Savings institutions of the State of Maine, 1862.

	Name of institution.	President.	Treasurer.	Deposits.	Surplus profits.	No. of depositors.	Annual expenses.	Com. business in the year—
1	Augusta Savings Bank	William A. Brooks	William R. Smith	$161,461	$8,885	934	$500	1848
2	Bangor Savings Bank	Elijah L. Hamlin	Albert Holton	120,676	3,594	779	500	1852
3	Bath Savings Bank	Charles Davenport	John H. Kimball	88,760	1,311	407	524	1852
4	Biddeford Savings Bank	William P. Haines	S. S. Fenfield	118,308	12,674	649	300	1849
5	Brunswick Savings Bank	John W. Perry	A. Brooks	93,669	750	179	100	1858
6	Calais Savings Bank	George Downes	Joseph A. Lee	961		25		1862
7	Gardiner Savings Institution	Robert H. Gardiner	Joseph Adams	230,315	19,873	1,292	450	1824
8	Hallowell Savings Institution	John Dunbar	H. K. Baker	27,696	957	292	100	1854
9	Lewiston Savings Institution	J. G. Coburn	Albert H. Small	69,418	2,353	461	200	1856
10	Portland Savings Bank	Phineas Barnes	Joseph C. Noyes	452,088	8,717	2,329	1,500	1852
11	Portland Five Cent Bank	Benjamin King-bury	Charles Baker	87,083	3,592	1,657	700	1859
12	Randall Savings and Benevolent Institution, at Lewistown	A. W. Jones	William L. Badger	4,998	391	101	50	1854
13	Saco Savings Institution	Daniel Smith, jr.	Ed. P. Burnham	353,705	9,449	1,808	1,500	1827
14	South Berwick Savings Institution	Benjamin Nason	Edward Hayman	86,551	3,845	273	200	1850
15	York County Five Cent Savings Institution	John M. Goodwin	S. A. Boothby	23,500	584	591	80	1860
	Total October, 1862			1,876,159	76,985	11,833	5,704	
	Total October, 1861			1,620,270				

The surplus profits of 1862 were $76,985 on the deposits of $1,876,159, or equivalent to about 4 10 per cent. The average annual expenses of management of fifteen savings banks are $5,701, or less than one-third of one per cent. The average deposits throughout the State are $158 for each depositor.

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No. 2.

THE BANKS OF NEW HAMPSHIRE.

Annual report of the Bank Commissioners, 1863.

CONCORD, *May* 15, 1863.

The bank commissioners, having visited and examined all the banks and savings institutions in the State, respectfully submit their annual report. The number of banks in operation in the State is fifty. There are, in addition to those just stated, two banks in process of closing, whose bills are being redeemed through the ordinary channels of redemption. The aggregate amount of banking capital in the State is $4,678,700, being a reduction of $250,000 since our last annual report, as follows:

The Pawtuckaway Bank, at Epping, 90 per cent., amounting to	$45,000
The Piscataqua Exchange Bank, at Portsmouth, 50 per cent., amounting to	100,000
The Bank of New Hampshire, at Portsmouth, 40 per cent., amounting to	60,000
The New Ipswich Bank, at New Ipswich, 25 per cent., amounting to	25,000
The State Capital Bank, at Concord, 16⅔ per cent., amounting to	20,000
Total reduction	250,000

In addition to the above, the stockholders of the Pawtuckaway Bank propose to divide the balance of their capital stock, amounting to $5,000, as soon as the same can lawfully be done, with a view of dissolving the corporation and surrendering the charter.

The Weare Bank, at Hampton Falls, with a capital of $50,000, was placed in the hands of an assignee March 27, 1862, and its affairs are being closed as speedily as circumstances will admit, making a further reduction of $55,000 from the working banking capital of the State.

The number of savings institutions in the State is twenty-seven, with an aggregate amount of assets of $6,845,837 75. The amount due depositors is $6,560,308 07. The amount of temporary indebtedness, $19,377 54. The amount of surplus on hand, $266,152 14. The amount due depositors, as appears by the last annual report of the bank commissioners, was $5,653,585 46, showing an increase of deposits, during the past year, of $906,722 61.

The general condition of the banks, by whom examined, and the time of their respective examinations, will appear in the following abstracts:

GENERAL REMARKS.

In making our examinations of the several banks and savings institutions of the State, we have pursued nearly the same course as that stated in our report of last year. We have endeavored to make a full and thorough examination into the condition and affairs of each of the several banks, and to make such inquiries of the officers as would give us the best information relative to their management, their ability to fulfil all their engagements to the public, and their conformity to the statute laws of the State relating to banks and banking.

In the preceding abstracts we have given the items which are regarded as of interest to the public, and which will show the actual condition of each bank at the time of examination. The several items in the statements have all been

verified, and we present them to the public with a full belief that they are reliable and correct.

The item of circulation—that in which the public are most interested—it will be seen, has been increased from $3,249,692 last year, to $4,192,434 this year, showing an increase of $942,742 the past year, or more than twenty-nine per cent.

The item of deposits, also, has largely increased, amounting, at the time of the examination, to the sum of $1,652,436 15, an increase of $445,147 62 since last year, making an aggregate increase, in circulation and deposits, since the examination of 1862, of $1,387,889 02. One year ago fears were expressed by many persons that the large issue of government currency, and the general prostration of business would "drive in" or diminish the circulation of the country banks to such an extent as to make them unremunerative to the stockholders. But the result has proved their fears unfounded, and we believe the banks have seldom if ever seen a more prosperous year than the past. Notwithstanding the large issue of government currency, and the increased issue of bank circulation here and elsewhere, we are of the opinion that in this State there has been no issue of bank circulation exceeding the business wants of the community. This, it seems to us, is clearly shown by the redemption of their bills in Boston. The banks in this State have redeemed their bills in Boston precisely the same as they did before the suspension of specie payment by the banks; and if the bank circulation were redundant, there would be a larger amount of their bills redeemed weekly in Boston than when the amount of their circulation was less. The facts are, however, as we are invariably informed by the cashiers of the banks, that the amount of their weekly returns of redeemed bills from Boston has been less by nearly fifty per cent. than when the volume of their circulation was one-third below its present amount. The business demand for currency has been such during the past season that cashiers have often found it difficult to keep their circulation within the legal limit, while in former years they have been obliged to make considerable effort to keep up their circulation to a respectable standard. The large increase in circulation may be accounted for, in part, by the large sums expended by the national and State governments, in fitting out troops for national defence, and the payment of bounties to the volunteers and State aid to their families, the withdrawal of silver and gold from circulation, the revival of business, and the enhanced prices of merchandise, manufactures, and agricultural products, requiring larger investments by merchants and dealers, in transacting their ordinary business, and the prevailing practice of transacting business upon the cash basis, which requires a larger amount of currency than the former system of credits.

The increase of the loans of the banks, including the investments in government securities, has not kept pace with the increase of circulation and deposits. The amount of loans due the banks, as appears by our last annual report, was $8,168,977 42. This year their loans amount to $8,742,668 62, showing an increase of only $573,691 20 against an increase of circulation and deposits of $1,387,889 02. These facts show a large amount of surplus means in the banks, and on deposit in Boston, waiting for investment. The managers of banks have found it extremely difficult to loan their surplus means, and have been obliged to seek for satisfactory paper abroad at much less than the legal rates of interest. Most of the banks have invested largely of their means in national and State securities. These investments have been profitable to the banks, and have enabled them to pay their ordinary dividends to the stockholders.

At the time of our examinations we procured the amount of the United States and New Hampshire State securities held by the several banks and savings institutions in the State, and have presented them in another part of this report, in tabular form, showing the amount and kind of securities held by each bank.

A general view, together with the amount of national and State securities

held by the banks in this State at the time of our examination, will appear in the following table:

United States and State of New Hampshire securities held by the banks and savings banks of New Hampshire at the time of their annual examination.

Securities.	Discount banks.	Savings banks.
Seven-thirties Treasury notes U. S	$371,850 00	$202,770 50
Six per cent. bonds, 1881 U. S	88,737 50	128,400 00
Six per cent. 5-20 bonds U. S	61,000 00	76,050 00
Certificates of indebtedness, and deposits with Assistant Treasurer U. S	701,150 12	154,805 00
Total	1,222,737 62	562,025 50
New Hampshire bonds and State loan	165,700 00	173,770 00

Thus it will be seen that the banks in this State own $2,124,233 of the United States and State governments securities, equal in amount to forty-five per cent. or nearly one-half of the capital stock of the discount banks, practically demonstrating their confidence in the stability of the government by investing so largely in its various securities.

The amount of specie held by the banks at the time of our examination was $[illegible],396; an increase of $38,827 during the past year.

The legislature of 1862 passed an act suspending the operation of sections 9 and 15 of chapter 140 of the Revised Statutes, which impose penalties on banks for refusing to redeem, on demand, in specie, the bills by them issued. This suspension will expire, by limitation, on the first day of August, 1863. The exigencies that demanded the passage of the above act still exist, and undoubtedly a further suspension will be asked for at the approaching session of the legislature. Fears were expressed a year ago that the large premiums offered would induce the banks to sell their coin as soon as they were absolved from their obligations to pay specie for the redemption of their bills. These fears have not been realized, and the commissioners are enabled to say, from personal examinations, that the banks have not only kept their faith with the public, in retaining their specie in the vaults, but have actually increased the aggregate amount of specie $38,827 52, or more than twelve per cent. We could not but regard the sale of specie by the banks as highly improper so long as they refuse to pay specie for their bills. We doubt not that bank officers have acted from high, judicious, and prudent motives in keeping up their specie reserves, and, judging the future by the past, we believe they will exercise the same prudence, and not allow the public confidence in the banks to be weakened by parting with their specie. With all the facts before them, the legislature can take such further action in relation to the subject as they in their wisdom may deem just and proper.

We had occasion in our last annual report to notice the large amount of over-due paper held by the banks, amounting to the sum of $848,450 24. The over-due paper in the banks this year amounts to $814,875 34, showing a decrease in this class of paper of $33,574 90. The character of the over-due or suspended paper in many of the banks has considerably improved. A portion of the over-due paper which we found this year, where the security was undoubted, has been allowed by the banks from choice to remain past due without the interest being paid in advance, as it was difficult to negotiate new loans at corresponding rates of interest. The larger portion, however, is the same we

found in the banks last year, and is generally secured by mortgages, attachments, or collaterals, and necessarily takes a long time to bring about settlements. We still doubt the propriety of allowing so large an accumulation of this kind of paper, and, as a general rule, it is better for the payor as well as the payee that the accepted banking rules should be more rigidly enforced.

We found the acceptances of ex-Secretary of War John B. Floyd, in the Dover, Cochico, Langdon, and Dover Five-Cent Savings Banks, at Dover, remaining unpaid. There has been no material change in the condition of these claims since our last report. All proper efforts are being made to have these claims against the government allowed. The commissioners understand that the whole subject-matter relating to these claims has been transferred from Congress to the Court of Claims for adjudication, and the officers of the several banks are confident that they will receive a favorable consideration, and will be ultimately allowed.

There has been no material change in the affairs of the Exeter Bank, at Exeter, during the past year. This bank was enjoined in 1860, and Hon. Charles H. Bell, of Exeter, was appointed assignee. At the law term of the supreme judicial court, in March last, Mr. Bell resigned his position, and was discharged by the court from further service as such assignee. The commissioners have petitioned for the appointment of a new assignee, and it is expected that the appointment will be made at the next term of court.

The affairs of the Weare Bank, at Hampton Falls, are in the hands of an assignee, Hon. William W. Stickney, of Exeter, who was appointed on application of the bank commissioners, March 27, 1862, and under whose direction the bank is being closed. Considerable progress has been made during the past year in settling the affairs of the bank. There has been collected of the assets during the past year $38,353, and charged off to profit and loss account in settlement and as worthless $8,720, leaving the balance of loan due the bank, April 3, 1863, $57,268 57. Much of the remaining loan has been for a long time over-due, and upon which there will be a considerable loss. The circulation of the bank had been reduced at the time the commissioner visited the bank, April 3, to $7,000. The bills, as fast as redeemed, together with all the unsigned bills of the bank on hand, have been destroyed in the presence of the assignee and the officers of the bank. The bank has kept a sufficient amount on deposit in Boston for the redemption of their bills, and the circulation will all be redeemed through the ordinary channels of redemption, and without loss to the public.

There seems to have been too little regard paid by some cashiers in keeping their account of bank notes printed and received from the engravers and printers. In some instances the engraver's bills have not been filed or cannot be found, and the only verification that can be made of the bills in existence is from the bank note account in the ledger, where the emission and destruction of bank notes are from time to time recorded. This account is convenient and important to the cashier and the bank, but it cannot be regarded as a voucher to be presented by a cashier of the present issue of bank notes. If in making up the "present issue" of the bills of a bank, with the engraver's bills or certificates for the whole amount of bank notes printed as a starting point, the result agrees with the bank note account in the ledger, it is the best possible evidence of the correctness of the cashier's account, and amounts to a demonstration of the real amount of bills of the bank in existence. We regard the account between the banks and the engraver of so much importance, and one that should be kept with such strictness as to preclude the possibility of error, loss, or fraud, that we would recommend to the cashier of every bank that has not the proper vouchers for all bills printed and received by the bank to procure a certificate from the engraver and printer stating the amount of all bank notes printed and delivered to such bank, and that in future the bills of the engravers should be

properly filed, entered, and kept as vouchers. It is important, also, that the [illegible] of all bills burned should be certified and signed by the directors present [illegible] burnings. This puts into the hands of the cashier a voucher for his accounts, should any discrepancy in the circulation ever arise.

We prepared and presented a table in our last annual report showing, in [illegible] columns, the amount of the capital, loan, circulation, deposits, aggregate [illegible] and deposit, and specie of the several banks in the State since 1831. The table was incomplete, as the commissioners were unable then to procure the returns for the year 1842. We have this year completed the table, and [illegible] the condition of the banks in the State complete from 1831 to 1863, [illegible], as made up from the returns and bank commissioners' reports of each year.

In completing our examinations we are pleased to say that the past year has been one of general prosperity to the banks, that their management has been prudent and judicious, and we regard their condition such as should command the confidence of the public.

The aggregate capital held by the banks and savings banks amounts to the sum of $11,524,537. While the capital of the discount banks has been reduced, the capital of the savings banks has been largely increased, showing an actual increase of the banking capital in the State of $735,308.

From these considerations it would seem that the business wants of the State demand no more banking facilities at the hands of the legislature at the present time. The national banking law will afford opportunity for the employment of capital should any particular locality demand more banking accommodations. So far as the commissioners are aware, the banks will continue their business for the present, under the banking laws of the State, and not organize under the national currency act, unless compelled to do so to avoid excessive taxation.

THE SAVINGS BANKS OF NEW HAMPSHIRE.

The aggregate capital held by the savings institutions in the State at the time of our examinations amounted to $6,845,837, an excess of $2,167,137 above the capital stock of the discount banks. The amount due depositors was $6,560,308, an increase of deposits over last year of $906,722, or more than sixteen per cent. The amount of surplus profits, after declaring the last dividends, was $266,152, an increase of reserved profits of $59,208 during the year. The whole number of depositors is 39,358, showing an increase of 3,438, or about nine and one-half per cent. since the last examination.

It will undoubtedly be a matter of surprise to many that the capital of the savings banks, which is furnished by the poorer classes, should so far exceed that of the discount banks, which is supposed to be furnished by the more wealthy.

If we consider that these institutions are an evidence of the thrift and prosperity of the people, and that they mainly represent the gains and savings of the laboring classes, it is certainly most gratifying to see this large accumulation of capital, which shows that, notwithstanding the crisis through which we are passing, the material interests of the people have not as yet suffered, and that the laborer has not gone unrewarded.

These institutions are becoming of more and more importance each year, and too much caution cannot be given to the management of their interests and affairs. Each bank is generally managed by a board of trustees chosen to fill the office on account of their integrity and their financial ability. The trust is

an important one, and the office a most honorable one. To make such loans and investments as will be safe and secure for the depositors should be their aim, rather than those which will pay large profits with an increased risk of the security.

It will be noticed that the loans of the savings banks are secured to a large extent on real estate and investments in public stock, which we regard as the safest and best securities in which to invest their funds, and should have the preference when they can be obtained. Many of the banks have, it will be seen, invested large sums of their surplus means both in stocks of the State and United States, which is an index of their estimation of the value of these securities. We have been able, during the past year, to complete the table published in our last annual report, exhibiting the number, condition, and progress of the savings banks of this State, in each year, from 1848 to the present time. A careful study of the figures of this table will enable us to see the rise and progress of these institutions in our State, and will pay those who are interested in the condition and material welfare of that class of our people who are the depositors.

In 1860 the proportion of the deposits to each depositor was $157 65. The proportion of deposits to each person of the population of the State was $14 90, and the percentage of population who were depositors was nine and one-half per cent., or one in every ten and one-half of the population.

In general, we believe the several savings banks and institutions in the State are in a sound and healthy condition, and exhibit a degree of thrift exceeding that of any former year. Notwithstanding the large increase of their deposits the past year, they might have increased them to a much larger amount had it not been for the difficulty which the officers of many of the larger banks have experienced in making satisfactory investments of their funds.

In concluding this report, we would again return our thanks to the cashiers and officers of the banks for the aid they have rendered us in the performance of our official duties, and for the uniform kinkness and courtesy extended to us in making our examinations. We have observed no disposition on the part of any of the officers to avoid any investigation the commissioners have thought proper to make, and we deem it creditable for the public to know that every facility has been offered to make the examination as thorough and complete as possible.

N. H. SANBORN,
C. H. POWERS,
JOHN PEAVEY,
Bank Commissioners

His Excellency the GOVERNOR
Of the State of New Hampshire.

THE BANKS OF NEW HAMPSHIRE—1831—1863.

Table exhibiting the capital and loans of the banks of New Hampshire, and the amount of their immediate liabilities, or circulation and deposits, and the specie on hand the 1st of June, in each year, from 1831 to 1863, inclusive.

Year.	No. of banks.	Capital.	Loans.	Circulation.	Deposits.	Aggregate circulation & deposits.	Specie.	Percentage of specie to circulation and deposits.
1831	21	$2,065,210	$2,915,439	$1,107,901	$275,055	$1,382,956	*$483,378	.....
1832	22	2,176,422	3,216,159	1,128,691	264,359	1,392,450	*321,121	.....
1833	22	2,271,305	3,390,526	1,238,643	361,860	1,600,503	*464,571	.....
1834	24	2,454,305	3,450,520	1,062,145	314,971	1,378,116	*354,390	.....
1835	25	2,555,005	3,805,383	1,347,124	437,797	1,784,921	*505,854	.....
1836	26	2,663,318	4,501,761	1,524,112	816,569	2,342,681	*535,960	.....
1837	27	2,839,505	4,829,562	1,862,952	1,147,373	2,810,325	144,045	5.12
1838	28	2,939,505	4,187,404	825,297	750,885	1,576,182	171,098	10.85
1839	28	2,839,505	4,524,626	1,439,519	681,277	2,120,796	179,754	8.47
1840	28	2,837,505	4,099,612	1,088,750	420,890	1,509,640	193,385	12.80
1841	26	2,735,000	3,859,533	1,229,708	429,532	1,659,240	194,311	11.71
1842	25	2,589,500	3,547,833	1,010,328	337,286	1,347,614	184,874	13.72
1843	26	2,488,200	3,173,825	916,147	354,395	1,270,542	162,126	12.76
1844	19	2,005,295	2,760,009	1,021,914	394,778	1,416,692	137,253	9.61
1845	17	1,745,778	2,821,163	1,112,192	398,042	1,510,234	133,617	8.84
1846	18	1,558,000	2,750,113	1,189,962	440,944	1,630,906	136,298	8.35
1847	20	1,890,000	3,385,745	1,512,081	537,058	2,049,139	144,018	7.02
1848	21	2,088,000	3,613,736	1,514,420	440,332	1,954,752	161,711	8.27
1849	23	2,178,000	3,779,509	1,505,608	443,629	1,952,237	155,707	7.97
1850	22	2,228,950	3,796,486	1,628,105	381,528	2,009,633	128,686	6.40
1851	24	2,501,000	4,577,027	2,012,837	553,359	2,566,196	140,142	5.46
1852	31	3,076,000	4,313,750	2,328,563	613,769	2,942,132	165,217	5.61
1853	32	3,176,109	6,122,229	2,776,782	787,784	3,564,566	169,634	4.75
1854	35	3,416,000	6,751,885	3,031,596	880,071	3,911,667	182,319	4.66
1855	41	3,926,000	7,220,159	3,139,841	906,070	4,045,911	198,841	4.91
1856	49	4,831,000	8,801,274	3,722,247	1,041,100	4,763,347	234,761	4.92
1857	52	5,041,000	8,774,832	3,432,782	1,052,369	4,485,151	223,883	4.99
1858	52	5,041,000	7,791,459	2,659,522	1,056,134	3,715,656	274,074	7.37
1859	52	5,016,000	8,477,186	3,119,804	1,216,906	4,336,710	269,890	6.22
1860	51	4,941,000	8,330,918	3,117,444	1,211,551	4,328,995	253,456	5.85
1861	52	5,031,000	8,347,537	2,985,894	1,268,726	4,254,620	301,841	7.09
1862	52	4,928,700	8,168,977	3,239,692	1,207,289	4,456,981	318,169	7.14
1863	52	4,678,700	8,742,658	4,192,434	1,652,436	5,844,870	356,996	6.10

* Specie and deposits in Boston banks for redemption of bills.

Table exhibiting the number, condition, and progress of the savings banks of New Hampshire, in each year, from 1848 to 1863, inclusive.

Year.	No. of banks.	No. of depositors.	Increase in No. of depositors over previous year.	Per cent. of increase.	Amount of deposits.	Increase of amt of deposits over previous year.	Per cent. of increase.	Average to each depositor.	Population of New Hampshire.	Deposits to each person of population.	Percent. of population who are depositors.
1848	9	12,424	.....	.....	$1,619,689	.....	.....	$130 36	.....	.....	.....
1849	10	12,082	Dec'ss.	Decrease.	1,564,540	$55,148	Dec.	129 49	.....	.....	.....
1850	12	13,031	949	9	1,641,513	76,972	5	125 97	317,964	5 16	.....
1851	13	14,316	1,285	9¾	1,776,768	135,254	8½	124 11	.....	.....	.....
1852	15	15,771	1,455	10	2,009,617	232,849	13½	127 42	.....	.....	.....
1853	16	18,105	2,334	14	2,507,909	498,292	24¾	138 52	.....	.....	.....
1854	16	20,145	2,040	11	3,222,261	714,351	28½	159 95	.....	.....	.....
1855	17	21,300	1,155	5¾	3,341,256	118,995	3¾	156 86	.....	.....	.....
1856	19	23,489	2,189	9¼	3,537,363	196,106	5¾	150 59	.....	.....	.....
1857	20	24,736	1,247	5¼	3,748,285	210,922	6	151 62	.....	.....	.....
1858	21	23,463	1,323	Decrease.	3,588,658	159,627	Dec	152 94	.....	.....	.....
1859	23	26,762	3,299	12½	4,138,822	550,164	15½	154 65	.....	.....	*9½
1860	26	31,828	4,066	13½	4,860,024	721,202	17½	157 65	326,072	14.90	.....
1861	28	35,590	4,762	14	5,390,652	530,627	15	157 08	.....	.....	.....
1862	27	35,920	330	1 pr. ct nearly	5,653,585	62,933	1	157 39	.....	.....	.....
1863	27	39,358	3,438	9½	6,560,308	906,722	16	166 68	.....	.....	.....

* One person in 10¼ of population.

Annual expense of management, 1860	$14,880 00
" " " 1862	17,657 80
" " " 1863	18,528 94

United States and State of New Hampshire securities held by the banks of New Hampshire at the time of the annual examination.

Names of the banks.	7-3-10 Treasury notes.	1881 6 per cent. bonds	6 per cent. 5-20 bonds.	Certificates of indebtedness and deposits with Assistant Treasurer.	State of N. H. bonds and loan.
Amoskeag Bank	$30,000	.....	.....	$60,000	$40,000
Ashuelot Bank	11,100	.....	$10,000	42,400	.....
Bank of Lebanon	.....	.....	.....	45,579	.....
Belknap County Bank	.....	.....	.....	15,000	6,200
City Bank	.....	.....	.....	26,000	.....
Citizens' Bank	.....	.....	.....	3,000	1,500
Connecticut River Bank	15,000	$5,000	.....	40,000	.....
Cheshire Bank	500	15,000	.....	25,600	1,500
Cheshire County Bank	15,000	.....	.....	.....	1,500
Carroll County Bank	5,000	.....	.....	.....	5,000
Derry Bank	.....	.....	.....	10,000	.....
Dover Bank	.....	.....	.....	.....	6,500
Farmington Bank	5,000	.....	.....	12,000	.....
Francestown Bank	10,000	.....	5,000	2,000	3,000
Granite State Bank	32,500	.....	.....	.....	3,000
Great Falls Bank	20,000	16,000	.....	65,000	.....
Lake Bank	2,800	1,000	.....	4,000	.....
Mechanics' Bank	.....	.....	.....	.....	3,000
Merrimack County Bank	7,800	.....	10,000	1,000	6,000
Manchester Bank	.....	.....	.....	10,600	.....
Mechanics and Traders' Bank	.....	.....	.....	.....	3,000
Monadnock Bank	.....	1,000	.....	5,000	9,000
Merrimack River Bank	44,300	.....	15,000	113,355	.....
Nashua Bank	25,000	.....	.....	.....	10,000
New Ipswich Bank	11,000	5,000	10,000	17,000	.....
New Market Bank	10,000	.....	.....	.....	1,500
Piscataqua Exchange Bank	33,000	.....	.....	30,082	.....
Pittsfield Bank	.....	.....	.....	.....	3,000
Peterborough Bank	.....	.....	.....	.....	5,000
Pennacook Bank	.....	.....	.....	.....	3,000
Rockingham Bank	42,250	.....	.....	46,733	.....
State Capital Bank	.....	.....	5,000	8,000	24,500
Salmon Falls Bank	5,000	.....	.....	.....	2,500
Strafford Bank	15,000	20,737	.....	65,000	9,000
Souhegan Bank	15,000	.....	.....	45,000	3,000
Somersworth Bank	5,000	15,000	.....	10,000	.....
Sugar River Bank	.....	.....	.....	.....	2,000
Union Bank	5,000	10,000	.....	.....	13,000
Warner Bank	6,000	.....	.....	.....	.....
White Mountain Bank	600	.....	6,000	.....	.....
Total, 1863	371,850	88,737	61,000	701,150	165,700

United States and State of New Hampshire securities held by the savings institutions of New Hampshire at the time of the annual examination.

Names of the banks.	7-3-10 Treasury notes.	1881 six per cent. bonds.	5-20 six per cent. bonds.	Certificates of indebtedness and deposits with Assistant Treasurer.	State of N. H. bonds and loan.
Amoskeag Savings Bank	.....	$20,000	$30,000	.....	$20,000
Carroll County Five Cent Savings Bank	$1,000	2,000	500	$2,000	.....
Cheshire Provident Institute for Savings	20,000	37,900	20,000	19,950	20,000
Concord Savings Bank	.....	.....	.....	.....	6,000
Connecticut River Savings Bank	14,500	4,000	.....	3,000	.....
Dover Five-Cent Savings Bank	10,000	5,000	.....	3,000	.....
Dartmouth Savings Bank	2,500	14,000	.....	2,000	.....
Exeter Savings Bank	2,200	.....	2,000	2,000	.....
Manchester Savings Bank	.....	.....	.....	60,000	11,100
Manchester Five-Cent Savings Bank	11,350	.....	.....	13,855	.....
Meredith Bridge Savings Bank	15,500	.....	.....	25,000	11,300
Nashua Savings Bank	7,450	.....	.....	.....	.....
New Market Savings Bank	.....	.....	.....	.....	12,360
New Hampshire Savings Bank	5,500	.....	.....	.....	65,200
New Ipswich Savings Institution	8,000	7,500	1,550	2,000	.....
Norway Plain Savings Bank	.....	.....	.....	.....	5,000
Peterborough Savings Bank	8,000	.....	.....	.....	.....
Pittsfield Savings Bank	.....	.....	.....	.....	2,300
Portsmouth Savings Bank	43,000	.....	.....	.....	8,240
Rollinsford Savings Bank	7,000	.....	10,000	.....	3,000
Savings Bank for the County of Strafford	30,000	30,000	10,000	.....	2,500
Somersworth Savings Bank	.....	8,000	2,000	20,000	.....
Sullivan Savings Institution	7,770	.....	.....	.....	6,770
Walpole Savings Bank	9,000	.....	.....	2,000	.....
Total, 1863	202,770	128,400	76,050	151,805	173,770

Liabilities of the banks of New Hampshi e.

Number.	Location.	Name of bank.	Capital.	Circulation.	Deposits.	Other liabilities.	Aggregate liabilities.	Annual div'd, per cent.
1	Claremont	Claremont	$100,000	$69,000	$25,655	$14,644	$209,299	8
2	Charlestown	Connecticut River	100,000	99,000	7,132	11,600	217,732	6
3	Concord	Mechanics'	100,000	79,628	83,616	11,269	274,513	6
4	Concord	Merrimack County	80,000	61,460	61,554	22,914	225,928	8
5	Concord	State Capital	100,000	86,462	70,203	10,074	266,739	6
6	Concord	Union	100,000	96,251	91,979	9,098	297,328	8
7	Derry	Derry	60,000	58,336	8,853	1,180	128,369	6
8	Dover	Cocheco	100,000	91,506	34,325	7,036	232,867	6
9	Dover	Dover	100,000	100,200	17,301	5,243	222,744	6
10	Dover	Langdon	100,000	92,989	27,824	2,301	223,114	6
11	Dover	Strafford	120,000	116,395	87,721	19,434	343,550	18
12	East Jaffrey	Monadnoc	50,000	49,346	17,371	5,728	122,445	7½
13	Epping	Pawtuckaway, (closing)	5,000	1,961	225	414	7,600	3
14	Exeter	Granite State	100,000	98,539	60,212	12,380	271,131	8
15	Farmington	Farmington	75,000	56,772	9,008	1,500	142,280	6
16	Francestown	Francestown	60,000	58,879	7,491	5,517	131,887	7
17	Hampton Falls	Weare, (closing)	50,000	7,000	11,827	.....	68,827	.....
18	Hillsboro'	Valley	50,000	49,016	11,086	525	110,627	8
19	Keene	Ashuelot	100,000	97,720	15,020	7,641	220,381	6
20	Keene	Cheshire	100,000	99,472	61,055	5,994	266,521	6
21	Keene	Cheshire County	100,000	92,938	35,131	3,911	231,980	6
22	Lancaster	White Mountain	50,000	47,793	3,468	3,906	105,167	7
23	Laconia	Belknap County	80,000	74,473	14,585	6,414	175,472	7½
24	Lebanon	Bank of Lebanon	100,000	97,300	24,310	9,472	231,082	8
25	Manchester	Amoskeag	200,000	199,603	53,766	8,409	461,778	7
26	Manchester	City	150,000	147,800	7,775	3,589	309,164	6
27	Manchester	Manchester	125,000	123,646	51,488	10,364	310,498	8
28	Manchester	Merrimack	150,000	147,206	34,638	7,636	339,480	6
29	Milford	Souhegan	100,000	98,722	7,335	2,761	208,818	6
30	Nashua	Indian Head	120,000	121,134	45,267	15,410	301,811	7
31	Nashua	Nashua	125,000	124,483	86,091	29,173	364,747	8
32	Nashua	Pennichuck	100,000	90,296	8,941	5,979	205,216	6
33	New Ipswich	New Ipswich	75,000	73,775	2,986	2,905	154,666	5½
34	New Market	New Market	80,000	77,155	17,573	9,410	184,138	8
35	Newport	Sugar River	50,000	45,931	15,562	5,273	116,769	8
36	Ossipee	Pine River	50,000	48,018	6,656	2,080	106,754	6
37	Peterboro'	Peterborough	50,000	44,404	7,590	4,713	106,707	6
38	Pittsfield	Pittsfield	50,000	39,893	5,818	4,653	100,364	6
39	Portsmouth	Bank of New Hampshire	90,000	75,482	62,854	7,076	235,412	7½
40	Portsmouth	Mechanics and Traders'	98,700	82,391	108,336	10,886	300,343	8½
41	Portsmouth	Piscataqua Exchange	100,000	95,169	172,019	743	367,931	6
42	Portsmouth	Rockingham	200,000	124,912	101,546	47,311	473,769	8
43	Rochester	Rochester	80,000	79,869	20,426	4,504	184,799	6
44	Rochester	Farmers and Mechanics'	60,000	57,811	16,898	5,563	140,272	6
45	Rollinsford	Salmon Falls	50,000	48,928	9,046	6,596	114,570	6
46	Sanbornton	Citizens'	70,000	66,766	31,248	3,853	171,867	8
47	Sandwich	Carroll County	50,000	45,970	1,821	1,686	99,477	4
48	Somersworth	Great Falls	150,000	87,756	3,378	3,279	244,413	6
49	Somersworth	Somersworth	100,000	69,560	11,052	2,609	183,221	6
50	Warner	Warner	50,000	40,606	27,447	3,562	121,615	7
51	Winchester	Winchester	100,000	81,646	10,402	3,053	195,101	6
52	Wolfboro'	Lake	75,000	71,063	10,525	5,840	162,428	8
	Total		4,678,700	4,192,034	1,725,866	397,111	10,993,711	.....

Resources of the banks of New Hampshire, January and February, 1863.

Number.	Name of bank.	United States stocks.	Real estate.	Bank and State stocks.	Due from other banks.	Notes of other banks.	Specie.	Total.	Loans.
1	Claremont	.....	$1,000	$3,000	$18,288	$700	$12,010	$209,299	$171,301
2	Conn. River	60,000	.....	.....	38,000	2,600	3,300	217,792	113,832
3	Mechanics'	.....	.....	3,000	19,363	23,645	20,043	274,513	208,462
4	Merrimack Co.	18,800	2,465	.....	21,131	11,083	13,788	225,928	155,661
5	State Capital	13,000	.....	.....	47,384	10,083	5,541	266,739	190,731
6	Union	10,000	.....	3,000	88,692	4,253	12,440	297,328	175,943
7	Derry	10,000	650	2,000	22,378	334	2,187	128,369	99,820
8	Cocheco	.....	4,245	2,000	12,698	495	1,975	232,867	211,454
9	Dover	.....	6,000	3,000	9,528	1,952	1,743	222,744	200,521
10	Langdon	.....	4,500	3,000	26,429	6,053	2,096	223,114	181,036
11	Strafford	100,000	4,500	9,000	61,931	10,720	2,098	343,550	155,301
12	Monadnock	6,000	490	2,000	33,040	577	4,300	122,445	76,038
13	Pawtuckaway, (closing)	.....	.....	1,000	353	827	260	7,600	5,160
14	Granite State	32,500	4,000	.....	35,776	11,372	9,796	271,131	177,687
15	Farmington	17,000	3,410	1,000	5,341	2,374	1,473	142,280	111,682
16	Francestown	17,000	.....	3,000	26,661	723	1,443	131,887	83,060
16	Weare	.....	171	10,614	350	424	.....	68,827	57,268
18	Valley	.....	.....	.....	3,621	4,329	3,743	110,62[illegible]	98,943
19	Ashuelot	63,500	3,500	.....	6,526	2,586	2,562	22[illegible],381	141,707
20	Cheshire	40,500	4,000	.....	50,918	11,906	2,750	266,521	156,447
21	Cheshire County	15,000	3,250	.....	21,114	10,834	5,378	231,98[illegible]	173,454
22	White Mountain	6,600	1,000	.....	18,030	11,611	1,916	105,167	66,010
23	Belknap County	15,000	2,676	.....	16,670	3,008	5,100	175,472	133,018
24	Bank of Lebanon	45,580	2,800	.....	33,060	20,326	11,018	231,089	118,298
25	Amoskeag	90,000	.....	.....	37,207	14,590	7,200	461,778	312,781
26	City	26,000	8,020	.....	24,560	9,140	5,000	309,164	236,444
27	Manchester	10,000	.....	.....	64,726	896	7,500	310,498	227,376
28	Merrimack River	172,655	5,682	3,000	24,5[illegible]2	6,490	2,919	339,480	124,202
29	Souhegan	60,000	2,944	3,000	12,320	1,670	3,236	208,818	125,647
30	Indian Head	.....	.....	3,000	61,747	1,653	10,430	301,81[illegible]	224,981
31	Nashua	25,000	.....	.....	18,183	5,472	25,132	364,747	290,960
32	Pennichuck	.....	.....	.....	5,030	5,598	4,600	205,216	189,988
33	New Ipswich	43,000	1,000	.....	6,498	2,567	5,113	154,666	96,488
34	New Market	10,000	.....	2,000	9,212	1,650	1,866	184,138	159,380
35	Sugar River	.....	.....	.....	17,258	5,264	4,436	116,769	89,811
36	Pine River	.....	500	2,000	18,782	2,860	2,226	106,754	80,386
37	Peterborough	.....	.....	2,500	23,155	2,222	1,667	106,707	77,163
38	Pittsfield	.....	3,036	.....	14,035	3,460	3,505	100,364	76,328
39	Bank of N. Hampshire	.....	.....	.....	30,096	8,096	5,310	235,412	191,910
40	Mechanics and Traders'	.....	.....	.....	142,240	5,223	22,612	300,343	130,268
41	Piscataqua Exchange	63,104	400	.....	58,155	586	81,576	367,931	164,110
42	Rockingham	89,250	5,000	.....	52,076	18,471	10,712	473,769	298,260
43	Rochester								
44	Farmers and Mechanics'	.....	1,200	.....	35,326	5,520	2,343	184,799	140,410
		.....	.....	2,000	10,940	2,362	1,818	140,272	123,152
45	Salmon Falls	5,000	2,450	.....	3,047	9,480	1,950	114,570	92,643
46	Citizens'	3,000	.....	.....	13,406	9,084	1,508	171,867	144,869
47	Carroll County	5,000	.....	2,000	34,460	650	1,726	99,477	55,641
48	Great Falls	101,000	2,220	.....	27,128	3,379	2,361	244,415	108,325
49	Somersworth	30,000	800	2,000	33,421	3,313	3,430	183,221	110,257
50	Warner	6,000	.....	.....	8,266	11,873	4,150	121,615	91,326
51	Winchester	.....	3,000	2,000	14,793	17,354	3,069	195,101	154,885
52	Lake	7,800	1,050	.....	10,822	2,567	1,645	162,428	138,544
	Total	1,220,289	85,909	69,114	1,434,703	314,327	356,000	10,993,711	7,513,359

THE SAVINGS BANKS OF NEW HAMPSHIRE, 1863.

Location, date of charter, number of depositors, amount of deposits, surplus fund, and annual expenses of each.

Number.	Location.	Name.	President.	Treasurer.	Year chartered.	No. of depositors.	Amount of deposits.	Surplus fund.	An'l expenses.
1	Charlestown	Connecticut River Savings Bank	Samuel Webber	George Olcott, jr.	1831	825	$174,119	$2,882	$550
2	Claremont	Sullivan Savings Institution	Jonas Livingston	John L. Farwell	1838	1,332	253,044	8,643	733
3	Concord	Concord Savings Bank	Ira A. Eastman	Charles Minot	1855	295	46,202	1,368	125
4	Concord	New Hampshire Savings Bank	Samuel Coffin	James Moulton, jr.	1830	3,053	494,814	33,659	925
5	Dover	Dover Five-Cent Savings Bank	Oliver Wyatt	Calvin Hale	1856	1,387	138,290	3,495	600
6	Exeter	Exeter Savings Bank	Woodbridge Odlin	N. A. Shute	1851	826	101,407	7,454	250
7	Hanover	Dartmouth Savings Bank	Daniel Blaisdell	Daniel F. Richardson	1860	161	33,757	130	150
8	Keene	Cheshire Provident Institution	Levi Chamberlain	George Tilden	1833	5,400	858,163	17,430	1,200
9	Laconia	Meredith Bridge Savings Bank	Woodbury Melcher	John T. Coffin	1831	1,433	204,109	2,774	650
10	Manchester	Amoskeag Bank	Mace Moulton	Moody Currier	1852	2,700	582,428	22,056	2,522
11	Manchester	City Savings Bank	Joseph Kidder	E. W. Harrington	1859	698	104,707	2,740	400
12	Manchester	Manchester Savings Bank	William P. Newell	Nathan Parker	1846	2,508	503,922	30,339	1,250
13	Manchester	Manchester Five-Cent Savings Institution	Waterman Smith	Fred. Smyth	1858	1,241	151,316	4,354	800
14	Milford	Milford Five-Cent Savings Bank	David Russell	H. A. Daniels	1859	529	54,298	474	137
15	Nashua	Nashua Savings Bank	Edward Spaulding	Aaron P. Hughes	1854	2,020	352,517	3,526	950
16	New Ipswich	New Ipswich Savings Bank	Jeremiah Smith	John Preston	1849	396	78,722	1,757	306
17	New Market	New Market Savings Bank	George W. Kittredge	David Murray	1832	220	26,984	145	120
18	Peterboro'	Peterboro' Savings Bank	William Follansbee	George A. Ramsdell	1847	673	92,116	806	325
19	Pittsfield	Pittsfield Savings Bank	John Berry	Lowell Brown	1855	245	23,419	620	45
20	Portsmouth	Portsmouth Savings Bank	William M. Shackford	Samuel Lord	1823	6,029	1,039,744	54,735	3,600
21	Rochester	Norway Plains Savings Bank	Charles Dennett	John McDuffie	1851	1,027	204,477	3,743	525
22	Rollinsford	Rollinsford Savings Bank	H. R. Roberts	W. H. Morton	1850	858	188,085	16,138	600
23	Somersworth	Somersworth Savings Bank	M. C. Burleigh	D. H. Buffum	1845	1,280	155,602	3,014	400
24	Dover	Savings Bank for County of Strafford	George D. Viltum	Charles Woodman	1824	2,677	516,486	39,338	1,100
25	Walpole	Walpole Savings Bank	David Buffum	B. F. Aldrich	1849	453	89,236	1,054	125
26	Winchester	Ashuelot Savings Bank	Everson Cook	John Cook	1855	306	31,010	481	50
27	Wolfboro'	Carroll County Five-Cent Savings Bank	George Rust	John M. Brackett	1857	786	61,294	2,997	150
	Total				.....	39,358	6,560,308	266,152	18,588