

909

In arriving at these results, the capital, \$4,156,000, and the specie, \$123,108, of the Georgia railroad and banking company, which furnished no statement of its condition for the year 1855, but furnished one for 1854, have been included; and there have been excluded about \$3,000,000 of liabilities of the South Carolina banks, heretofore regarded at the department as capital, but not appearing to be so considered by the comptroller-general of that State, they have been placed in the report now submitted, under another head. This is, however, a mere matter of form.

The capital returned by the banks is understood to be capital actually paid in, but how paid in, or in what, this department has no means of ascertaining. In some of the States a considerable portion of it is composed of State stocks, of different descriptions and values, the idea being apparently, that by the adoption of this banking principle one investment may be made to answer the purpose of two investments, interest being first paid to the holder of the stocks, which are then made to perform the functions of bank capital, and as such again to produce interest, and greater in some cases, probably, than the original interest. Whether this system can stand the test of a general pressure in the money market, and such a banking crisis as has been but too often witnessed in this country remains to be seen. Its capacity to do so may well be doubted.

Adding to the capital of the chartered banks, \$125,000,000 for the capital of the unchartered banks, the aggregate is \$495,834,000 of banking capital—an enormous sum, and one which would not be invested in banking unless that pursuit was found to be a very lucrative one. In my bank report of last year, the private banking capital was put at \$118,036,000, that being the sum returned by the bankers themselves; but allowing for capital not reported by the bankers, and for additions since made to it, the sum assumed is more likely to be under than over the true one.

A few of the banks in returning their specie have stated the amount of the gold and the amount of silver they have on hand. These returns are not numerous enough to enable me to ascertain with much precision the relative quantities of the two metals; but it seems to be a warrantable inference that silver does not constitute more than one seventh part of the whole. There is a remarkable inequality among the banks in the proportions of their gold and silver. One bank, for example, returns \$423,061 of gold, and \$229,140 of silver; another \$260,000 of gold, and \$6,722 in silver, and another \$66,044 in gold, and only \$565 in silver.

I have the honor to be, very respectfully, your obedient servant,
JAMES GUTHRIE,
Secretary of the Treasury.

Hon. N. P. BANKS, Jr.,
Speaker of House of Representatives.

MEMORANDA.

In all the tables prepared in the Treasury Department the follow-

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.

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.

EXTRACT FROM THE ANNUAL REPORT OF THE BANK COMMISSIONERS OF THE STATE OF MAINE, 1856.

To the Governor and Council:

The Bank Commissioners, in discharge of the duty devolving upon them, by the requirements of law, have examined the several banks and savings institutions in the State, and respectfully submit this, their report, for the consideration of the governor and council, and by them to be laid before the legislature.

By the provisions of "An act additional in relation to banks and banking," passed August 10, 1846, the charters of every bank, with the privileges and powers therein granted, will expire on the 1st day of October, A D, 1857, and the question of their extension and renewal will of course depend on the judgment and action of the legislature about to convene, and we trust its members will bestow upon the subject most deliberate and calm consideration.

The operation of the banking system has become so interwoven and connected with the commercial and industrial pursuits of our people, that we may fairly assume, that it is now too late to ignore its usefulness, or question the policy of its early adoption. At the same time it should always be borne in mind that banks are created for the good of the community, as well as individual stockholders, and can not

exist, except by consent of the representatives of the people, and in accordance with the terms of their charters. By the grant thus conferred, they are made subject to certain conditions and restrictions from which, when honestly fulfilled, the law assumes that the citizen as well as the corporator, will alike be recipients of benefit. If the obligations thus imposed are disregarded and not carried out faithfully and honestly, then injury inevitably results, not to the community only, but to every bank which sustains a sound and healthy reputation. Laxity in the observance of legal requirements soon becomes disobedience; and thence follow omissions and neglect of important prescribed duties, soon resulting in the subversion of positive enactments to the interested decision of those who hold their powers and privileges under the law, and ought not be above it. If there is a departure from the statute in regard to small, or what may be thought immaterial matters, what security is there that the practice will not extend through the whole corporate system if *occasion makes a necessity?*

Admitting, as all must, that the only true wealth of a State consists, in fact, in the labor of its citizens, then the capital of a bank becomes merely representative, as it is based upon the surplus resulting from individual industry over and above what may be required for immediate and general want. If this surplus, by the rules of exchange, is converted into gold and silver, is invested in banks, or other corporations, the public share in its continual circulation. But the same legislation which incorporates a banking institution, has done so, on the presumption that its capital shall be *actually paid in*, and by those who have it to *borrow* and not to *borrow*; and that it will remain for the legitimate purposes of banking.

Nearly all the banks existing under the present law, so far as we can judge, will petition the legislature for a renewal of their respective charters, and in all probability there will be applications for new acts of incorporation. The number now in operation in the State is seventy-seven, and adding eleven savings institutions, there is a total of banking corporations of eighty-eight. About one fourth part of which have a capital of only \$50,000—39 have a capital less than \$100,000—and 38 a capital of \$100,000 and upward. The Canal and Casco banks of Portland, have the largest capitals, each being \$600,000.

The opinion is very prevalent among those well able to form sound conclusions, that it would be far better for the business interests of the community if the number of banks with small capitals were reduced. In other words, those who require discounts, as well as those interested in banking, complain, not that there is too great an amount of capital, but there are now too many banks of small capital, and whose circulation is limited. If our citizens can receive greater banking facilities by such reduction, and the consolidation of the capital into other banks, it would, most assuredly, be the part of wisdom to thus reduce. If the bank which in this manner closes its affairs was originally established on true principles, its returned capital will naturally seek re-investment in one of more extended means; but if on the contrary it has been managed for the benefit of its directors, or a few stockholders, almost exclusively, then it does not possess those elements of

general usefulness which should entitle it to the protection of the legislature.

Every bank which is obliged, in order to retain a fair circulation, to resort to undue means, by way of exchanging its own for other bills, inflicts a serious injury upon general credit, and if it cannot acquire sufficient circulation and standing by its regular discounts and a fair business, it may be doubted whether its continued existence is having a salutary effect on either the currency or the community. Banks of this character are eventually but too apt to seek a wider field through the agency of brokers in the far west, or else are induced, by tempting promises, to transfer to individuals residing beyond the jurisdiction of our State, and of whose responsibility they cannot be certainly assured, the control of a majority of their stock, and that upon conditions wholly unauthorized by their charters.

The number of banks in the commonwealth of Massachusetts, having *only one* with a capital under \$100,000, as returned to the Secretary of that State in December, 1855, was one hundred and seventy, with an aggregate capital of \$58,935,000, while the number in our State, as before remarked, is seventy-seven, with an aggregate capital of only \$8,107,485. By comparison then, if the capital was in proportion to that of the former State, the banks in our State should have an aggregate of \$26,694,000, making an average to each of the seventy-seven banks in Maine, of \$346,000. We do not intend by the above comparison to convey the idea that the banking capital of Maine should, by any means, be equal to that of Massachusetts, but to illustrate the fact that the capital of that State is concentrated in fewer banks, in proportion to their number, than that of our own State. It will be sufficient for our purpose to instance the position of our two largest cities, Portland and Bangor. The former has but six, while the latter has thirteen, and yet the capital of Portland exceeds that of Bangor in the sum of \$525,000, being considerably more than one-third of the capital of all the banks in Bangor. Impartial investigation will satisfy any inquiring mind that the public is better accommodated in the one city with its few banks, than in the other with its many. And we may remark here, that the proportion of loans and discounts throughout the State, in the larger banks, comprises far greater amounts of small notes, than those whose capital is \$50,000. It will generally be found that from one-fourth to one-half of the loans of the latter is in the hands of a few individuals; and in some instances which came under our observation, we noticed that about three-fourths had been made to two or three persons only.

After mature reflection, we are led to believe that no bank should be hereafter incorporated with a capital less than \$100,000, and in reference to the decrease of the number of existing banks, if it can be safely and judicially accomplished, we are satisfied that such reduction, instead of being detrimental to the State, would greatly tend to increase its actual banking capital.

While the examination made by us may seem more extended than has been usual, it has been such as the law required, and more especially was this necessary at this important period, when so much will depend on the action of the legislature.

A 2.

1851

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, 1851; prepared in conformity to the provisions of the Revised Statutes, chapter 77, section 59, and an act of the legislature approved April 23, 1852.

	Androscoggin Bank.	Augusta. Bank.	American Bank.	Auburn Bank.	Alfred Bank.	
DUE FROM THE BANKS.						
Capital stock.....	\$50,000 00	\$68,080 00	\$75,000 00	\$75,000 00	\$60,000 00	
Bills in circulation.....	12,487 00	67,047 00	61,601 00	70,478 00	37,715 00	
Net profits on hand.....	2,073 49	9,909 37	4,666 06	2,337 17	1,364 00	
Balances due to other banks.....	None.	844 71				
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	11,796 97	40,671 29	93,607 19	8,960 85	4,784 56	
Cash deposited bearing interest.....	None.	None.	5,250 00	.....	200 00	
Total amount due from the banks.	76,357 46	205,772 37	170,124 25	156,776 02	94,263 56	
RESOURCES OF THE BANKS.						
Gold, silver, and other coined metals in their banking houses.....	3,620 03	13,051 42	8,330 93	11,146 10	4,298 05	
Real estate.....	6,514 29	4,654 30	2,711 74	1,500 00	11,541 82	
Bills of other banks incorporated in this State.....	6,062 00	16,193 00	3,100 00	816 00		
Bills of other banks without this State.....	536 00	830 00	.....	1,060 00	1,199 00	
Balances due from other banks.....	13,498 82	10,443 55	16,329 62	9,276 33	8,577 53	
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.....	52,188 32	170,792 10	137,538 86	130,693 59	77,830 10	
Total amount of resources of banks	76,357 46	205,772 37	170,124 25	156,776 02	94,263 56	
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.						
Rate and amount of last dividend, and when declared.....	3 per cent., 1,500 00 July 7, 1856.	3 per share, 3,300 00 Oct. 1, 1856.	5 per cent., 3,750 00	65 per cent., 2,916 67 Oct. 1, 1856.	3 per cent., 1,500 00 Oct. 6, 1856.	
Amount of reserved profits at the time of declaring the last dividend.....	1,038 12	10,417 85	1,721 19	3,095 98	496 91	
Amount of debts due and not paid, and considered as doubtful.....	150 00	Uncertain.	None.	.....	
Bills in circulation under five dollars.....	1,800 00	120,000 00	12,000 00	15,000 00	11,874 00	
Amount due from president and directors as principals.....	Nothing.	Nothing.	4,700 00	4,564 00	2,520 50	
Amount due from president and directors as sureties.....	1,800 00	Nothing.	1,600 00	3,426 00	4,328 04	
Amount due from stockholders as principals, exclusive of directors.....	Nothing.	3,500 00	29,267 00	Nothing.	14,979 25	
Amount of debts due which have matured and are unpaid.....	7,097 26	10,518 62	14,000 00	3,660 24	205 00	
Liability of the president and directors as principals or sureties in their individual capacity.....	7,000 00	.....	7,890 00	3,530 50		

* Including \$87 unpaid dividends.

† Plates, &c.

‡ And checks.

§ Pro rata on a part.

|| About.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Bank of Cumberland.	Bank of State of Maine.	Bank of Somerset.	Bank of Winthrop.	Bank of Commerce.
DOU FROM THE BANKS.					
Capital stock.....	\$200,000 00	\$250,000 00	\$50,000 00	\$75,000 00	\$75,000 00
Bills in circulation.....	104,071 00	37,843 00	64,130 00	81,447 00	40,065 00
Net profits on hand.....	50,584 33	36,526 77	9,525 14	14,370 35	12,843 35
Balances due to other banks.....	1,026 37	403 05	.....	.....	15 00
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	70,329 84	48,638 42	8,493 87	11,472 12	5,433 77
Cash deposited bearing interest.....	.....	13,039 06	1,000 00	2,000 00	.....
Total amount due from the banks.	426,611 34	386,449 30	126,149 01	194,289 47	123,357 12
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	14,123 60	5,368 91	12,766 05	11,695 08	5,035 48
Real estate.....	10,000 00	.....	2,000 00	.....	.....
Bills of other banks incorporated in this State.....	116,274 51	.....	400 00	600 00	968 00
Bills of other banks without this State.....	971 00	.....	300 00	1,500 00	1849 55
Balances due from other banks.....	33,405 81	17,993 69	10,634 19	31,788 21	13,301 97
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.....	351,836 42	363,086 70	99,548 77	148,606 18	103,112 12
Total amount of resources of banks.	426,611 34	386,449 30	126,149 01	194,289 47	123,357 12
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	5 per cent., 10,000 00 Oct. 6, 1856.	5 per cent., 12,500 00 Oct. 1, 1856.	4 per cent., 2,000 00 Oct. 4, 1856.	5 per cent., 3,750 00 Oct. 1, 1856.	4 per cent., 3,000 00 Sept. 25, 1856.
Amount of reserved profits at the time of declaring the last dividend.....	46,007 42	30,000 00	397 00	11,685 94	919 34
Amount of debts due and not paid, and considered as doubtful.....	160 00	6,760 62	42,500 00	44,500 00	.....
Bills in circulation under five dollars.....	6,441 00	\$10,000 00	\$8,500 00	\$16,000 00	12,605 00
Amount due from president and directors as principals.....	7,930 00	1,000 00	3,175 00	500 00	14,154 66
Amount due from president and directors as sureties.....	15,686 41	1,379 14	7,453 00	7,896 00	810 00
Amount due from stockholders as principals, exclusive of directors.....	11,189 70	55,054 40	1,700 00	1,900 00	13,836 73
Amount of debts due which have matured and are unpaid.....	3,954 45	18,461 03	8,184 00	7,295 00	4,143 44
Liability of the president and directors as principals or sureties in their individual capacity.....	14,450 00	2,379 14	10,628 00	.....	14,884 66
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....	10,975 21	30,335 45	7,836 00	.....	9,457 21

* Including \$9,000 in Shoe and Leather Dealers' Bank, Boston.

† Including \$136 unpaid dividends.

‡ And checks.

§ About.

CONDITION OF THE BANKS

A 2.—Abstract exhibiting the condition of banks in Maine—Continued

	Bath Bank.	Biddeford Bank.	Relief Bank.	Brunswick Bank.	Bucksport Bank.
DOE FROM THE BANKS.					
Capital stock.....	\$100,000 00	\$150,000 00	\$100,000 00	\$60,000 00	\$75,000 00
Bills in circulation.....	25,889 00	97,627 00	70,082 00	13,573 00	56,618 00
Net profits on hand.....	1,679 25	15,016 37	8,730 74	13,648 73	3,018 71
Balances due to other banks.....		1,424 98	32 50	100 00	
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	15,828 81	*27,103 92	27,165 79	7,933 55	14,088 83
Cash deposited bearing interest.....					2,000 00
Total amount due from the banks.....	143,397 06	291,172 27	210,911 03	95,514 28	150,725 54
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	4,863 56	11,508 21	10,016 76	4,205 51	12,511 97
Real estate.....	11,000 00		11,356 64	300 00	
Bills of other banks incorporated in this State.....	8,379 00	4,190 00	1,580 00	831 00	324 00
Bills of other banks without this State.....	896 00	1,944 00	1,074 00	113 00	354 00
Balances due from other banks.....	10,096 55	18,706 06	26,957 76	10,083 15	24,650 50
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.....	118,161 95	251,824 00	169,925 87	79,781 62	112,885 07
Total amount of resources of banks.....	143,397 06	291,172 27	210,911 03	95,514 28	150,725 54
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 4,000 00 Oct. 2, 1856.	4 per cent., 6,400 00 Oct. 1, 1856.	4 per cent., 4,000 00 Oct. 8, 1856.	4 per cent., 2,400 00 Oct. 2, 1856.	4 per cent., 3,000 00 Oct. 1, 1856.
Amount of reserved profits at the time of declaring the last dividend.....	576 00	11,831 15	2,137 57	14,605 23	1,759 92
Amount of debts due and not paid, and considered as doubtful.....					Uncertain.
Bills in circulation under five dollars.....	5,600 00	18,203 00	\$13,000 00	\$2,000 00	\$15,000 00
Amount due from president and directors as principals.....	7,800 00	1,375 00	5,394 67	14,423 74	4,900 00
Amount due from president and directors as sureties.....	5,201 00	1,813 61	7,580 25	4,542 09	18,296 91
Amount due from stockholders as principals, exclusive of directors.....	13,180 00	700 00	6,546 00	150 00	17,676 98
Amount of debts due which have matured and are unpaid.....	3,791 00	2,004 00			10,270 00
Liability of the president and directors as principals or sureties in their individual capacity.....	13,001 00		11,032 06	14,629 17	
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....	5,796 00		500 00	7,933 17	8,514 71

* Including \$336 unpaid dividends.

† Safe, fixtures, &c.

‡ Including safes.

§ About.

|| Exclusive of directors as principals.

¶ See directors as principals and sureties.

THROUGHOUT THE UNION.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Canton Bank.	Canal Bank.	Calais Bank.	Casco Bank.	City Bank.
DOE FROM THE BANKS.					
Capital stock.....	\$49,750 00	\$60,000 00	\$100,000 00	\$60,000 00	\$100,000 00
Bills in circulation.....	62,310 00	392,028 40	54,800 00	324,889 00	16,029 22
Net profits on hand.....	13 29	54,141 28	17,328 97	69,712 22	12,062 22
Balances due to other banks.....		22,101 30	13,783 07	26,021 78	
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	*1,689 81	207,970 63	12,559 73	179,931 58	33,459 23
Cash deposited bearing interest.....				1,600 00	
Total amount due from the banks.....	113,843 10	1,280,241 27	198,479 77	1,203,247 58	165,350 45
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	8,003 52	36,382 45	9,082 08	56,620 06	9,927 28
Real estate.....		300 00	2,750 00	6,000 00	
Bills of other banks incorporated in this State.....	15,001 68	17,370 00	1,143 00	16,742 00	849 00
Bills of other banks without this State.....	7 00	4,210 00	2,524 00	2,685 00	835 00
Balances due from other banks.....	5,916 44	34,451 46	6,346 56	8,268 73	5,385 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.....	94,854 46	1,187,127 36	176,834 13	1,111,923 79	156,044 06
Total amount of resources of banks.....	113,843 10	1,280,241 27	198,479 77	1,203,247 58	165,350 45
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	8 per cent., 3,155 45 Sep. 26, 1856.	4 per cent., 24,000 00 Oct. 6, 1856.	4 per cent., 4,800 00 July 15, 1856.	4 per cent., 21,000 00 Oct. 6, 1856.	3 per cent., 3,000 00 Oct. 13, 1855.
Amount of reserved profits at the time of declaring the last dividend.....					
Amount of debts due and not paid, and considered as doubtful.....	400 00				
Bills in circulation under five dollars.....	18,000 00	140,000 00	116,000 00	40,910 00	Unknown
Amount due from president and directors as principals.....		29,301 35	400 00	23,792 00	
Amount due from president and directors as sureties.....		13,003 13	2,730 70	107,510 92	4,530 57
Amount due from stockholders as principals, exclusive of directors.....	2,500 00	20,274 43	21,800 00	19,443 57	15,454 32
Amount of debts due which have matured and are unpaid.....	22,154 00	41,233 63	4,307 18	14,498 69	74,989 45
Liability of the president and directors as principals or sureties in their individual capacity.....	800 00			3,130 70	4,530 57
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....	1,300 00			5,000 00	§

* Including \$1,141 87 unpaid dividends.

† And checks.

‡ About.

¶ See directors as principals and sureties.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	City Bank, Bath.	Cobasco Con- ftee Bank.	Commercial Bank.	City Bank, Biddeford.	Eastern Bank.
DUCE FROM THE BANKS.					
Capital stock	\$250,000 00	\$100,000 00	\$100,000 00	\$37,985 00	\$200,000 00
Bills in circulation	62,773 00	42,928 00	35,428 00	26,500 00	103,759 00
Net profits on hand	6,275 97	3,746 10	3,328 65	7,101 63	10,097 25
Balances due to other banks	29 45	5,745 35			
Cash deposited, including all sums whatever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	30,865 37	23,105 87	13,400 73	9,870 15	80,725 82
Cash deposited bearing interest					
Total amount due from the banks	343,914 34	173,809 42	157,905 73	75,456 77	394,582 07
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking houses	4,197 76	3,571 50	2,023 73	6,695 19	11,015 37
Real estate				1,800 00	
Bills of other banks incorporated in this State	124,688 00	11,428 00	4,000 00	1,843 00	2,646 00
Bills of other banks without this State	2,121 00	246 00	255 00	169 00	5,301 00
Balances due from other banks	35,088 17	10,902 01	10,569 53	10,713 43	15,784 29
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks	263,616 41	157,661 89	141,046 47	56,036 16	338,816 41
Total amount of resources of banks	343,914 34	173,809 42	157,905 73	75,456 77	394,582 07
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	4 per cent., \$1,098 00	5 per cent., 5,490 00	4 per cent., 4,000 00	None declared	4 per cent., 8,000 00
Sept. 24, 1856.	July 7, 1856.	Oct. 1, 1856.			Oct. 6, 1856.
Amount of reserved profits at the time of declaring the last divi- dend	2,307 91	867 55	390 69		4,118 14
Amount of debts due and not paid, and considered as doubtful	8,000 00	1519 27			
Bills in circulation under five dol- lars	16,000 00	16,000 00	14,000 00	5,021 00	190,000 00
Amount due from president and directors as principals	6,000 00	700 00	7,975 00	8,086 50	16,700 00
Amount due from president and directors as sureties	5,457 47	3,000 00	4,300 00	6,805 00	152,899 11
Amount due from stockholders as principals, exclusive of directors	53,123 52	26,895 82	20,100 00	15,315 25	3,825 76
Amount of debts due which have matured and are unpaid	5,146 41	2,000 00	3,080 66		8,316 84
Liability of the president and di- rectors as principals or sureties in their individual capacity	12,057 47		11,575 00		
Liability of the president and di- rectors as members of a firm, or the agent or officers of any cor- poration	25,630 15		10,923 59		8,832 45

* Safe, fixtures, &c.

† In part.

|| Principally as drawers of lumber drafts.

And checks.

About.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Ellsworth Bank.	Exchange Bank.	Farmers' Bank.	Freeman's Bank.	Frontier Bank.
DUCE FROM THE BANKS.					
Capital stock	\$125,000 00	\$50,000 00	\$100,000 00	\$75,000 00	\$75,000 00
Bills in circulation	37,063 25	49,092 00	35,092 00	61,327 00	30,502 00
Net profits on hand	None.	199 78	5,128 35	9,282 13	19,028 65
Balances due to other banks		5,000 78			13,394 19
Cash deposited, including all sums whatever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted					
Cash deposited bearing interest	881 25	17 08	14,531 51	35,754 08	46,370 83
1,949 55	27 50	3,291 00	3,770 00		4,200 00
Total amount due from the banks	164,700 05	104,637 14	155,842 86	185,143 21	183,387 87
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking houses	None.	6,032 62	2,683 28	13,511 25	8,993 71
Real estate	None.		4,400 00	433 59	8,827 77
Bills of other banks incorporated in this State	None.	366 00	3,409 00	3,400 00	436 00
Bills of other banks without this State	None.	31 00	1,761 00	11,654 00	17,080 00
Balances due from other banks	7,348 32		3,069 65	32,480 69	12,314 17
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks	157,851 73	87,507 52	140,419 93	142,861 68	136,686 23
Total amount of resources of banks	164,700 05	104,637 14	155,842 86	185,143 21	183,387 87
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	5 per cent., 3,750 00	3 per cent., 1,500 00	5 per cent., 5,000 00	5 per cent., 3,750 00	4 per cent., 3,000 00
July 1, 1856.	Oct. 14, 1856.	Oct. 1, 1856.	July 7, 1856.	Sept. 3, 1856.	
Amount of reserved profits at the time of declaring the last divi- dend	3,006 04	409 73	4,066 46	5,729 08	13,635 00
Amount of debts due and not paid, and considered as doubtful	Uncertain.	Uncertain.	1,300 00	Uncertain.	.....
Bills in circulation under five dol- lars	Unknown.	112,000 00	Unknown.	Unknown.	13,635 00
Amount due from president and directors as principals	Nothing.	2,785 00	4,873 97	2,900 00	5,533 63
Amount due from president and directors as sureties	Nothing.	3,080 36	6,376 60	10,600 00	13,286 59
Amount due from stockholders as principals, exclusive of directors	182,500 00	400 00	5,311 81	3,500 00	8,593 00
Amount of debts due which have matured and are unpaid	133,451 73	19,886 68	1,300 00	25,378 65	51,000 00
Liability of the president and di- rectors as members of a firm, or the agent or officers of any cor- poration	Nothing.	5,085 38	8,239 79	13,500 00	18,820 22
Nothing.		3,010 78	5,000 00		10,389 38

* \$30,416 25 bills payable.

† About.

† \$1,900 Ellsworth Bank stock.

‡ Secured by real estate.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Granite Bank.	Georges Bank.	Gardiner Bank.	Grocers' Bank.	Hancock Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$75,000 00	\$50,000 00	\$100,000 00	\$75,000 00	\$50,000 00
Bills in circulation.....	32,628 00	36,565 00	33,855 00	41,837 00	40,300 00
Net profits on hand.....	2,306 97	1,068 42	10,269 45	1,512 94	2,319 45
Balances due to other banks.....			1,510 62		
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	9,991 17	12,639 98	21,938 58	14,703 83	5,490 91
Cash deposited bearing interest.....			10,000 00	2,115 00	350 00
Total amount due from the banks.....	119,236 14	100,971 40	177,513 65	135,268 77	98,465 66
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	7,125 03	11,941 19	4,765 11	4,618 41	4,610 17
Real estate.....	300 00	4,750 00	2,000 00		2,000 00
Bills of other banks incorporated in this State.....	1,289 00	1,597 00	9,185 00	1,011 00	1,600 00
Bills of other banks without this State.....	129 00	286 00	765 00		647 00
Balances due from other banks.....	11,456 23	7,561 68	8,783 94	15,721 80	11,931 19
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.....	98,926 89	74,135 61	159,004 60	113,916 56	77,747 30
Total amount of resources of banks.....	119,236 14	100,971 40	177,513 65	135,268 77	98,465 66
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	3 per cent., \$2,850 00 Jan. 1, 1857.	4 per cent., \$2,080 00 Oct. 1, 1856.	4 per cent., 4,000 00 Aug. 28, 1856.	4 per cent., 3,000 00 Oct. 1, 1856.	3 per cent., 1,500 00 July 1, 1856.
Amount of reserved profits at the time of declaring the last dividend.....					
Amount of debts due and not paid, and considered as doubtful.....	9,306 97	533 92	7,973 27	786 83	678 60
Bills in circulation under five dollars.....			6,200 00		
Unknown.....	*3,000 00	*10,000 00	Unknown.	6,140 00	
Amount due from president and directors as principals.....	5,175 21			5,434 46	6,240 00
Amount due from president and directors as sureties.....	5,614 58	16,832 00		6,452 00	2,345 47
Amount due from stockholders as principals, exclusive of directors.....	2,007 23		2,000 00	10,982 74	8,675 31
Amount of debts due which have matured and are unpaid.....	4,200 00	5,040 00	5,107 31	6,200 00	12,465 36
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....	9,432 00	†10,374 28	11,888 46	8,583 47	
	7,400 00			500 00	

* About.

† Mostly as sureties.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Kenduskeag Bank.	Lewiston Falls Bank.	Lincoln Bank.	Lime Rock Bank.	Lumberman's Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$100,000 00	\$90,000 00	\$90,000 00	\$100,000 00	\$50,000 00
Bills in circulation.....	49,743 00	134,012 00	66,209 00	46,894 00	33,056 00
Net profits on hand.....	4,878 14	8,569 61	10,012 19	*3,571 40	1,392 35
Balances due to other banks.....	5,918 07		1,891 34	1 56	
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....					
Cash deposited bearing interest.....	40,479 95	9,337 80	53,811 08	27,188 14	90,693 53
	14,294 91			4,004 85	3,779 00
Total amount due from the banks.....	213,313 37	351,929 27	315,856 74	183,659 95	108,850 88
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	5,513 11	13,042 00	11,149 44	8,488 84	3,145 18
Rent estate.....	9,700 00	1,723 00		4,478 66	600 00
Bills of other banks incorporated in this State.....	9,718 00	6,345 00	9,684 00	1,321 00	1,430 00
Bills of other banks without this State.....	2,514 00	1,591 00	1,815 00	*13,701 34	13,910 40
Balances due from other banks.....	6,335 91	24,807 44	57,708 16	8,536 34	12,054 84
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.....	181,533 05	304,416 83	240,500 14	147,117 57	88,130 74
Total amount of resources of banks.....	213,313 37	351,929 27	315,856 74	183,659 95	108,850 88
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	5 per cent., \$5,000 00 Oct. 4, 1856.	5 per cent., \$10,000 00 April 1, 1856.	4 per cent., \$8,000 00 Oct. 1, 1856.	3½ per cent., \$3,500 00 Oct. 17, 1856.	5 per cent., \$2,500 00 Oct. 25, 1856.
Amount of reserved profits at the time of declaring the last dividend.....	1,760 01	5,182 41	6,329 58	793 74	162 25
Amount of debts due and not paid, and considered as doubtful.....		15,000 00		\$3,000 00	
Bills in circulation under five dollars.....	Unknown.	\$22,000 00	\$4,700 00	2,800 00	\$7,000 00
Amount due from president and directors as principals.....	21,550 00	8,900 00	800 00	3,600 00	4,833 87
Amount due from president and directors as sureties.....	12,928 41	8,089 53	1,570 00	7,450 00	5,450 14
Amount due from stockholders as principals, exclusive of directors.....	4,634 15	33,776 58	29,032 76	245 95	
Amount of debts due which have matured and are unpaid.....	3,775 01	18,000 00	13,600 08	13,631 33	8,039 86
Liability of the president and directors as principals or sureties in their individual capacity.....	34,478 41	16,989 53	2,370 00	11,050 00	
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....		\$93,100 00	10,167 64		3,300 00

* Including \$1,024 unpaid dividends.

† Including eight drafts, checks on other banks, &c.

‡ And checks.

§ About.

|| Agent of manufacturing companies.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Manufacturers' Bank.	Manufacturers and Traders' Bank.	Marine Bank.	Marine Bank.	Maritime Bank.
DUE FROM THE BANKS.					
Capital stock	100,000 00	200,000 00	50,000 00	30,000 00	75,000 00
Bills in circulation	63,797 00	105,454 00	24,301 00	58,473 00	12,839 00
Net profits on hand	7,543 31	10,478 13	1,278 93	965 40	770 83
Balances due to other banks	43 84	1,350 68			331 00
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	92,019 63	66,481 70		10,569 78	6,317 45
Cash deposited bearing interest	4,346 71		11,098 09		
Total amount due from the banks	197,752 69	404,764 60	86,679 62	90,010 18	95,288 28
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses	6,862 66	13,671 74	7,699 72	7,110 89	289 06
Real estate	3,925 00		3,203 61		
Bills of other banks incorporated in this State	291 00	9,293 00	430 00	337 00	262 00
Bills of other banks without this State	108 00	1,931 00	1498 28	12,343 00	54 00
Balances due from other banks	22,430 94	18,266 78	3,554 55	11,580 60	52 10
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	164,115 09	361,692 08	71,295 46	68,618 69	94,631 12
Total amount of resources of banks	197,752 69	404,764 60	86,679 62	90,010 18	95,288 28
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	4 per cent., 4,000 00 Oct. 6, 1856.	5 per cent., 10,000 00 Oct. 6, 1856.	31 per cent., 1,750 00 Oct. 7, 1856.	3 per cent., 1,500 00 Dec. 1, 1856.	3 per cent., 2,250 00 Oct. 4, 1856.
Amount of reserved profits at the time of declaring the last dividend	3,499 91	5,464 81	468 83	460 00	107 96
Amount of debts due and not paid, and considered as doubtful			Uncertain.		Nothing.
Bills in circulation under five dollars	5,935 00		9,569 00	3,000 00	Unknown.
Amount due from president and directors as principals	2,500 00	10,566 36	8,848 60	6,236 56	14,635 05
Amount due from president and directors as sureties	8,544 93	11,908 35	3,030 00	16,918 08	8,500 06
Amount due from stockholders as principals, exclusive of directors	4,607 18	700 00	14,204 50	4,137 50	7,000 00
Amount of debts due which have matured and are unpaid	3,748 90	8357 78	1,091 24	1,314 62	21,091 00
Liability of the president and directors as principals or sureties in their individual capacity	7,592 85	52,474 71	12,498 80	17,466 33	16,435 05
Liability of the president and directors as members of a firm, or the agent or officers of any corporation	3,452 08	58,544 62		5,088 31	3,156 3

* Unclaimed dividends, \$588.
† Checks on Boston, \$571 28.

‡ Sight and drafts.
§ About.
|| \$157 79 paid during the day.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Market Bank.	Merchants', Bangor.	Mercantile Bank.	Merchants', Portland.	Mechanics' Bank.
DUE FROM THE BANKS.					
Capital stock	100,000 00	100,000 00	30,000 00	925,000 00	100,000 00
Bills in circulation	63,485 00	155,848 00	31,605 00	103,537 00	63,576 00
Net profits on hand	5,316 22	10,298 18	2,515 01	128,146 78	3,069 89
Balances due to other banks					416 11
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	23,627 59	143,634 79	19,496 82	58,842 05	17,797 98
Cash deposited bearing interest	855 25	2,604 00	11,147 20	None.	
Total amount due from the banks	195,281 06	212,574 90	107,764 03	453,234 00	215,939 98
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses	7,931 80	8,208 33	2,833 63	35,745 86	16,150 20
Real estate		5,100 00	5,000 00	None.	
Bills of other banks incorporated in this State	527 00	15,000 00	2,000 00	7,890 00	214 00
Bills of other banks without this State	1,054 00	13,431 00	14,425 00	1,900 00	27 00
Balances due from other banks	9,105 57	25,968 23	14,653 75	445 24	
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	175,765 69	164,807 35	78,332 65	407,946 80	199,548 72
Total amount of resources of banks	195,281 06	212,574 90	107,764 03	453,234 00	215,939 98
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	5 per cent., 5,000 00 Oct. 1, 1856.	5 per cent., 5,000 00 Oct. 9, 1856.	10 per cent., 5,000 00 May 27, 1856.	**5 per cent., 12,000 00 Oct. 1, 1856.	5 per cent., 5,000 00 Sept. 30, 1856.
Amount of reserved profits at the time of declaring the last dividend	1,492 12	7,608 13	1,079 61	50,612 36	11,200 00
Amount of debts due and not paid, and considered as doubtful	2,500 00		Uncertain.	Nothing.	None.
Bills in circulation under five dollars	18,000 00	110,000 00	17,500 00	13,115 00	114,000 00
Amount due from president and directors as principals	7,810 45	1,659 38	8,050 00	1,300 00	14,950 00
Amount due from president and directors as sureties	5,655 49	4,244 30		100 00	1,538 05
Amount due from stockholders as principals, exclusive of directors	15,897 06	1,500 24		27,055 73	8,768 85
Amount of debts due which have matured and are unpaid	5,982 45	19,023 28	13,950 00	527,339 62	192,600 00
Liability of the president and directors as principals or sureties in their individual capacity	7,500 00	5,903 68	8,050 00	1,400 00	11
Liability of the president and directors as members of a firm, or the agent or officers of any corporation	5,065 04	None.		3,604 94	3,220 95

* Less two days redemption.
† Exclusive of bank building valued at \$13,000.
‡ Including \$345 unpaid dividends.
§ Carried to profit and loss on the books.
|| About.
||| Including check, \$1,091.

** 4 on \$75.
†† In vault and bank fixtures.
‡‡ About.
§§ Loans secured by real estate and other collateral securities, excepting about \$95,000.
||| With collateral for part, \$1,000 since paid.
||| Sea amount due from directors as principals.

CONDITION OF THE BANKS

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Mousam River Bank.	Medomak Bank.	North Bank.	Northern Bank.	Newcastle Bank.
DUE FROM THE BANKS.					
Capital stock	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00	\$50,000 00
Bills in circulation	34,735 00	39,288 00	39,090 00	50,097 00	29,092 00
Net profits on hand	1,162 80	2,897 73	1,008 00	2,436 57	1,160 63
Balance due to other banks				None.	
Cash deposited, including all sums whatever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	7,372 32	11,181 49	10,985 85	7,189 22	3,388 06
Cash deposited bearing interest	1,977 31			1,200 00	
Total amount due from the banks	95,868 46	103,377 92	103,083 85	161,422 89	83,640 69
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking-houses	3,573 25	8,304 40	7,432 44	1,496 72	3,332 22
Real estate	11,900 00		6,015 19	700 00	1,801 19
Bills of other banks incorporated in this State	330 00	1,365 00	386 00	2,287 00	106 00
Bills of other banks without this State	835 00	833 00	1,500 00	98 00	100 00
Balances due from other banks	13,570 92	4,841 26	12,646 06	15,403 05	12,339 86
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks	76,359 29	86,935 56	74,804 33	141,439 12	65,980 69
Total amount of resources of banks	95,868 46	103,377 92	103,083 85	161,422 89	83,640 69
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	4 per cent. 9,000 00	4 per cent. 2,000 00	3½ per cent. 1,750 00	4 per cent. 4,000 00	3 per cent. 1,500 00
Sept. 23, 1856.	Sept. 1, 1856.	Oct. 6, 1856.	Sept. 1, 1856.	Nov. 1, 1856.	
Amount of reserved profits at the time of declaring the last divi- dend	694 76	2,398 20	57 00	1 87	377 62
Amount of debts due and not paid, and considered as doubtful		None.	None.	None.	
Bills in circulation under five dol- lars					
7,071 00	16,000 00	4,846 00	3,890 00	16,000 00	
Amount due from president and directors as principals	3,182 09	11,537 12	4,094 00	9,300 00	8,830 17
Amount due from president and directors as trustees	9,644 00	1,475 00	2,242 74	17,592 79	6,207 16
Amount due from stockholders as principals, exclusive of directors	4,731 35	312 00	11,859 44	500 00	19,996 30
Amount of debts due which have matured and are unpaid	3,438 67	14,800 43	None.	5,850 00	1,000 00
Liability of the president and di- rectors as principals or trustees in their individual capacity	10,617 33	31,557 12	8,334 74	27,892 79	15,097 33
Liability of the president and di- rectors as members of a firm, or the agent or officers of any cor- poration			9,650 00	5,316 17	11,906 98

* Including \$150 unclaimed dividends.

† Sale, fixtures, &c.

‡ About.

THROUGHOUT THE UNION.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Oakland Bank.	Orono Bank.	Ocean Bank.	Peoples' Bank.	Richmond Bank.
DUE FROM THE BANKS.					
Capital stock	\$50,000 00	\$50,000 00	\$100,000 00	\$75,000 00	\$75,000 00
Bills in circulation	35,933 00	23,052 00	88,943 00	58,140 00	33,047 00
Net profits on hand	3,192 85	1,226 93	4,774 52	2,591 77	1,251 41
Balance due to other banks					
Cash deposited, including all sums whatever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	Notting.				137 05
Cash deposited bearing interest	18,656 33	4,962 23	29,889 64	7,192 05	10,160 87
Total amount due from the banks	107,012 18	79,241 18	201,607 16	160,783 82	119,927 23
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking-houses	4,759 40	4,091 93	6,353 28	14,402 77	6,822 09
Real estate	None.			1,600 00	
Bills of other banks incorporated in this State	820 00	850 00	886 00	1,300 00	1,000 00
Bills of other banks without this State	183 00	10,416 25	1,754 00	410 00	357 00
Balances due from other banks	12,416 25	10,930 43	7,950 65	19,581 99	11,391 32
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks	88,844 83	58,378 62	184,663 23	123,509 06	100,250 62
Total amount of resources of banks	107,012 18	79,241 18	201,607 16	160,783 82	119,927 23
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	5 per cent. 2,500 00	4 per cent. 2,000 00	4 per cent. 4,000 00	5 per cent. 2,500 00	3 per cent. 2,250 00
July 1, 1856.	Oct. 14, 1856.	Sept. 28, 1856	(July 1, 1856)		Oct. 1, 1856.
Amount of reserved profits at the time of declaring the last divi- dend	184 73	393 90	2,394 00	774 33	293 97
Amount of debts due and not paid, and considered as doubtful				None.	None.
Bills in circulation under five dol- lars	110,500 00	15,000 00	117,500 00	110,000 00	13,000 00
Amount due from president and directors as principals	3,560 19	9,945 00	6,030 00	14,400 00	
Amount due from president and directors as trustees	6,023 15	4,034 00	13,239 77	1,437 00	
Amount due from stockholders as principals, exclusive of directors	7,344 41	15,490 30	30,500 00	8,985 00	8,006 00
Amount of debts due which have matured and are unpaid	480 00	8,543 01	1,573 00	18,694 60	3,802 00
Liability of the president and di- rectors as principals or trustees in their individual capacity	1,100 00	11,623 34	9,672 00	19,269 77	15,657 00
Liability of the president and di- rectors as members of a firm, or the agent or officers of any cor- poration	123,335 51		4,307 00	4,838 88	1,138 00

* Personal—safe, plates, &c.

† 3 per cent., declared October 1, 1856. This was an intermediate dividend made to equalize the stock, the old with the new, at the time the new stock was paid in. Amount \$1,500.

‡ About.

§ As members of a firm, \$11,935 69. As officers of corporations, \$11,199 68.

CONDITION OF THE BANKS

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Rockland Bank.	Sagadahoc Bank.	Sandy River Bank.	Bearport Bank.	Skowhegan Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$150,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$75,000 00
Bills in circulation.....	90,893 00	24,545 00	66,845 00	40,421 00	*56,516 00
Net profits on hand.....	3,288 78	11,326 02	1,151 14	.....	3,456 77
Balances due to other banks.....	561 59	235 81	.....	560 08	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	22,373 91	38,571 47	6,192 31	3,714 03	1,611 29
Cash deposited bearing interest.....	None.	.....	18,321 20	2,600 00	.....
Total amount due from the banks.....	267,927 29	174,608 30	132,510 98	97,295 10	136,563 99
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	17,395 52	3,541 13	190,585 78	6,035 95	4,156 17
Real estate.....	4,900 00	1,200 00	(11,512 32)	.....	800 00
Bills of other banks incorporated in this State.....	1,240 00	3,414 00	2,140 00	1,450 00	\$1,571 00
Bills of other banks without this State.....	745 00	900 00	627 00	420 00	.....
Balances due from other banks.....	23,066 03	28,781 07	48,076 85	10,468 35	6,591 33
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.....	219,970 74	137,472 10	89,367 13	78,320 80	120,405 49
Total amount of resources of banks.....	267,927 29	174,608 30	132,510 98	97,295 10	136,563 99
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 6,400 00 Oct. 12, 1856.	4 per cent., 4,000 00 Oct. 1, 1856.	3 per cent., 1,500 00 Oct. 14, 1856.	4 per cent., 2,000 00 Oct. 1, 1856.	5 per cent., 3,750 00 Oct. 6, 1856.
Amount of reserved profits at the time of declaring the last dividend.....	806 73	9,038 72	801 97	55 51	2,781 68
Amount of debts due and not paid, and considered as doubtful.....	None.	619 37	144 97	700 00	None.
Bills in circulation under five dollars.....	6,820 00	12,000 00	9,100 00	17,000 00	110,000 00
Amount due from president and directors as principals.....	*20,012 05	5,926 01	3,768 43	3,115 83	1,600 00
Amount due from president and directors as sureties.....	22,560 00	9,329 84	5,165 00	11,700 00	479 65
Amount due from stockholders as principals, exclusive of directors.....	20,808 78	2,850 00	7,625 00	21,999 00	118 80
Amount of debts due which have matured and are unpaid.....	7,553 70	619 37	4,144 35	1,700 00	11,083 65
Liability of the president and directors as principals or sureties in their individual capacity.....	42,572 05	15,315 25	8,953 43	24,315 83	2,078 65
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....	9,795 00	2,442 90	Nothing.	500 00	8,591 25

* Less about ten days' bills redeemed in Boston.

† Four per cent.

‡ \$3,000 deposited in Suffolk Bank.

** More than half of directors' liabilities are for cargoes of lime, for which the owners of the vessels are helden.

§ Personal, safe, plates, &c.

|| Including bills of other banks without this State.

¶ About.

** More than half of directors' liabilities are for cargoes of lime, for which the owners of the vessels are helden.

THROUGHOUT THE UNION.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	South Berwick Bank.	State Bank.	Thomaston Bank.	Ticonic Bank.	Traders' Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$100,000 00	\$100,000 00	\$50,000 00	\$125,000 00	\$100,000 00
Bills in circulation.....	64,018 00	70,250 00	52,358 00	62,568 00	62,277 00
Net profits on hand.....	8,949 10	8,758 02	1,343 73	5,093 10	3,953 37
Balances due to other banks.....	.....	710 21	.....	626 70	Nothing.
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	2,815 45	*33,857 33	37,901 65	27,739 13	32,600 68
Cash deposited bearing interest.....	.....	.....	.....	401 23	.....
Total amount due from the banks.....	170,780 52	219,576 16	142,603 38	213,608 93	199,926 28
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	3,083 00	9,908 47	16,230 87	8,218 59	8,185 30
Real estate.....	1,336 02	.....	3,075 00	1,000 00	None.
Bills of other banks incorporated in this State.....	98 00	16,690 00	705 00	550 00	924 00
Bills of other banks without this State.....	12,137 29	860 00	1,146 00	170 00	114,891 07
Balances due from other banks.....	14,899 34	23,567 01	36,986 02	13,101 53	17,718 05
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.....	147,226 74	168,540 68	83,174 49	188,968 81	158,507 86
Total amount of resources of banks.....	170,780 52	219,576 16	142,603 38	213,608 93	199,926 28
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	3½ per cent., 3,500 00 Oct. 6, 1856.	4 per cent., 4,000 00 Jan. 1, 1857.	4 per cent., 2,000 00 Oct. 6, 1856.	3 per cent., 3,250 00 Oct. 6, 1856.	3 per cent., 3,000 00 Nov. 4, 1856.
Amount of reserved profits at the time of declaring the last dividend.....	4,790 95	8,402 74	364 50	3,007 75	2,175 66.
Amount of debts due and not paid, and considered as doubtful.....	73 14	1,500 00	None.	.....	Uncertain.
Bills in circulation under five dollars.....	115,000 00	115,000 00	5,364 00	18,000 00	115,500 00.
Amount due from president and directors as principals.....	1,300 00	Nothing.	650 00	5,600 00	7,173 18.
Amount due from president and directors as sureties.....	6,640 73	307 00	2,879 58	17,930 00	8,214 26.
Amount due from stockholders as principals, exclusive of directors.....	4,026 52	300 00	None.	2,390 82	1,975 00.
Amount of debts due which have matured and are unpaid.....	10,660 37	\$6,144 70	34,570 70	46,378 07	35,509 75
Liability of the president and directors as principals or sureties in their individual capacity.....	7,946 73	302 00	1,734 32	23,750 00	3,982 00.
Liability of the president and directors as members of a firm, or the agent or officers of any corporation.....	.....	Nothing.	1,785 26	9,200 00	11,427 44

* Including \$3,106 unpaid dividends.

† Including checks on other banks, and coupons.

¶ About.

** \$2,600 of this in suit and secured.

CONDITION OF THE BANKS

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

	Union Bank.	Veszie Bank.	Waldoboro Bank.	Waterville Bank.	York Bank.	Village Bank.	✓ TDC
DUE FROM THE BANKS.							
Capital stock	\$100,000 00	\$100,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$50,000 00	
Bills in circulation	48,053 00	65,583 00	42,418 00	73,390 00	*90,744 00	24,894 00	
Net profits on hand	4,297 42	22,133 63	4,107 45	10,480 56	11,163 27	1,477 67	
Balances due to other banks		205 18					
Cash deposited, including all sums, whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	24,148 34	74,715 19	15,713 88	11,493 30	21,494 28	8,248 18	
Cash deposited bearing interest		4,126 65					
Total amt due from the banks	177,398 76	266,737 65	112,539 33	195,363 86	223,401 55	84,720 05	
RESOURCES OF THE BANKS.							
Gold, silver, and other coined metals in their banking-houses	14,852 55	9,646 08	8,667 77	9,281 72	19,093 24	4,462 51	
Real estate		10,000 00			3,835 00		
Bills of other banks incorporated in this State	749 00	3,784 00	2,150 00	1,080 00	9,093 00	800 00	
Bills of other banks without this State							
Balances due from other banks	15,557 21	121,928 20	12,083 70	6,260 92	12,585 50	12,616 65	
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	146,240 00	219,469 37	60,463 86	178,501 22	191,711 81	67,410 69	
Total amt of resources of banks	177,398 76	266,737 65	112,539 33	195,363 86	223,401 55	84,720 05	
DIVIDENDS RESERVED PROJECTS, DOUBTFUL DEBTS, ETC.							
Rate and amount of last dividend, and when declared	3½ per cent., 3,500 00 Dec. 31, 1856.	5 per cent., 5,000 00 Oct. 10, 1856.	4 per cent., 2,000 00 July 7, 1856.	5 per cent., 5,000 00 July 7, 1856.	4 per cent., 4,000 00 Oct. 4, 1856.	None declared.	
Amount of reserved profits at the time of declaring the last dividend	4,330 00	20,080 91	2,209 09	5,331 15	8,930 03		
Amount of debts due and not paid, and considered as doubtful		3,573 29	.....	Uncertain.	.....	Nothing.	
Bills in circulation under five dollars	8,979 00	\$14,000 00	Unknown.	\$10,000 00	16,119 00	\$6,000 00	
Amount due from president and directors as principals	8,144 67	5,348 50	.....	4,583 75	3,800 00	6,000 00	
Amount due from president and directors as sureties	13,992 00	8,635 30	1,000 00	11,236 83	934 00	1,006 00	
Amount due from stockholders as principals, exclusive of directors	17,414 20	None.	9,375 41	4,850 00	9,716 81	5,668 69	
Amounts of debts due which have matured and are unpaid	12,439 85	20,817 53	6,400 00	24,214 60	13,975 00	1,232 00	
Liability of the president and directors as principals or sureties in their individual capacity	23,136 67	7,655 66	3,000 00	15,820 58	4,034 00	7,008 00	
Liability of the president and directors as members of a firm, or the agent or officers of any corporation	13,539 00	7,398 14	500 00	Nothing.	Nothing.	6,525 00	

* Including \$4,900 redeemed in Boston.

† And drafts.

‡ And checks.

§ Aborn.

|| \$98 due from an unsettled estate, and fully secured.

THROUGHOUT THE UNION.

A 2.—Abstract exhibiting the condition of banks in Maine—Continued.

RECAPITULATION.

AMOUNT DUE FROM THE BANKS.

Capital stock paid in	\$8,133,733 00
Bills in circulation	4,641,640 25
Net profits on hand	615,516 09
Balances due other banks	145,083 70
Cash deposited, &c., not bearing interest	1,094,782 41
Cash deposited bearing interest	121,743 74
Total amount due from the banks	15,654,508 09

RESOURCES OF THE BANKS.

Gold, silver, &c., in banks	\$703,143 57
Real estate	138,251 07
Bills of banks in this State	237,089 19
Bills of banks elsewhere	138,106 86
Balances due from other banks	1,158,278 54
Due to banks, excepting balanced	13,277,520 66
Total amount of resources of the banks	15,654,508 09

DIVIDENDS, ETC.

Amount of semi-annual dividend	\$320,518 12
Amounts of reserved profits	407,578 48
Debts due and considered as doubtful	51,799 54
Amount of bills in circulation under five dollars	694,664 09
Amount due from president and directors as principals	492,578 25
Amount due from president and directors as sureties	692,666 69
Amount due from stockholders as principals	831,896 33
Amount of debts due, which have matured and are unpaid	921,962 45
Liability of the president and directors, as principals or sureties, in their individual capacity	702,706 00
Liability of the president and directors as members of a firm, or the agents or officers of any corporation	407,481 29

CONDITION OF THE BANKS

A 2—Continued.

Name, location, and date of incorporation of the banks in Maine.

Banks.	Location of the bank.	Date of incorporation.	When re-chartered or continued.
Androscoggin	Topsham	Feb. 1, 1834	Aug. 10, 1846
Augusta	Augusta	Aug. 28, 1814	do
American	Hallowell	Ind. 21, 1854	do
Auburn	Auburn	Feb. 28, 1855	do
Alfred	Alfred	Mar. 5, 1855	do
Bank of Cumberland	Portland	Mar. 19, 1833	Aug. 10, 1846
Bank of the State of Maine	Bangor	May 30, 1851	do
Bank of Someset	Skoowhegan	April 6, 1854	do
Bank of Windrop	Winthrop	Mar. 15, 1853	do
Bank of Commerce	Dolast	Mar. 8, 1854	do
Bath	Bath	Mar. 10, 1855	do
Biddeford	Biddeford	July 26, 1847	do
Belfast	Belfast	April 1, 1830	Aug. 10, 1846
Bethel	Brunswick	April 1, 1830	do
Bruswick	Bucksport	April 10, 1853	do
Canton	China	Mar. 16, 1853	do
Canal	Portland	Feb. 19, 1825	Aug. 10, 1846
Casco	Catals	April 1, 1830	do
Portland	Portland	Feb. 16, 1824	do
City	Bangor	Mar. 11, 1852	do
Cobbssee Conte	Gardiner	Mar. 4, 1853	do
Commercial	Bath	Mar. 23, 1852	do
City	Biddeford	Feb. 16, 1832	Aug. 10, 1846
Eastern	Bangor	Feb. 14, 1856	do
Ellsworth	Ellsworth	Mar. 21, 1855	do
Exchange	Bangor	June 3, 1851	do
Farmers'	do	July 18, 1850	do
Freeman's	do	Mar. 23, 1853	do
Frontier	Augusta	Mar. 2, 1853	Aug. 10, 1846
Granite	Eastport	April 1, 1836	do
Georges	Augusta	April 1, 1836	do
Gardiner	Thomaston	Feb. 14, 1852	do
Graeber	Gardiner	Jan. 31, 1824	Aug. 10, 1846
Hancock	Bangor	April 1, 1854	do
Kenduskeg	Ellsworth	Mar. 21, 1853	do
Lewiston Falls	Bangor	July 13, 1847	do
Lincida	Lewiston	May 30, 1851	do
Lime Rock	Bath	June 16, 1812	June 24, 1847
Lumberman's	Brockland	April 1, 1853	Aug. 10, 1846
Manufacturers	Biddeford	April 9, 1852	do
Manufacturers and Traders	Saco	Feb. 23, 1822	Aug. 10, 1846
Martins'	Poetland	Feb. 27, 1832	do
Martine	Wiscasset	Mar. 21, 1835	do
Martine	Damariscotta	April 17, 1835	do
Market	do	Mar. 15, 1853	do
Merchants'	Bangor	Mar. 14, 1854	July 18, 1850
Merchants'	do	Feb. 21, 1833	Aug. 10, 1846
Portland	do	Feb. 19, 1828	do
Mechanics'	Portland	April 16, 1834	do
Moose River	do	Mar. 23, 1851	do
Medomak	Waldoborough	April 1, 1836	Aug. 10, 1846
North	Rockland	Mar. 20, 1854	Aug. 10, 1846
Northern	Hallowell	Mar. 2, 1832	do
New Castle	Newcastle	April 1, 1854	do
Oakland	Gardiner	Mar. 3, 1855	do
Orono	Orono	Feb. 11, 1852	do
Ocean	Keeneclunk	Mar. 21, 1854	do
People's	Waterville	Mar. 14, 1853	do
Richmond	Richmond	Mar. 30, 1852	do
Rockland	Rockland	May 31, 1851	do
Sagadahoc	Bath	April 1, 1830	Aug. 10, 1846
Sandy River	Farnington	Mar. 16, 1852	do
Searport	Seerport	Mar. 15, 1852	do
Skoowhegan	Skoowhegan	Mar. 4, 1833	Aug. 10, 1846
South Berwick	South Berwick	Jan. 31, 1823	June 24, 1847
State	do	Mar. 23, 1854	do
Thomaston	Thomaston	Feb. 22, 1825	Aug. 10, 1846
Ticomic	Waterville	April 1, 1821	do
Traders'	Bangor	Mar. 16, 1853	do
Union	Brunswick	July 27, 1850	do
Venzie	Bangor	July 14, 1848	do
Waldoboro'	Waldoboro'	Mar. 7, 1853	do
Waterville	Waterville	July 21, 1850	do
Yack	Saco	April 1, 1851	Aug. 10, 1846
Village	Howdolahan	Feb. 15, 1856	do

THROUGHOUT THE UNION.

A 2—Continued.

APPENDIX.

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

Banks.	Date of increase.	Amount of increase.
Bath Bank	April 26, 1856	\$50,000 00
Biddeford Bank	Sept. 8, 1849	25,000 00
Casco Bank	Oct. 1, 1853	100,000 00
Do	Oct. 1, 1854	100,000 00
Do	Oct. 1, 1855	50,000 00
Do	Jan. 1, 1856	100,000 00
Canais Bank	Aug. 10, 1853	24,000 00
Do	Sept. 30, 1854	25,000 00
Campine Bank	Oct. 1, 1849	50,000 00
Commercial Bank	April 1, 1851	25,000 00
Do	Oct. 1, 1852	25,000 00
Lincoln Bank	March 31, 1851	75,000 00
Manufacturers' and Traders' Bank	April 15, 1851	25,000 00
Do	Sept. 30, 1854	50,000 00
Belfast Bank	Do	48,000 00
Ticonic Bank	Oct. 22, 1851	22,000 00
Do	May 4, 1855	25,000 00
Ellsworth Bank	Sept. 25, 1852	25,000 00
Do	Oct. 21, 1855	25,000 00
Merchants' Bank, Bangor	July 1, 1853	25,000 00
Do	July 1, 1854	50,000 00
Lewiston Falls Bank	May 20, 1853	25,000 00
Do	April 10, 1854	25,000 00
Waterville Bank	June 4, 1853	25,000 00
Do	July 23, 1854	25,000 00
Freemann's Bank	June 4, 1853	25,000 00
Canal Bank	April 8, 1853	25,000 00
Do	Oct. 1, 1853	100,000 00
City Bank, Bangor	Sept. 30, 1853	50,000 00
Merchants' Bank, Portland	Oct. 1, 1853	75,000 00
Union Bank	July 12, 1853	25,000 00
Cobbssee Conte Bank	Oct. 22, 1855	25,000 00
Bank of Cumberland	Oct. 2, 1854	50,000 00
Richmond Bank	April 5, 1854	100,000 00
Farmers' Bank	May 8, 1854	25,000 00
Eastern Bank	May 1, 1854	50,000 00
Do	June 1, 1854	50,000 00
American Bank*	Sept. 29, 1855	50,000 00
City Bank, Bath	April 25, 1856	62,500 00
Do	May 20, 1854	3,400 00
People's Bank	May 20, 1854	25,000 00
Auburn Bank*	July 19, 1854	50,000 00
Traders' Bank	Aug. 1, 1854	25,000 00
Rockland Bank	June 26, 1854	25,000 00
York Bank	do	do
Maritime Bank*	do	do
Northern Bank	do	do
Exchange Bank*	do	do
Lumberman's Bank*	do	do
Bank of Wintropic	May 7, 1855	25,000 00
Buckpton Bank	Oct. 1, 1855	25,000 00
Ocean Bank	April 3, 1855	50,000 00
State Bank	Sept. 22, 1855	25,000 00
Auburn Bank*	do	12,000 00

* No certificates of payment have been returned to the office of the Secretary of State.

List of banks which have reduced their capital stock.

Banks.	Date of the ret.	Amount of reduction.
Augusta Bank	Sept. 15, 1849	\$92,000 00
Venzie Bank	March 26, 1856	100,000 00

REMARKS.

Acts were passed at the last session of the legislature to incorporate the City, Village, People's, Nozincot, Bank of Enterprise, and Fairfield Banks, and to increase the capital stock of the Manufacturers' and Traders', Casco, American, Caleas, Bath, People's, Auburn, and City Bank, Bath.
No return has been received from the Bank of Hallowell.