\$18,733 09	\$18,733 09

Number of depositors.....	309
Increase the past year.....	54
Amount deposited the past year.....	\$9,599 84
Amount withdrawn the past year.....	4,461 67
Increase of deposits the past year.....	5,138 17
Number of depositors whose balance is \$500 or less.....	303
" " " over 500 and not exceeding 1,000...	5
" " " 1,000 and not exceeding 5,000..	1
" " " 5,000, none.	
Largest balance due any one the past year.....	1,753 44
Deposits draw interest from the first of each quarter.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of two last dividends.....	672 62
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees the first Wednesday in each month.	
Amount of reserved fund set apart the past year.....	60 71
Earnings above dividends, reserved fund, taxes and expenses.....	594 10
United States tax paid the past year, nothing.	
State tax paid the past year.....	81 84
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 6, 7, 8, 9 and 10 per cent.	
Average annual expenses.....	30 00

PORTLAND SAVINGS BANK—PORTLAND.

Organized, 1852.

JOHN B. BROWN, PRESIDENT.

FRANK NOYES, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$4,227,169 61	
Reserved fund.....	41,580 00	
Interest.....	138,088 13	
Rent on real estate.....	932 25	
Profits from other sources.....	16,919 36	
Public funds.....		\$1,614,898 12
Bank stock.....		60,765 00
Other securities.....		2,600 00
Railroad bonds.....		514,019 00
Real estate.....		74,735 87
Loans on real estate.....		1,017,713 74
" stocks and bonds.....		997,495 64
" names alone.....		7,337 40
" to municipalities.....		16,500 00
Expense account.....		3,671 70
Cash on hand and on deposit.....		114,962 88
	\$4,424,689 35	\$4,424,689 35

Number of depositors.....	9,688
Increase the past year.....	551
Amount deposited the past year.....	\$1,262,132 59
Amount withdrawn the past year.....	1,038,551 87
Increase of deposits the past year.....	223,580 72
Number of depositors whose balance is \$500 or less.....	7,285
" " " over 500 and not exceeding 1,000...	1,327
" " " 1,000 and not exceeding 5,000..	1,043
" " " 5,000.....	53
Largest balance due any one the past year.....	18,450 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	228,005 25
Dividends are paid in May and November.	
Loss the past year.....	826 00
Examinations are made by Trustees in May and November.	
Amount of reserved fund set apart the past year.....	20,400 00
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year.....	4,910 14
State tax paid the past year.....	20,352 39
Municipal tax paid the past year.....	807 50
Rate of interest charged on loans the past year, 7 8-10 7 1-2 per cent.	
Average annual expenses.....	6,000 00

RICHMOND SAVINGS BANK—RICHMOND.

Organized March 27, 1871.

THOMAS J. SOUTHARD, PRESIDENT.

JAMES CARNEY, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$65,713 22	
Reserved fund	872 88	
Interest	2,105 91	
Loans on real estate		\$11,155 00
" stocks and bonds		10,000 00
" other collaterals		44,727 22
" names alone		500 00
Cash on hand and on deposit		2,309 79
	\$68,692 01	\$68,692 01

Number of depositors	324
Increase the past year	145
Amount deposited the past year	\$43,549 75
Amount withdrawn the past year	19,225 65
Increase of deposits the past year	24,324 10
Number of depositors whose balance is \$500 or less	293
" " " over 500 and not exceeding 1,000	16
" " " 1,000 and not exceeding 5,000	15
" " " 5,000, none	2,490 11
Largest balance due any one the past year	
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	2,683 48
Amount of two last dividends	
Dividends are paid 20th of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	759 52
Amount set apart for reserved fund the past year	
Earnings above dividends, reserved fund, taxes and expenses, none.	5 06
United States tax paid the past year	2,333 30
State tax paid the past year	
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 7 to 10 per cent.	350 00
Average annual expenses	

ROCKLAND SAVINGS BANK—ROCKLAND.

Organized April 18, 1868.

JOHN S. CASE, PRESIDENT.

WILLIAM H. TITCOMB, TREASURER.

NOVEMBER 8, 1873.

Deposits	\$886,213 53	
Reserved fund	7,765 37	
Profits from other sources	31,962 37	
Public funds		\$242,780 80
Bank stock		5,508 00
Railroad bonds		87,020 00
Real estate		7,000 00
Loans on real estate		158,592 39
" stocks and bonds		435,576 32
Cash on hand and on deposit		40,128 76
	\$925,941 27	\$925,941 27

Number of depositors	2,720
Increase the past year	654
Amount deposited the past year	\$490,271 05
Amount withdrawn the past year	343,301 57
Increase of deposits the past year	147,269 52
Number of depositors whose balance is \$500 or less	2,173
" " " over 500 and not exceeding 1,000	311
" " " 1,000 and not exceeding 5,000	229
" " " 5,000	7
Largest balance due any one the past year	9,094 53
Deposits draw interest from first of every month, if over 100.	
Rate of two last dividends, 3 per cent.	
Amount of last two dividends	42,473 49
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first Wednesday of May and November.	
Amount set apart for reserved fund the past year	4,195 61
Earnings above dividends, reserved fund, taxes and expenses, about	2,000 00
United States tax paid the past year	787 39
State tax paid the past year	4,105 61
Municipal tax the past year	103 50
Rate of interest charged on loans the past year, 7.3 to 10 per cent.	
Average annual expenses	2,300 00

BANK EXAMINER'S REPORT.

SACO SAVINGS BANK—SACO.

Organized November, 1869.

JOSEPH G. DEERING, PRESIDENT.

GEO. W. SCAMMAN, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$113,603 18	
Reserved fund.....	1,200 00	
Interest.....	1,860 38	
Public funds.....		\$24,986 05
Bank stock.....		11,399 75
Railroad bonds.....		26,434 79
Other securities.....		7,944 50
Loans on real estate.....		42,862 97
“ stocks and bonds.....		2,280 00
Cash on hand and on deposit.....		755 50
	\$116,663 56	\$116,663 56

Number of depositors.....	538
Increase the past year.....	84
Amount deposited the past year.....	\$71,751 67
Amount withdrawn the past year.....	50,303 11
Increase of deposits the past year.....	21,448 56
Number of depositors whose balance is \$500 or less.....	470
“ “ “ over 500 and not exceeding 1,000....	44
“ “ “ 1,000 and not exceeding 5,000..	24
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	3,301 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	5,581 34
Dividends are paid in January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount of reserved fund set apart the past year.....	634 69
Earnings above dividends, reserved fund, taxes and expenses.....	1,860 38
United States tax paid the past year.....	52 29
State tax paid the past year.....	509 34
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	400 00

BANK EXAMINER'S REPORT.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Organized May, 1827.

STEPHEN L. GOODALE, PRESIDENT.

EDWARD P. BURNHAM, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$1,402,760 47	
Reserved fund.....	26,528 63	
Profits from other sources.....	30,818 61	
Public funds.....		\$257,727 00
Bank stock.....		65,580 00
Other securities.....		176,745 15
Railroad bonds.....		729,878 88
Real estate.....		18,147 25
Loans on real estate.....		103,855 96
“ stocks and bonds.....		99,296 67
“ other collaterals.....		3,511 00
“ to municipalities.....		841 49
Cash on hand and on deposit.....		7,708 82
	\$1,460,107 71	\$1,460,107 71

Number of depositors.....	3,755
Increase the past year.....	205
Amount deposited the past year.....	\$338,473 95
Amount withdrawn the past year.....	236,093 99
Increase of deposits the past year.....	102,379 96
Number of depositors whose balance is \$500 or less.....	2,854
“ “ “ over 500 and not exceeding 1,000....	593
“ “ “ 1,000 and not exceeding 5,000..	369
“ “ “ 5,000.....	6
Largest balance due any one the past year.....	11,177 88
Deposits draw interest from third Wednesday of every month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	78,343 54
Dividends are paid third Wednesday of January and July.	
Loss the past year, nothing.	
Examinations are made by Trustees, monthly.	
Amount of reserved fund set apart the past year.....	6,528 63
Earnings above dividends, reserved fund, taxes and expenses.....	5,785 14
United States tax paid the past year.....	171 80
State tax paid the past year.....	6,935 51
Municipal tax paid the past year.....	192 70
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	2,800 00

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Organized 1869.

ABNER COBURN, PRESIDENT.

GEORGE N. PAGE, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$337,191 82	
Reserved fund	3,800 00	
Profits from other sources	4,907 83	
Public funds		\$37,437 50
Railroad bonds		115,878 00
Loans on real estate		97,375 80
Loans on stocks and bonds		86,706 84
Cash on hand and on deposit		8,501 51
	\$345,899 65	\$345,899 65

Number of depositors	1,585
Increase the past year	291
Amount deposited the past year	\$154,810 38
Amount withdrawn the past year	125,648 19
Increase of deposits the past year	29,162 19
Number of depositors whose balance is \$500 or less	1,393
“ “ “ over 500 and not exceeding 1,000	121
“ “ “ 1,000 and not exceeding 5,000	71
“ “ “ 5,000, none	
Largest balance due any one the past year	3,690 20
Deposits draw interest from February, May, August and November.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	18,574 56
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations by Trustees are made in May and November.	
Amount set apart for reserved fund the past year	1,650 00
Earnings above dividends, reserved fund, taxes and expenses	575 00
United States tax paid the past year	204 19
State tax paid the past year	1,635 57
Municipal tax paid the past year, none.	
Rate of interest charged on loans the past year, 7½ to 8 per cent.	
Average annual expenses	700 00

SOLON SAVINGS BANK—SOLON.

Organized April 14, 1869.

EDMUND COOLIDGE, PRESIDENT.

H. M. BODWELL, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$26,917 86	
Unpaid dividends	2,002 08	
Reserved fund	316 37	
Interest	296 43	
Public funds		\$19,794 25
Railroad bonds		4,890 00
Real estate		520 20
Loans on real estate		7,750 00
“ stocks and bonds		200 00
“ other collaterals		434 75
“ to municipalities		1,905 78
Cash on hand and on deposit		37 26
	\$29,532 24	\$29,532 24

Number of depositors	272
Increase the past year	60
Amount deposited the past year	\$17,987 19
Amount withdrawn the past year	9,344 25
Increase of deposits the past year	8,642 94
Number of depositors whose balance is \$500 or less	255
“ “ “ over 500 and not exceeding 1,000	13
“ “ “ 1,000 and not exceeding 5,000	4
“ “ “ 5,000, none	
Largest balance due any one the past year	1,647 89
Deposits draw interest from first of January, April, July and October.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	1,223 99
Dividends are paid first of January and July.	
Loss the past year, nothing.	
Earnings above dividends, reserved fund, taxes and expenses	296 43
United States tax paid the past year	4 11
State tax paid the past year	110 05
Municipal tax paid the past year	4 01
Rate of interest charged on loans the past year, 7 3-10 to 10 per cent.	
Average annual expenses	75 00

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Organized 1866.

JOHN H. BURLEIGH, PRESIDENT.

J. F. WALKER, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$198,923 29	
Unpaid dividends.....	11 25	
Reserved fund.....	2,168 43	
Interest.....	2,125 87	
Public funds.....		\$74,018 25
Bank stock.....		8,250 00
Other securities.....		18,518 50
Railroad bonds.....		43,415 00
Loans on real estate.....		26,975 00
“ stocks and bonds.....		25,800 00
“ names alone.....		70 00
Cash on hand and on deposit.....		6,384 29

Number of depositors.....	568
Increase the past year.....	45
Amount deposited the past year.....	\$60,768 87
Amount withdrawn the past year.....	35,030 56
Increase of deposits the past year.....	25,738 31
Number of depositors whose balance is \$500 or less.....	443
“ “ “ over 500 and not exceeding 1,000....	80
“ “ “ 1,000 and not exceeding 5,000..	45
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	3,906 34
Deposits draw interest from fifteenth of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends.....	10,604 81
Dividends are paid on demand.	
Loss the past year, nothing.	
Examinations by Trustees, twice and three times a year.	
Amount set apart for reserved fund the past year.....	930 43
Earnings above dividends, reserved fund, taxes and expenses.....	910 70
United States tax paid the past year.....	64 18
State tax paid the past year.....	903 87
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 7 to 9 per cent.	
Average annual expenses.....	700 00

SOUTH PARIS SAVINGS BANK—PARIS.

Organized March 6, 1873.

ALVA SHURTLEEF, PRESIDENT.

GEORGE A. WILSON, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$19,662 84	
Unpaid dividends.....	12 01	
Reserved fund.....	49 06	
Interest.....	980 74	
Bank stock.....		\$1,070 00
Railroad bonds.....		2,830 00
Real estate.....		903 24
Loans on real estate.....		12,168 50
“ stocks and bonds.....		1,800 00
“ other collaterals.....		865 00
Expense account.....		103 33
Cash on hand and on deposit.....		963 98
	\$20,704 65	\$20,704 65

Number of depositors.....	185
Increase the past year.....	185
Amount deposited the past year.....	\$38,190 40
Amount withdrawn the past year.....	8,527 56
Increase of deposits the past year.....	19,662 84
Number of depositors whose balance is \$500 or less.....	178
“ “ “ over 500 and not exceeding 1,000....	6
“ “ “ 1,000 and not exceeding 5,000..	1
“ “ “ 5,000, none	
Largest balance due any one the past year.....	5,000 00
Deposits draw interest if made before the third of the month, then from the first of, that month, if after then, from the first of following month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends.....	379 62
Dividends are paid in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees, monthly.	
Amount of reserved fund set apart the past year.....	49 16
Earnings above dividends, reserved fund, taxes and expenses.....	511 30
United States tax paid the past year, nothing.	
State tax paid the past year, nothing.	
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	

STOCKTON SAVINGS BANK—STOCKTON.

Organized September 16, 1868.

ALEXANDER BLACK, PRESIDENT.

L. M. PARTRIDGE, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$7,442 13	
Unpaid dividends and interest	643 11	
Reserved fund	156 28	
Public funds		\$1,041 25
Bank stock		578 00
Loans on real estate		2,875 00
" other collaterals		1,997 27
" names alone		1,750 00
	\$8,241 52	\$8,241 52

Number of depositors	
Increase the past year	
Amount deposited the past year	
Amount withdrawn the past year	\$2,416 36
Increase of deposits the past year	
Number of depositors whose balance is \$500 or less	
" " " over 500 and not exceeding 1,000	
" " " 1,000 and not exceeding 5,000	
" " " 5,000	
Largest balance due any one the past year	644 50
Deposits draw interest from first day of March, June, September and December.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of two last dividends	
Dividends are paid	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount set apart for reserved fund, not yet set apart.	
Earnings above dividends, reserved fund, taxes and expenses	
United State tax paid the past year, nothing.	
State tax paid the past year	51 25
Municipal tax paid the past year	20 50
Rate of interest charged on loans the past year, 9 per cent.	
Average annual expenses	155 00

THOMASTON SAVINGS BANK—THOMASTON.

Organized March 1, 1870.

THOMAS O'BRIEN, PRESIDENT.

JOHN C. LEVENSALER, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$441,143 36	
Reserved fund	3,400 00	
Profits from other sources	4,471 34	
Public funds		\$67,307 50
Railroad bonds		153,327 50
Loans on real estate		64,500 00
" stocks and bonds, (collaterals)		75,500 00
" other collaterals		17,569 00
" names alone		36,943 55
" to municipalities		15,600 00
" to other corporations		13,900 00
Cash on hand and on deposit		4,367 15
	\$449,014 70	\$449,014 70

Number of depositors	1,104
Increase the past year	214
Amount deposited the past year	\$263,802 41
Amount withdrawn the past year	137,443 68
Increase of deposits the past year	126,358 73
Number of depositors whose balance is \$500 or less	915
" " " over 500 and not exceeding 1,000	102
" " " 1,000 and not exceeding 5,000	80
" " " 5,000	7
Largest balance due any one the past year	13,810 78
Deposits draw interest when \$100 or more, monthly.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	20,045 75
Dividends are paid in March and September.	
Loss the past year, nothing.	
Examinations by the Trustees in March and September.	
Amount of reserved fund set apart the past year	2,000 00
Earnings above dividends, reserved fund, taxes and expenses	4,471 34
United States tax paid the past year	269 15
State tax paid the past year	2,011 15
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 7 3-10 per cent.	
Average annual expenses	800 00

WATERVILLE SAVINGS BANK—WATERVILLE.

Organized May 4, 1885.

REUBEN FOSTER, PRESIDENT. MARSHALL C. PERCIVAL, TREASURER.

November 3, 1875.

Deposits	\$654,824 80	
Reserved fund	7,876 20	
Interest	22,061 56	
Public funds		\$129,744 50
Bank stock		64,224 25
Railroad bonds		154,988 50
Real estate		1,612 00
Loans on real estate		223,361 22
“ stocks and bonds		65,377 01
“ to municipalities		31,613 00
Expense account, paid on construction of new bank building		6,375 85
Cash on hand and on deposit		7,466 73
	\$684,762 56	\$684,762 56

Number of depositors	2,946
Increase the past year	568
Amount deposited the past year	\$278,710 26
Amount withdrawn the past year	170,651 87
Increase of deposits the past year	108,058 39
Number of depositors whose balance is \$500 or less	2,667
“ “ “ over 500 and not exceeding 1,000	153
“ “ “ 1,000 and not exceeding 5,000	121
“ “ “ 5,000	4
Largest balance due any one the past year	11,000 00
Deposits draw interest from first of every month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	31,743 37
Dividends are paid first Tuesday of May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees about first of May and November.	
Amount of reserved fund set apart the past year	2,876 18
Earnings above dividends, reserved fund, taxes and expenses	2,000 00
United States tax paid the past year	658 32
State tax paid the past year	2,876 18
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	1,300 00

WEST WATERVILLE SAVINGS BANK—WEST WATERVILLE.

Organized May 7, 1869.

JOHN AYER, PRESIDENT. G. T. STEVENS, TREASURER.

November 3, 1875.

Deposits	\$96,831 11	
Reserved fund	846 84	
Interest	3,181 97	
Profits, (on silver)	1 80	
Public funds		\$11,504 00
Railroad bonds		6,943 34
Real estate		29 50
Loans on real estate		52,811 55
“ stocks and bonds		11,117 00
“ other collaterals		14,796 00
“ names alone		25 00
United States tax uncollected from depositors		22 39
Safe and fixtures		791 85
Cash on hand and on deposit		2,820 36
	\$100,861 22	*\$100,860 99

*Resources 23 cents deficiency.

Number of depositors	523
Increase the past year	57
Amount deposited the past year	\$43,891 49
Amount withdrawn the past year	32,876 35
Increase of deposits the past year	11,015 14
Number of depositors whose balance is \$500 or less	469
“ “ “ over 500 and not exceeding 1,000	88
“ “ “ 1,000 and not exceeding, 5,000	16
“ “ “ 5,000, none.	
Largest balance due any one the past year	3,450 76
Deposits draw interest from first day of month after deposit.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends	4,987 62
Dividends are paid first Monday in May and November.	
Loss the past year, nothing.	
Examinations are made by Trustees first Monday in each month.	
Amount set apart for reserved fund the past year	514 86
Earnings above dividends, reserved fund, taxes and expenses	24 66
United States tax paid the past year	66 01
State tax paid the past year	436 86
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 to 9 per cent.	
Average annual expenses	450 00

WINTHROP SAVINGS BANK—WINTHROP.

Organized February 24, 1872.

LEVI JONES, PRESIDENT.

JOHN M. BENJAMIN, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$75,067 17	
Reserved fund.....	347 24	
Interest.....	620 48	
Railroad bonds.....		\$34,071 51
Loans on real estate.....		28,328 00
“ stocks and bonds.....		1,550 00
“ other collaterals.....		125 00
“ names alone.....		1,548 95
“ to municipalities.....		11,930 00
Expense account.....		199 70
Cash on hand and on deposit.....		3,281 73
	\$76,034 89	\$76,034 89

Number of depositors.....	386
Increase the past year.....	174
Amount deposited the past year.....	\$58,852 20
Amount withdrawn the past year.....	19,243 71
Increase of deposits the past year.....	39,608 49
Number of depositors whose balance is \$500 or less.....	350
“ “ “ over 500 and not exceeding 1,000..	25
“ “ “ 1,000 and not exceeding 5,000..	11
“ “ “ 5,000, none.	
Largest balance due any one the past year.....	2,276 42
Deposits draw interest from first of each month.	
Rate of two last dividends, 6 per cent. per annum.	
Amount of last two dividends.....	3,043 11
Dividends are paid first of May and November.	
Loss the past year, nothing.	
Examinations by Trustees, semi-annually.	
Amount of reserved fund set apart the past year.....	284 07
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United State tax paid the past year.....	13 38
State tax paid the past year.....	229 61
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses.....	300 00

WISCASSET SAVINGS BANK—WISCASSET.

Organized 1866.

WM. P. LENNOX, PRESIDENT.

CALVIN R. HARNDEN, TREASURER.

NOVEMBER 3, 1873.

Deposits.....	\$172,361 81	
Reserved fund.....	2,235 28	
Profits.....	1,023 85	
Public funds.....		\$50,881 36
Bank stock.....		4,164 00
Other securities.....		5,320 00
Railroad bonds.....		29,105 78
Loans on real estate.....		20,887 69
“ stock and bonds.....		25,902 13
“ to municipalities.....		22,554 28
Cash on hand and on deposit.....		7,805 70
	\$175,620 94	\$175,620 94

Number of depositors.....	698
Increase the past year.....	145
Amount deposited the past year.....	\$79,151 78
Amount withdrawn the past year.....	27,602 00
Increase of deposits the past year.....	51,649 78
Number of depositors whose balance is \$500 or less.....	616
“ “ “ over 500 and not exceeding 1,000...	50
“ “ “ 1,000 and not exceeding 5,000..	31
“ “ “ 5,000	1
Largest balance due any one the past year.....	8,026 14
Deposits draw interest from first of every month.	
Rate of two last dividends, 6 per cent.	
Amount of two last dividends.....	7,887 03
Dividends are paid first of April and October	
Loss the past year, nothing.	
Examinations by Trustees in May and November.	
Amount set apart for reserved fund the past year.....	758 76
Earnings above dividends, reserved fund, taxes and expenses.....	595 07
United States tax paid the past year.....	94 16
State tax paid the past year.....	788 32
Municipal tax paid the past year, nothing.	

YORK COUNTY SAVINGS BANK—BIDDEFORD.

Organized March 27, 1860.

JOHN M. GOODWIN, PRESIDENT.

R. H. INGERSOLL, TREASURER.

NOVEMBER 3, 1873.

Deposits	\$588,706 32	
Reserved fund	8,824 75	
Interest	1,827 69	
Profits	8,565 60	
Public funds		\$128,200 00
Bank stock		20,300 00
Other securities		16,600 00
Railroad bonds		72,000 00
Loans on real estate		306,818 94
“ stocks and bonds		40,279 03
“ names alone		18,215 37
Cash on hand and on deposit		5,511 02
	\$607,924 36	\$607,924 36

Number of depositors	3,205
Increase the past year	242
Amount deposited the past year	\$245,166 44
Amount withdrawn the past year	202,815 21
Increase of deposits the past year	42,351 23
Number of depositors whose balance is \$500 or less	2,825
“ “ “ over 500 and not exceeding 1,000 ...	259
“ “ “ 1,000 and not exceeding 5,000..	121
“ “ “ 5,000, none.	
Largest balance due any one the past year	3,769 00
Deposits draw interest from first of each month.	
Rate of two last dividends, 3 per cent.	
Amount of two last dividends	31,592 79
Dividends are paid in April and October.	
Loss the past year, nothing.	
Examinations are made by Trustees in May and November.	
Amount of reserved fund set apart the past year	2,632 72
Earnings above dividends, reserved fund, taxes and expenses, nothing.	
United States tax paid the past year	315 40
State tax paid the past year	2,830 71
Municipal tax paid the past year, nothing.	
Rate of interest charged on loans the past year, 8 per cent.	
Average annual expenses	1,588 29

Aggregate of Savings

No. of Banks.	NAME OF BANK.	No. of Depositors.	Average to each Depositor	LIABILITIES.				
				DEPOSITS AND PROFITS.	LOANS.			
						Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.
1	Androscoggin Co.	2,030	\$309	\$627,644 09	\$177,594 00	\$295,708 33	.....	
2	Auburn.....	3,065	338	1,038,252 20	420,408 81	291,763 03	.....	
3	Augusta.....	4,643	415	1,927,241 35	275,725 74	582,895 34	\$8,400 00	
4	Bangor.....	5,728	406	2,341,205 82	972,549 98	359,900 00	21,453 29	
5	Bath Savings In.	2,908	586	1,704,531 91	148,145 00	149,681 86	10,000 00	
6	Belfast.....	2,426	369	897,053 11	87,556 11	628,673 38	5,100 00	
7	Bethel.....	358	64	23,151 05	14,076 47	8,204 08	.....	
8	Biddeford.....	1,266	421	533,662 51	86,267 98	197,911 00	.....	
9	Boothbay.....	110	46	5,155 98	2,620 00	1,900 00	.....	
10	Brewer.....	246	110	27,170 52	24,233 86	.....	.....	
11	Bridgton.....	793	159	126,527 14	54,546 26	49,926 84	.....	
12	Brunswick.....	1,357	346	469,515 72	204,263 92	34,367 00	3,263 85	
13	Bucksport.....	977	116	114,135 43	58,458 38	850 00	.....	
14	Buxton & Hollis	401	177	70,995 54	53,831 58	1,931 00	.....	
15	Calais.....	804	296	238,030 18	110,292 28	20,585 70	.....	
16	Camden.....	1,080	234	253,378 52	74,192 17	88,971 28	.....	
17	Dexter.....	1,178	166	195,995 87	76,896 93	33,677 54	7,000 00	
18	Eastport.....	432	173	74,842 11	29,385 50	5,000 80	.....	
19	Fairfield.....	273	191	52,384 64	44,787 27	4,275 00	.....	
20	Franklin County	1,562	134	210,375 96	69,051 87	42,297 53	.....	
21	Gardiner.....	3,208	318	1,023,016 45	193,378 79	60,165 00	.....	
22	Gorham.....	450	157	70,776 18	18,046 05	1,201 00	.....	
23	Hallowell.....	1,253	322	403,582 01	189,304 65	10,953 25	.....	
24	Hancock County	179	107	19,321 54	15,870 00	1,725 00	.....	
25	Hartland.....	220	77	16,970 35	14,222 34	1,067 83	.....	
26	Houlton.....	290	100	29,118 86	20,681 93	5,275 00	.....	
27	Kennebec.....	963	329	317,153 31	34,054 00	43,197 57	.....	
28	Kennebunk.....	495	167	82,935 59	6,125 00	5,000 00	.....	
29	Lewiston.....	3,767	293	1,105,318 21	303,163 54	193,195 31	69,664 91	

Banks, November 3, 1873.

RESOURCES.						
INVESTMENTS.						
U. S. bonds.	State of Me. bonds	Other State & Co. & Mun'l bds	Railroad stocks & b'nds	Bank stock.	Other investments.	Cash.
.....	.....	\$75,450 00	.....	\$14,800 00	\$61,001 21	\$3,290 55
.....	.....	84,300 00	\$100,000 00	50,700 00	57,313 47	33,766 89
\$15,000 00	\$47,000 00	731,000 00	199,900 00	30,000 00	.....	37,320 27
166,725 50	20,000 00	317,487 75	347,236 00	22,120 00	25,056 25	88,677 05
300,000 00	.....	490,500 00	356,400 00	13,400 00	216,461 53	19,943 52
.....	8,400 00	12,000 00	118,500 00	3,100 00	21,301 00	12,422 39
.....	.....	.....	.....	.....	.....	870 50
22,000 00	9,242 50	19,700 00	89,670 00	37,572 00	56,182 12	15,116 91
.....	.....	.....	504 17	.....	.....	131 81
.....	.....	.....	.....	.....	72 49	2,862 17
.....	.....	5,133 33	6,938 33	.....	1,177 00	8,805 38
.....	.....	143,613 00	80,200 00	2,800 00	.....	1,607 95
.....	.....	4,482 00	36,570 00	.....	.....	13,775 05
.....	.....	14,132 08	.....	.....	.....	1,100 88
.....	10,700 00	71,500 00	19,000 00	2,550 00	.....	3,402 20
.....	100 00	24,198 00	46,370 00	.....	940 00	18,607 07
.....	.....	17,530 00	41,800 00	4,892 00	8,165 95	6,733 45
.....	600 00	32,379 50	.....	2,860 00	1,768 82	2,847 49
.....	.....	.....	.....	.....	2,869 82	452 55
1,194 75	3,137 75	52,920 50	20,345 00	1,014 00	559 00	19,855 56
29,000 00	22,769 00	534,237 50	100,225 00	34,150 00	39,583 00	9,508 16
.....	.....	40,900 00	9,900 00	.....	.....	729 13
.....	34,700 00	122,996 46	88,224 50	5,800 00	.....	2,103 15
.....	.....	100 00	.....	.....	24 28	1,602 26
.....	.....	376 67	401 18	.....	.....	802 33
.....	.....	.....	.....	999 00	830 57	1,852 36
.....	.....	185,558 02	83,687 89	13,923 25	.....	6,782 58
.....	.....	36,262 50	18,916 85	10,466 00	2,870 46	1,305 78
.....	.....	241,407 50	149,027 53	58,142 50	77,210 55	13,506 37

Aggregate of Savings

No. of Banks.	NAME OF BANK.	No. of Depositors.	Average to each Depositor.	LIABILITIES.				
				DEPOSITS AND PROFITS.	LOANS.			
					Mortgages of Real Estate.	On Collaterals, &c.	Real Estate.	
30	Lubec	41	\$81	\$3,332 03	\$1,465 00	\$1,319 14	.....	
31	Machias	1,304	276	360,436 61	88,537 16	.....	\$3,800 00	
32	Maine.....	11,474	330	3,795,657 55	637,117 83	443,601 31	.....	
33	Newport	872	228	198,937 63	143,716 05	20,201 04	.....	
34	North Anson ...	243	78	19,161 74	5,719 64	3,656 74	.....	
35	Norway	1,616	175	283,353 26	197,589 20	17,309 86	3,854 18	
36	Orono	313	298	93,512 69	25,285 71	.....	.....	
37	Pembroke	185	207	38,337 42	11,752 67	13,729 91	.....	
38	Penobscot.....	1,153	422	487,082 46	103,017 89	64,072 83	.....	
39	People's 25 Cts..	1,802	211	560,617 54	135,901 19	288,971 29	.....	
40	Phillips.....	309	60	18,733 09	7,913 05	5,999 98	.....	
41	Portland	9,688	456	4,424,689 35	1,017,713 74	1,021,333 04	74,735 87	
42	Richmond	324	212	68,692 01	11,155 00	55,227 22	....	
43	Rockland	2,720	340	925,941 27	158,592 39	435,576 32	7,000 00	
44	Saco.....	538	216	116,663 56	42,862 97	2,280 00	.....	
45	Saco & Biddeford	3,755	388	1,460,107 71	103,855 96	103,649 16	15,147 29	
46	Skowhegan	1,585	218	345,899 65	97,375 80	86,706 84	.....	
47	Solon	272	108	29,532 24	7,750 00	2,540 53	520 20	
48	South Berwick..	568	357	203,229 04	26,975 00	25,670 00	.....	
49	South Paris	185	111	20,704 65	12,168 50	2,665 00	.....	
50	Stockton	128	64	8,241 52	2,875 00	3,747 27	.....	
51	Thomaston	1,104	406	449,014 70	64,500 00	159,512 55	.....	
52	Waterville.....	2,945	232	684,762 56	223,361 22	96,990 01	1,612 00	
53	West Waterville.	523	192	100,861 22	52,811 55	25,938 00	29 50	
54	Winthrop	386	196	76,034 89	23,328 00	15,153 95	.....	
55	Wiscasset	698	251	175,620 94	29,887 69	48,456 41	.....	
56	York County ...	3,205	189	607,924 36	306,818 94	58,494 40	.....	
Gen'l average to each depositor		91,398		\$29,556,523 84	7,319,777 56	6,123,002 47	231,581 09	
			\$323					

Banks-(Concluded.)

RESOURCES.						
INVESTMENTS.						
U. S. bonds.	State of Me. bonds.	Other State & Co. & Mun'l bds	Railroad stocks & b'nds	Bank stock.	Other investments.	Cash.
.....	.....	.....	.....	.....	\$27 10	\$520 79
.....	\$28,200 00	\$186,251 00	\$26,000 00	.....	1,300 00	26,348 45
124,850 00	19,900 00	1,746,797 25	725,257 00	\$53,185 00	482 93	44,566 23
.....	.....	16,400 00	5,400 00	.....	.....	13,220 54
.....	.....	9,672 66	.....	.....	.....	112 70
.....	6,800 00	12,375 00	14,250 00	25,128 00	.....	6,047 02
1,722 25	500 00	.....	10,075 00	100 00	3,002 42	53,827 31
282 63	2,000 00	3,000 00	6,355 60	.....	145 47	1,971 14
.....	15,829 00	184,838 15	.....	32,400 00	8,441 34	78,483 25
11,050 00	600 00	81,250 00	41,000 00	.....	185 53	1,659 53
.....	.....	2,990 37	.....	1,000 00	.....	829 69
159,000 00	45,500 00	1,410,398 12	514,019 00	60,755 00	6,271 70	114,982 88
.....	.....	.....	.....	.....	.....	2,809 79
.....	58,600 00	183,530 80	37,020 00	5,508 00	.....	40,113 76
.....	.....	24,986 05	26,434 79	11,899 75	7,944 50	755 50
138,850 00	12,000 00	106,897 50	729,673 33	65,580 00	176,746 15	7,708 32
.....	5,600 00	31,837 50	115,878 00	.....	.....	8,501 51
.....	.....	13,794 25	4,890 00	.....	.....	37 26
.....	.....	74,018 25	43,415 00	8,250 00	18,516 50	6,384 29
.....	.....	.....	2,830 00	1,070 00	1,007 17	963 98
1,041 25	.....	.....	.....	.....	578 00	.....
.....	7,000 00	60,307 50	153,327 50	.....	.....	4,867 15
.....	.....	129,744 50	154,988 50	64,224 25	6,375 35	7,466 73
.....	.....	11,504 00	6,943 34	.....	814 24	2,820 59
.....	.....	.....	34,071 51	.....	199 70	3,281 73
3,388 03	11,245 00	36,248 33	29,105 78	4,164 00	5,320 00	7,805 70
.....	1,500 00	126,700 00	72,000 00	20,300 00	16,600 00	5,511 02
974,104 41	371,923 25	7,714,296 04	4,566,199 80	660,652 75	826,845 85	768,140 62

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