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Memoranda.

In all the tables prepared in the Treasury Department, the following general rules have been observed:

1. The net amount of the capital of the banks has been given whenever it could be ascertained. So, whenever a bank appears to have bought shares of its own stock, that amount has been deducted from its gross capital. Bank stock thus bought in, stands on the same footing as bank stock not paid in.

2. The capital is placed first, and next to it "loans and discounts, stocks, real estate, and other investments," to show at one view the whole investments of each bank supposed to yield income, and the ratio these investments bear to the capital paid in.

3. The next four columns, "sums due by other banks, notes of other banks on hand, specie funds, and specie," comprise all the immediate means of the banks.

4. The next three columns, "circulation, deposits, and sums due to other banks," comprise all the immediate liabilities of the banks.

Under the head of "deposits" are included "dividends unpaid," and all other sums due on demand, as far as could be ascertained.

5. The four columns, "circulation, deposits, sums due to other banks, and other liabilities," include all the liabilities of the banks, excepting what is due to their own stockholders for capital paid in, and profits acquired.

6. From these general tables the items "profit and loss, surplus and contingent funds," &c., &c., are excluded; partly because they are, as Mr. Gallatin observes, "merely balancing accounts," and partly because they cannot be conveniently introduced on a sheet of the size of that on which the public documents are printed.

A 1.

ANNUAL REPORT OF THE BANK COMMISSIONER OF MAINE, 1853.

Fourteen new banks have gone into operation the past year, and the capital paid into these, together with the increased capital paid into the old banks at the time of the annual examination in September and October, amounted to \$1,195,902, making the present capital of the banks of Maine \$5,457,155.

When the chartered capital of the new banks, and the increased capital of the old ones, is all paid in, the bank capital of the State will have doubled in the short space of three years.

The circulation has increased in a still greater ratio, and is now only one-seventeenth less than the capital; while, in 1850, the circulation was less than the capital by one-fifth. The loan in the same period has kept pace with the capital and circulation, and the specie has nearly trebled; there being now \$1,203,186 82, against \$498,364 29 in 1850. The character of the paper, too, has materially improved, and the present condition of the banks of Maine is believed to be better than at any former period of their history.

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As a necessary consequence of their stability and integrity, they have the fullest confidence of the community. Instead of the antagonism formerly existing between banks and the people, there has latterly sprung up the most friendly feeling; which may be partly attributed to the gentlemanly deportment and accommodating spirit of directors and cashiers, and partly to the large amount of specie accumulated in their vaults, useless at present, but indispensable to their safety when overtaken by a sudden revulsion.

The law of 1846, giving a specie basis to the circulation, was very generally regarded by officers of banks as an onerous measure, introduced by visionary theorists, without any very clear perceptions of its practical effect upon the currency of the State. After testing its operation, there is not a board of directors from York to Washington that would be willing to see it replaced by the laws in existence at the time of its enactment.

It is freely granted that good business men would take care of their paper promises, without the restraints thrown about them by existing laws; but these are made for the fifty-eight banks of the State, and upon the supposition that they may sometimes fall into the hands of inexperienced men. The specie clause should also receive some favor for its agency in securing public confidence, and giving a quietus to the small-bill agitation, by providing gold and silver in the vaults of the banks, where it quietly awaits an emergency that may call it forth, to replace the paper which has in the mean time supplied its place, as a more convenient medium of exchange.

To supply the currency of a State is essentially an attribute of sovereignty. It is not an individual right, but exercised by banks as special agents, to which the trust is delegated by the State. It is optional with them to reject or receive it, upon such conditions as it is offered, and its abuse involves a greater degree of turpitude than the breach of individual obligations. As a grant from the sovereign power, its conditions should be most scrupulously observed, and everything obscure or doubtful should be construed in favor of the grantor.

It is not enough to secure the redemption of bills. Where governments authorize a mixed currency, it is equally important that they should, as far as practicable, insure the regularity of the supply. When a bank fails, the loss of a per-centage upon its issues is something palpable, and may be brought within the range of figures; but the fluctuations of a baseless paper currency, where both circulation and loans are restrained only by the consciences of directors, reduce most avocations of life to games of chance, pursued with a feverish anxiety, from the uncertainty whether the next turn of the wheel will bring bankruptcy or a fortune.

Periodical revulsions are inseparable from a paper currency; but our system, if honestly administered, must greatly alleviate the evils felt in some other States. In 1848 and 1851, the banks of New York, and many other States, were compelled largely to contract their loans. Indeed, several of them suspended, and their bills were sold at a discount of from ten to thirty per cent. They are now passing through the same process, and for several weeks the city banks reduced their loan at the rate of a million a week. But the banks of Maine, then as

now, went steadily through, without reducing their discount line a single dollar.

The loan being limited to twice the capital stock, a redundant currency gives the banks a large amount of surplus funds. Their present deposits in Boston exceeds a million and a half of dollars. This constitutes a large margin for fluctuations that has been found very convenient to the business community. The specie and surplus funds of our banks operate favorably in another respect. They prevent a panic and a run at every turn of the financial tide, and the circulation has for many years maintained a great degree of uniformity.

It is manifestly for the interest of the banks themselves that the laws should be scrupulously observed, even though they might secure a temporary advantage from their infraction. And with the people the question is altogether one-sided. They derive no profit from violations of the conditions upon which they have conferred this delicate trust. They are subjected to the evils, without participating in the profits. It is but natural, therefore, that they should watch these institutions with a jealous eye, and insist upon their keeping strictly within chartered limits.

In this connexion, it gives the commissioner great satisfaction to say, there have been few, if any, instances of over-issues the past year; and that the excess of loan has been small, and usually in the shape of checks, which, although not so regarded by bank officers, are substantially a part of the loan. These irregularities may be seen by referring to the trial balance of each bank in its appropriate place.

Most of the banks have divided ten per cent. the past year; and it may be asked, "where is the danger in the increase of banking capital, so long as it gives the school fund one per cent. and leaves ten for the stockholders? The circulation and loan are kept more nearly up to the legal capacity of the banks than at any former period, which very conclusively proves that the supply in neither exceeds the demand. If the business of the State did not require the full amount of bills furnished by the banks, it would be thrown back upon them as soon as issued; and if bills are wanted to facilitate the exchange of commodities, it is better to provide a safe and reliable currency of our own, than to run the risk of filling the vacuum with foreign bills of which we know little, and over which we have no control."

A paper currency has a local character; and even where it actually represents a like amount of gold and silver, it has a prescribed circuit, limited by the facilities for obtaining the substance in exchange for the shadow. It does not flow freely through all the channels of circulation, but at given distances is at a discount; and in times of general prosperity, when the foreign demand is freely met by bills of exchange, must necessarily rise above the common specie level. The consequence is, factitious values, and an unnatural impetus to every branch of industry, until checked by the increased cost of production, as compared with places possessing a currency more largely metallic.

At this period, paper must be returned for redemption, and the greater the proportion of foreign bills in circulation in a State, the lighter will be the shock upon its own business and banks; for the foreign paper will first be withdrawn, and funds for its redemption furnished beyond the limits of the State.

If the million of paper put afloat by the new banks would not have been added to our currency but for the increase of banking capital, so much the better. It is as dangerous to a State to fill all the channels of circulation with paper, as to raise its population to its utmost capacity. Starvation is the inevitable result of short crops, in one case, and bankruptcy just as surely follows a financial crisis in the other.

An opinion was expressed in last year's report, that it would not be safe largely to increase the banking capital of the State. The opening of the Atlantic and St. Lawrence road may make Portland an exception to this general rule; but the commissioner is of opinion that most of the banks chartered last year were not needed, and instead of aiding in sustaining the credit of the State, when overtaken by a revulsion, will increase the disasters incident to such a catastrophe. As places of deposit, agents for the collection of drafts and transfer of funds, banks are invaluable. They also furnish a safe and convenient currency for large transactions, but can never be safely relied upon for capital, either for speculations or ordinary business transactions. During the pecuniary embarrassments visited upon the country from 1836 to 1839, towns and villages without banks suffered the least; and wherever was found the greatest number of banks, in proportion to the population and business, there might invariably be seen the most widespread bankruptcy and ruin.

Banks at points where they will find little legitimate business, after struggling a few years with destiny, will be likely to pass into the hands of swindlers from other States, who always stand ready to buy up evicted banks, and flood the country with bills they have no intention of redeeming. The greatest danger is from this quarter, and should, if possible, be guarded against by legislative enactment. Perhaps a law requiring three-fourths of the capital stock of banks to be owned within the State, might render it more difficult for irresponsible men beyond its limits to get control of them; but the character of individuals obtaining charters is the only sure guarantee of their being honestly administered. Men of integrity would shrink with the same instinctive horror from an operation by which a fraud was to be perpetrated by broken banks, as from a direct proposition to aid in giving currency to counterfeit bills or spurious coin.

The right to repeal charters operates as a salutary check; and whenever a bank is transferred to strangers, whose characters are unknown to the legislature, or any wide departure from correct banking principles is discovered, this authority should be promptly exercised. The failure of a single bank throws a suspicion over every bank in the State, controlled by like laws and subject to the same supervision.

In making the weekly trial balance, some cashiers give the balance of deposits, after deducting over-drafts. This conceals the true standing of the bank. A portion of its immediate liabilities does not appear, and a false entry of any other item would be no more reprehensible than this. The commissioner would call the special attention of bank officers to this subject, and trusts the practice will be abandoned.

JOHN HODGDON, *Bank Commissioner.*

DECEMBER, 1853.

A 2.—Abstract from the returns of the cashiers of the several incorporated banks in Maine, as they existed on the Saturday preceding the first Monday of January, 1854: prepared in conformity to the provisions of the revised statutes, chapter 77, section 59, and an act of the Legislature, approved April 7, 1845. By Alden Jackson, Secretary of State.

START	Androscoggin Bank.	Atlantic Bank.	Augusta Bank.	Bank of Cumberland.	Bank of Hallowell.	Bank of State of Maine.	Bank of Winthrop.	Biddeford Bank.	Belfast Bank.	Brunswick Bank.
DUE FROM THE BANKS.										
Capital stock.....	\$50,000 00	\$200,000 00	\$88,000 00	\$148,830 00	\$100,000 00	\$250,000 00	\$44,000 00	\$150,000 00	\$75,000 00	\$60,000 00
Bills in circulation.....	29,907 00	183,870 00	100,234 00	122,313 00	83,200 00	157,284 00	54,859 00	145,256 00	73,939 00	39,555 00
Net profits on hand.....	6,233 32	8,247 95	12,358 77	20,749 38	2,887 25	30,070 93	2,820 24	8,329 85	5,885 18	9,276 35
Balances due to other banks.....	None.		4,371 96	2,356 60		1,957 10	None.		299 53	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	29,685 95	28,830 72	51,680 58	56,205 81	21,079 02	64,941 85	9,916 73	136,685 27	32,641 84	15,577 90
Cash deposited bearing interest.....	None.		None.		6,621 67	6,726 00	None.			
Total amount due from the banks.....	115,826 27	420,938 67	257,945 31	357,475 39	213,787 94	511,799 88	110,795 97	340,270 12	187,764 55	124,409 25
RESOURCES OF THE BANKS.										
Gold, silver, and other coined metals in its banking-house.....	4,587 43	23,009 97	32,925 04	30,597 66	6,813 34	26,525 00	11,736 31	27,281 82	12,334 86	5,502 38
Real estate.....	800 00		3,433 81	10,000 00			None.		2,923 20	500 00
Bills of other banks incorporated in this State.....	22,441 00	8,150 00	6,402 00	12,456 00	742 00	608 00	1,211 00	2,337 00	2,100 00	959 00
Bills of other banks without this State.....	308 00	425 00	230 00	721 00	555 00		700 00	1,611 00	4,030 00	60 00
Balances due from other banks.....	21,362 80	14,533 11	54,259 94	39,089 16	20,992 27	20,892 68	13,733 12	15,627 61	8,741 06	17,385 60
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	83,326 14	374,820 59	159,894 52	\$264,611 57	184,685 33	463,774 11	83,415 54	293,422 69	157,630 43	100,002 27
Total amount of resources of the banks.....	115,826 27	420,938 67	257,945 31	357,475 39	213,787 94	511,799 88	110,795 97	340,270 12	187,764 55	124,409 25

* Including \$11,700 in Suffolk Bank.
† Including \$444 unpaid dividends.

‡ Bills and checks.
§ Except amount which has been charged to profit and loss.

H. Doc. 102.

A 2.—Abstract from the returns of the cashiers of the Banks in Maine—Continued.

	Canal Bank.	Calais Bank.	Casco Bank.	China Bank.	City Bank, (Bangor).	City Bank, (Udth).	Cobbesee Bank.	Commercial Bank.	Eastern Bank.	Ellsworth Bank.
DUE FROM THE BANKS.										
Capital stock.....	\$500,000 00	\$75,000 00	\$400,000 00	\$34,500 00	\$100,000 00	\$135,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$75,000 00
Bills in circulation.....	422,384 00	96,705 00	319,905 00	39,424 00	37,435 00	69,224 00	156,389 00	62,149 00	94,225 00	82,010 00
Net profits on hand.....	53,660 10	11,514 41	30,146 01	2,051 58	5,626 28	4,790 16	2,864 36	2,564 71	6,189 22	10,002 21
Balances due to other banks.....	39,343 12		15,723 25			1,319 74	3 14	4,962 89	15,056 34	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	208,200 69	21,240 72	108,620 06	19,000 09	30,470 14	52,493 35	28,342 62	35,433 42	29,492 59	24,430 92
Cash deposited bearing interest.....			None.		6,000 00	None.	None.			27,340 32
Total amount due from the banks.....	1,224,417 81	204,460 13	904,396 32	95,675 67	239,531 42	252,827 25	137,599 12	204,910 02	244,963 49	224,783 45
RESOURCES OF THE BANKS.										
Gold, silver, and other coined metals in its banking-house.....	87,028 12	31,091 37	60,257 88	8,233 10	17,742 20	4,224 55	14,407 12	6,741 80	25,665 25	16,738 02
Real estate.....	6,500 00	5,019 73	9,000 00	None.		None.	None.	550 00	10,000 00	
Bills of other banks incorporated in this State.....	40,070 00	724 00	26,344 00	51 00	130 00	5,438 00	3,269 00	1,468 00	1,449 00	3,218 00
Bills of other banks without this State.....	17,713 00	4,944 00	2,371 00	32 00		None.	2,637 00	2,607 00	5,702 00	3,914 00
Balances due from other banks.....	73,059 41	18,074 25	56,413 35	18,594 50	22,403 80	40,462 19	17,915 08	14,029 86	3,000 00	166,204 93
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	1,000,025 38	144,606 78	801,010 09	68,065 07	199,165 33	202,692 51	69,280 92	179,423 36	199,147 24	134,710 50
Total amount of resources of the banks.....	1,224,417 81	204,460 13	904,396 32	95,675 67	239,531 42	252,827 25	137,599 12	204,910 02	244,963 49	224,783 45

* Less \$6,300 redeemed in Boston.

† And in Boston redeemed.

‡ And J. M. Mayo & Co., agents, Boston.

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A 2.—Abstract from the returns of the cashiers of the Banks in Maine—Continued.

	Exchange Bank.	Farmers' Bank.	Freeman's Bank.	Frontier Bank.	Granite Bank.	Georges Bank.	Gardiner Bank.	Hancock Bank.	Kenduskeag Bank.	Lewiston Falls Bank.
DUE FROM THE BANKS.										
Capital stock.....	\$50,000 00	\$50,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$50,000 00	\$100,000 00	\$27,350 00	\$100,000 00	\$75,000 00
Bills in circulation.....	57,986 00	64,867 00	78,170 00	49,736 00	77,615 00	57,699 00	76,487 00	26,273 00	108,360 00	89,283 00
Net profits on hand.....	4,177 26	2,606 74	8,872 89	10,622 63	2,257 28	1,641 69	9,073 96	1,431 73	4,801 64	3,284 42
Balances due to other banks.....		None.		18,894 85		2,068 83	1,777 31		2,744 23	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	6,140 87	7,130 48	55,023 52	50,821 29	24,905 70	*31,445 77	58,390 52	8,979 74	42,254 90	17,130 79
Cash deposited bearing interest.....	8,817 75	500 00		5,475 00				1,500 00	11,077 36	
Total amount due from the banks.....	127,151 89	125,094 22	217,072 41	210,489 77	179,777 98	142,275 31	245,734 79	63,534 49	269,238 13	184,708 21
RESOURCES OF THE BANKS.										
Gold, silver, and other coined metals in its banking-house.....	14,144 61	14,815 04	30,543 00	13,018 55	22,098 99	12,333 97	20,478 97	6,861 63	26,194 58	18,724 63
Real estate.....		4,361 71	510 59		300 00	4,750 00	2,000 00		5,060 00	450 00
Bills of other banks incorporated in this State.....	2,251 00	481 00	3,500 00	500 00	1,349 00	2,137 00	1,826 00	2,307 00	11,137 51	207 00
Bills of other banks without this State.....	1,870 00	155 00	7,316 00	17,007 00	396 00	221 00	99 00	2,000 00	9,519 75	94 00
Balances due from other banks.....	12,307 98	5,895 25	33,026 95	31,926 61	11,929 72	24,169 68	28,380 98	14,830 55	25,822 14	12,458 99
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	96,578 30	99,386 22	142,115 87	148,037 61	143,704 27	108,603 06	192,049 84	39,535 11	191,474 15	152,773 59
Total amount of resources of the banks.....	127,151 89	125,094 22	217,072 41	210,489 77	179,777 98	142,275 31	245,734 79	63,534 49	269,238 13	184,708 21

* Including unpaid dividends, \$240 50.

† Including bank charges, \$574 89.

A 2.—Abstract from the returns of the cashiers of the Banks in Maine—Continued.

	Lincoln Bank.	Lime Rock Bank.	Lumberman's Bank.	Manufacturers' Bank.	Manufacturers' and Traders' Bank.	Mariners' Bank.	Marine Bank.	Maritime Bank.	Merchants' Bank.	Mercantile Bank.
DUE FROM THE BANKS.										
Capital stock.....	\$200,000 00	\$100,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$75,000 00	\$75,000 00	\$50,000 00
Bills in circulation.....	117,200 00	71,882 00	58,153 00	77,069 00	110,656 00	40,570 00	170,068 00	47,298 00	75,125 00	54,777 00
Net profits on hand.....	6,970 84	13,363 52	2,340 00	7,338 11	6,707 50	12,170 53	925 85	2,577 71	11,416 49	4,501 88
Balances due to other banks.....	None.	None.	None.		414 07	306 26	573 64			60 50
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	114,187 30	40,260 09	10,487 17	33,384 60	67,222 86	33,733 37	118,147 92	19,219 25	135,392 29	27,647 53
Cash deposited bearing interest.....		300 00								12,503 10
Total amount due from the banks.....	438,358 14	215,825 61	120,980 17	217,791 71	285,000 43	126,780 18	139,715 41	144,094 96	197,118 78	149,490 01
RESOURCES OF THE BANKS.										
Gold, silver, and other coined metals in its banking-house.....	5,595 69	12,742 28	12,111 78	14,931 01	26,870 94	8,211 27	12,243 16	4,950 92	17,851 58	12,384 62
Real estate.....	None.	4,478 86	800 00	4,100 00	800 00	3,803 61			5,000 00	5,000 00
Bills of other banks incorporated in this State.....	**5,218 00	3,416 00	2,092 00	190 00	11,014 00	2,300 00	22 00		118,400 00	5,594 00
Bills of other banks without this State.....	None.	3,784 00	1,220 00	399 00	1,008 00	111,437 29	6802 00	115 00	112,440 00	6,000 00
Balances due from other banks.....	70,933 65	11,580 11	5,464 78	15,103 43	45,982 22	12,897 14	23,900 27	9,160 91	19,329 19	20,803 47
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	356,610 80	179,824 36	99,301 61	183,068 27	199,325 27	96,130 87	102,747 98	129,868 13	149,098 01	99,707 92
Total amount of resources of the banks.....	438,358 14	215,825 61	120,980 17	217,791 71	285,000 43	126,780 18	139,715 41	144,094 96	197,118 78	149,490 01

* Including bills in Suffolk Bank redeemed the week ending December 31.
 † Including \$1,188 50 dividends unpaid.
 ‡ Unclaimed dividends, \$845.
 § Including \$205 unclaimed dividends.
 ¶ Including \$530 dividends unpaid.

† Including \$185 unpaid dividends.
 ** And checks.
 †† About.
 ††† Checks on Boston, \$411 29.
 †††† Including sight drafts on Boston.

A 2.—Abstract from the returns of the cashiers of the Banks in Maine—Continued.

	Merchant's Bank.	Medomak Bank.	Northern Bank.	Orono Bank.	Richmond Bank.	Rockland Bank.	Sagadahock Bank.	Sandy River Bank.	Searsport Bank.	Ship Builders' Bank.
DUE FROM THE BANKS.										
Capital stock.....	\$225,000 00	\$50,000 00	\$75,000 00	\$25,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$100,000 00
Bills in circulation.....	152,211 00	66,597 00	77,014 00	72,460 00	51,243 00	69,696 00	72,377 00	41,293 00	33,524 00	90,100 00
Net profits on hand.....	29,406 41	6,310 76	7,485 58	.....	1,086 05	3,728 48	8,386 60	825 62	253 56	4,106 92
Balances due to other banks.....	11,286 08	.....	1,261 96	.....	None.	3,941 79	4,682 72	Nothing.	.....	10 04
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	118,049 50	13,279 74	17,889 45	13,293 90	8,063 78	26,557 96	73,671 95	2,908 23	11,592 08	23,893 55
Cash deposited bearing interest.....	None.	.....	2,212 81	.....	None.	.....	None.	611 12	.....	.....
Total amount due from the banks.....	535,932 99	136,187 50	180,863 80	70,753 90	110,412 83	224,184 23	259,320 27	95,517 97	95,070 54	218,110 51
RESOURCES OF THE BANKS.										
Gold, silver, and other coined metals in its banking-house.....	34,997 85	21,046 29	23,114 83	6,682 73	9,599 50	17,790 26	8,467 57	9,730 85	11,864 92	18,580 61
Real estate.....	None.	59 00	200 00	.....	None.	4,500 00	1,200 00	None.	.....	4,750 00
Bills of other banks incorporated in this State.....	18,728 00	534 00	2,443 00	1,934 00	3,000 00	1,243 00	326 00	302 00	2,636 00	11,723 00
Bills of other banks without this State.....	391 00	472 00	775 00	.....	562 00	1,708 00	75 00	114 00	760 00	5,110 00
Balances due from other banks.....	38,663 77	14,564 05	17,554 72	14,966 67	4,547 43	13,794 69	68,652 42	26,431 38	11,266 04	29,326 82
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	443,172 37	59,512 16	136,776 25	147,150 50	92,683 90	185,148 28	180,399 28	58,969 74	68,533 58	148,620 08
Total amount of resources of the banks.	535,932 99	136,187 50	180,863 80	70,753 90	110,412 83	224,184 23	259,320 27	95,517 97	95,070 54	218,110 51

* Including dividends uncalled for, \$285.

† Profit and loss, \$50 31.

A 2.—Abstract from the returns of the cashiers of the Banks in Maine—Continued.

	Skowhegan Bank.	South Berwick Bank.	Thomaston Bank.	Ticonic Bank.	Traders' Bank.	Union Bank.	Veazie Bank.	Waldoboro' Bank.	Waterville Bank.	York Bank.
DUE FROM THE BANKS.										
Capital stock.....	\$75,000 00	\$100,000 00	\$50,000 00	\$100,000 00	\$50,000 00	\$75,000 00	\$200,000 00	\$36,200 00	\$75,000 00	\$75,000 00
Bills in circulation.....	93,370 00	71,801 00	62,240 00	89,177 00	57,296 00	74,668 00	151,974 00	47,679 00	102,950 00	108,369 00
Net profits on hand.....	5,483 32	5,109 35	2,041 11	5,134 39	264 77	2,649 27	13,112 22	2,122 59	7,493 20	9,571 20
Balances due to other banks.....	.....	.....	2,830 60	.....	.....	.....	502 14	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	21,901 18	9,435 18	102,120 78	25,097 06	19,437 22	47,036 62	107,098 54	24,333 54	42,125 91	40,041 78
Cash deposited bearing interest.....	.....	.....	.....	.....	.....	.....	9,487 21	.....	.....	.....
Total amount due from the banks.....	195,754 50	186,345 53	219,232 49	219,408 41	126,987 99	199,553 89	482,174 11	110,335 13	227,569 11	232,981 98
RESOURCES OF THE BANKS.										
Gold, silver, and other coined metals in its banking-house.....	21,976 66	10,387 69	17,216 62	19,355 12	13,846 12	16,775 96	27,173 95	10,677 78	29,440 60	34,235 21
Real estate.....	1,200 00	1,336 62	3,075 00	1,600 00	.....	.....	10,000 00	.....	.....	3,835 00
Bills of other banks incorporated in this State.....	*3,120 00	.....	434 00	749 00	1,760 00	1,000 00	4,602 00	726 00	295 00	1,550 00
Bills of other banks without this State.....	20,189 75	13,423 00	700 00	1,500 00	958 00	206 00	1,543 00	1,000 00	255 00	527 00
Balances due from other banks.....	.....	3,448 43	99,178 24	6,845 03	6,479 19	45,420 94	29,514 61	25,491 67	49,253 76	49,998 12
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	149,268 00	167,749 79	198,028 63	189,359 20	1103,944 68	136,150 89	399,340 55	72,439 70	148,324 75	162,834 65
Total amount of resources of the banks.	195,754 50	186,345 53	219,232 49	219,408 41	126,987 99	199,553 89	482,174 11	110,335 15	227,569 11	232,981 98

* Including bills of other banks without this State.
 † And checks.
 ‡ Including \$5,000, a balance of loss by robbery.

§ Loan..... \$98,731 18
 Checks on other banks..... 4,223 50
103,944 68

A 2.—Abstract from the returns of the

Names of the banks.	Location of the banks.	Date of incorporation.	When re-chartered or continued.	DIVIDENDS.	
				Rate.	Amount.
Androscoggin	Topsham	Feb. 1, 1834	Aug. 10, 1840	3 per cent.	\$1,500 00
Atlantic	Portland	Aug. 28, 1850		3 per cent.	3,000 00
Augusta	Augusta	Jan. 21, 1814	Aug. 10, 1840	5 per cent.	4,400 00
Bank of Cumberland	Portland	Mar. 19, 1835	Aug. 10, 1840	5 per cent.	5,000 00
Bank of Halliwell	Halliwell	Mar. 22, 1852		5 per cent.	4,166 66
Bank of the State of Maine	Bangor	May 30, 1851		5 per cent.	12,500 00
Bank of Winthrop	Winthrop	Mar. 15, 1853		None.	None.
Biddeford	Biddeford	July 26, 1847		4 per cent.	6,000 00
Belfast	Belfast	April 1, 1836	Aug. 10, 1840	5 per cent.	3,750 00
Brunswick	Brunswick	April 1, 1836	Aug. 10, 1840	3 per cent.	1,800 00
Canal	Portland	Feb. 19, 1835	Aug. 10, 1840	4 per cent.	16,000 00
Calais	Calais	April 1, 1831	Aug. 10, 1840	4 per cent.	9,000 00
Casco	Portland	Feb. 18, 1834	Aug. 10, 1840	4 per cent.	12,000 00
China	China	Mar. 18, 1853		None.	None.
City	Bangor	Mar. 11, 1852		5 per cent.	2,500 00
City	Bath	Mar. 4, 1853		None.	Declared.
Coblescott	Gardiner	Mar. 23, 1852		None.	Declared.
Commercial	Bath	Feb. 16, 1832	Aug. 10, 1840	3 per cent.	3,250 00
Eastern	Bangor	Mar. 21, 1835	Aug. 10, 1840	5 per cent.	5,000 00
Ellsworth	Ellsworth	June 3, 1851		7 p. ct. p. an.	2,677 08
Exchange	Bangor	July 18, 1850		5 per cent.	2,500 00
Farmers'	Bangor	Mar. 23, 1853		None.	Made.
Freeman's	Augusta	Mar. 2, 1833	Aug. 10, 1840	5 per cent.	3,750 00
Frontier	Eastport	April 1, 1836	Aug. 10, 1840	4 per cent.	3,000 00
Granite	Augusta	April 1, 1836	Aug. 10, 1840	5 per cent.	3,750 00
Green	Thomaston	Feb. 14, 1852		4 per cent.	1,771 00
Gardiner	Gardiner	Mar. 21, 1853	Aug. 10, 1840	5 per cent.	5,000 00
Hancock	Ellsworth	Mar. 21, 1853		None.	Declared.
Kenduskeag	Bangor	July 13, 1847		None.	Declared.
Lewiston Falls	Lewiston	May 30, 1851		4 per cent.	12,685 34
Lincoln	Bath	June 16, 1819	June 24, 1847	4 per cent.	8,000 00
Line Rock	Rockland	April 1, 1836	Aug. 10, 1840	4 per cent.	4,000 00
Lumberman's	Oldtown	April 9, 1852		1 1/4 per cent.	3,750 00
Manufacturers'	Saco	Feb. 23, 1825	Aug. 10, 1840	4 per cent.	4,000 00
Manufacturers and Traders'	Portland	Feb. 27, 1852	Aug. 10, 1840	5 per cent.	5,000 00
Mariners'	Wiscasset	Mar. 21, 1835	Aug. 10, 1840	4 per cent.	2,000 00
Marine	Damariscotta	April 17, 1852	Aug. 10, 1840	3 per cent.	1,500 00
Maritime	Bangor	Mar. 15, 1853		None.	Declared.
Merchants'	Bangor	July 18, 1850		5 per cent.	3,750 00
Merchants'	Bangor	Feb. 21, 1833	Aug. 10, 1840	5 per cent.	2,500 00
Merchants'	Portland	Feb. 19, 1835	Aug. 10, 1840	4 per cent.	6,000 00
Mechanic	Waldoborough	April 1, 1846	Aug. 10, 1840	5 per cent.	2,500 00
Northern	Halliwell	Mar. 2, 1833	Aug. 10, 1840	5 per cent.	3,750 00
Orono	Orono	Feb. 14, 1853		None.	Declared.
Richmond	Richmond	Mar. 30, 1853		None.	Declared.
Rockland	Rockland	May 30, 1851		5 per cent.	5,000 00
Sagadahock	Bath	April 1, 1846		4 per cent.	4,000 00
Sandy River	Farmington	Mar. 16, 1853	Aug. 10, 1840	None.	None.
Searsport	Searsport	Mar. 15, 1853		None.	None.
Ship Builders'	Rockland	Mar. 7, 1853		\$5 per share.	3,750 00
Skowhegan	Skowhegan	Mar. 4, 1833	Aug. 10, 1840	5 per cent.	3,750 00
South Berwick	South Berwick	Jan. 31, 1823	June 24, 1847	3 1/2 per cent.	3,500 00
Thomaston	Thomaston	Feb. 22, 1835	Aug. 10, 1840	4 per cent.	2,000 00
Ticonic	Waterville	April 1, 1831	Aug. 10, 1840	5 1/2 per cent.	5,500 00
Traders'	Bangor	Mar. 10, 1853		3 1/2 per cent.	1,296 75
Union	Brunswick	July 27, 1850		4 per cent.	3,000 00
Venzle	Bangor	July 14, 1848		10 per cent.	20,000 00
Waldoboro'	Waldoboro'	Mar. 7, 1853		None.	Declared.
Waterville	Waterville	July 21, 1850		5 per cent.	2,500 00
York	Saco	April 1, 1831	Aug. 10, 1840	4 per cent.	3,000 00
					213,296 83

* On \$50,000.
 † 3 per cent. on \$50,000, and 3 1/2 per cent. on \$50,000.
 ‡ \$25,000 of capital stock paid in June, 1853.
 § 5 per cent. on \$25,000—10 per cent. on \$25,000.
 ¶ One year.

cashiers of the Banks in Maine—Continued.

When dividend was declared.	RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
	Amount of reserved profits at the time of declaring the last dividend.	Amount of debts due and not paid, and considered as doubtful.	Bills in circulation under five dollars.	Amount due from President and directors as principals.	Amount due from President and directors as sureties.	Amount due from stockholders, as principals, exclusive of directors.
July 4, 1853	\$4,496 86	Uncertain	About \$3,000 00	\$1,000 00	\$808 37	Nothing.
Sep. 26, 1853	1,471 14		About... 28,000 00	23,367 95	2,600 00	28,700 00
Oct. 1, 1853	9,907 60	Not accurately kn.	Not accurately kn.	Nothing.	1,184 26	8,924 28
Sep. 26, 1853	4,390 10		9,542 00	4,859 53	8,332 74	8,052 50
Oct. 1, 1853	289 51	None.		8,150 00	18,049 07	13,500 00
Oct. 1, 1853	20,048 63	None.	Probably 30,000 00	1,140 23	5,980 31	2,000 00
Oct. 3, 1853	None	None.	About... 9,000 00	6,500 00	5,810 23	6,937 46
Oct. 3, 1853	4,621 69	None.	About... 30,573 00	4,192 47	12,336 00	4,69 18
Oct. 3, 1853	3,716 95	About... 600 00	About... 9,000 00	13,288 74	1,411 10	1,500 00
Sep. 29, 1853	7,319 71	None.	About... 4,000 00	4,411 64	11,808 70	11,380 80
Oct. 3, 1853	34,436 95	None.	About... 45,000 00	500 00	1,760 12	72,088 03
July 10, 1853	6,785 77	None.	About... 18,000 00	66,165 00	24,934 17	None.
October 1853	18,259 63	None.	None.	None.	None.	None.
Oct. 8, 1853	2,736 45	None.	Unknown.	8,100 92	9,432 16	29,295 75
Oct. 1, 1853	790 49	None.	About... 3,325 00	3,932 82	12,476 66	48,825 50
Oct. 3, 1853	4,011 55	About... 8,000 00	About... 10,000 00	2,500 00	3,300 00	1,624 01
July 1, 1853	3,969 26	None.	About... 6,500 00	7,200 00	2,673 59	37,193 01
Oct. 3, 1853	1,939 12	None.	About... 20,000 00	8,246 75	19,654 26	9,251 38
Oct. 1, 1853	790 49	None.	About... 6,500 00	9,378 85	7,356 56	9,000 00
Oct. 3, 1853	4,011 55	None.	About... 14,000 00	1,800 00	6,916 05	17,642 27
July 1, 1853	3,969 26	None.	About... 12,000 00	2,950 00	13,801 83	13,618 23
Oct. 3, 1853	1,939 12	None.	Unknown.	1,700 00	4,190 00	13,618 23
July 4, 1853	4,413 62	About... 1,500 00	Amount unknown.	1,700 00	12,448 21	4,065 50
Oct. 1, 1853	8,320 30	500 00	17,000 00	6,870 32	4,081 61	5,428 19
Dec. 26, 1853	2,257 28	None.	9,688 00	2,250 00	11,043 50	870 87
Nov. 2, 1853	2,055 64	None.	About... 20,000 00	2,800 00	3,400 00	2,700 00
Aug. 29, 1853	6,985 07	None.	About... 6,200 00	719 26	11,387 49	2,700 00
Sep. 20, 1853	2,331 57	None.	About... 16,350 00	6,538 50	15,624 50	3,409 53
Oct. 1, 1853	1,671 55	None.	About... 3,700 00	2,500 00	215 00	41,402 38
Oct. 1, 1853	1,653 50	None.	About... 3,900 00	6,986 94	9,514 85	8,500 00
Oct. 12, 1853	*1,556 70	2,100 00	About... 12,000 00	550 00	4,620 11	2,702 19
Oct. 10, 1853	838 99	Nothing	About... 9,731 00	4,600 00	6,586 35	2,000 00
Sep. 27, 1853	4,729 42	None.	8,300 00	8,300 00	5,163 35	2,470 00
Oct. 11, 1853	3,406 77	None.	About... 4,500 00	8,285 00	4,620 00	2,470 00
Oct. 11, 1853	554 51	Uncertain	About... 10,000 00	14,652 47	22,769 14	11,091 83
Dec. 5, 1853	353 00	None.	About... 15,900 00	400 00	5,542 09	5,000 00
Oct. 6, 1853	7,618 18	None.	About... 18,000 00	1,567 00	1,921 45	3,500 00
Oct. 3, 1853	2,654 85	None.	Uncertain	12,402 86	624 83	1,560 62
Sep. 27, 1853	4,856 39	None.	About... 6,862 00	Nothing	9,585 86	3,164 66
Aug. 29, 1853	5,124 05	None.	About... 7,800 00	2,404 40	30,988 11	646 44
Sep. 5, 1853	5,124 05	None.	About... 7,800 00	2,500 00	7,986 07	13,040 56
Oct. 12, 1853	1,243 26	None.	About... 8,500 00	6,159 04	4,172 50	41,453 00
Oct. 12, 1853	4,562 76	None.	11,010 00	15,385 00	8,465 00	9,523 00
Dec. 7, 1853	297 20	Nothing	7,100 00	7,088 00	14,189 67	14,189 67
Oct. 3, 1853	3,542 00	Nothing	About... 3,107 00	Nothing	3,700 00	Nothing.
Sep. 26, 1853	2,852 64	None.	About... 0,500 00	8,250 00	6,359 17	27,700 33
Oct. 3, 1853	1,047 47	None.	About... 10,400 00	10,169 00	12,240 00	24,436 00
Oct. 1, 1853	2,735 96	None.	About... 20,000 00	2,950 00	50,635 00	3,300 00
Nov. 4, 1853	200 62	None.	About... 15,000 00	200 00	7,177 14	7,305 42
Dec. 28, 1853	2,849 27	None.	About... 7,000 00	950 00	3,775 00	None.
Oct. 10, 1853	6,439 88	None.	About... 10,000 00	1,000 00	6,809 65	4,592 51
July 4, 1853	3,043 46	None.	Unknown.	3,591 41	6,809 65	8,390 88
Oct. 1, 1853	7,746 73	500 00	About... 45,000 00	15,491 07	9,427 72	None.
		500 00	Unknown.	None.	194,566 94	None.
			About... 15,000 00	None.	10,221 83	5,700 00
			18,089 00	3,663 83	1,450 00	5,686 22
	243,369 00	14,000 06	716,460 00	307,085 50	579,129 90	590,142 37

* Including \$750, dividends unpaid.
 † Endorsements on lumber drafts by a firm, of which a director is a partner.

A. 2.—Abstract from the returns of the cashiers of the Banks in Maine—Continued.

RECAPITULATION. AMOUNT DUE FROM THE BANKS. Capital stock, Bills in circulation, Net profits on hand, Balances due to other banks, Cash deposited, Total amount due from the banks.

RESOURCES OF THE BANKS. Gold, silver, and other coined metals in its banking-house, Real estate, Bills of other banks incorporated in this State, Bills of other banks without this State, Balances due from other banks, Amount of all debts due, Total amount of resources of the banks.

DIVIDENDS, &c., &c. Amount of semi-annual dividend, Amount of received profits, Debts due and considered as doubtful, Amount of bills in circulation under five dollars, Amount due from president and directors as principals, Amount due from president and directors as sureties, Amount due from stockholders, as principals.

APPENDIX.

List of Banks which have been allowed to increase their capital stock.

Table with columns: Banks, Date of increase, Amount of increase. Lists banks like Biddeford Bank, Sagadahoc Bank, Commercial Bank, etc.

List of Banks which have reduced their capital stock.

Table with columns: Bank, Date of the act, Amount of reduction. Lists banks like Augusta Bank.

REMARKS.

An act was passed at the extra session of the legislature, in September, to increase the capital stock of the Bank of Cumberland.

B.—Statement of the condition of the several Banks in New Hampshire, as they existed on the first Monday of December, A. D. 1853.

Large table with columns: Names of banks, Places of business, Amount of capital stock actually paid in, Amount of debts due to the bank, Value of real estate belonging to the bank, Amount of all debts due to the bank, Amount of specie in the vault, Amounts of bills of other banks on hand, Amount of deposits in the bank, Amount of the bills in circulation, Amount of the bills in circulation.

The above is a true statement of the condition of the several banks in this State, as returned to this office.

STATE OF NEW HAMPSHIRE, Secretary of State's Office, December 20, 1853. JOHN L. HADLEY, Secretary of State.