A 2—Continued.

Names, location, and date of incorporation of banks in Maine.

Banks.	Towns.	Date of incorporation.
Augusta	Augusta	Aug. 28, 1846
American	Hallowell	Jan. 21, 1854
Auburn	Auburn	Feb. 28, 1853
Alfred	Alfred	Mar. 5, 1836
Bank of Cumberland	*Portland*	Mar. 19, 1836
Bank of the State of Maine	Bangor	May 30, 1834
Bank of Somerset	Skowhegan	April 6, 1854
Bank of Winthrop	Winthrop	Mar. 15, 1853
Bank of Commerce	Belfast	Mar. 8, 1834
Bath	Bath	Mar. 10, 1855
Biddeford	Biddeford	July 26, 1847
Belfast	Belfast	April 1, 1836
Bucksport	Bucksport	April 10, 1834
Canal	*Portland*	Feb. 19, 1848
Calais	Calais	April 1, 1831
Casco	Portland	Feb. 18, 1834
City	Biddeford	Feb. 14, 1856
City	Bath	Mar. 4, 1853
Cobbossee Contee	Gardiner	Mar. 23, 1838
Eastern	Bangor	Mar. 21, 1835
Farmers'	do	Mar. 23, 1853
Freeman's	Augusta	Mar. 2, 1833
Frontier	*Eastport*	April 1, 1836
Granite	Augusta	do
Georges	Thomaston	Feb. 14, 1852
Gardiner	Gardiner	Jan. 31, 1814
International	Portland	Mar. 22, 1839
Kenduskeag	Bangor	July 13, 1847
Lewiston Falls	Lewiston	May 30, 1851
Lincoln	Bath	*June 18, 1812*
Lime Rock	Rockland	April 1, 1836
Long Reach	*Bath*	April 13, 1857
Lumberman's	Oldtown	April 9, 1853
Maine	Brunswick	April 14, 1857
Manufacturers'	Saco	Feb. 23, 1825
Manufacturers and Traders'	Portland	Feb. 27, 1833
Marine	Damariscotta	April 17, 1852
Market	Bangor	Mar. 14, 1854
Merchants'	do	*July 18, 1850*
Merchants'	Portland	Feb. 19, 1825
Mercantile	*Bangor*	Feb. 4, 1859
Mechanics'	Portland	April 18, 1851
Medomak	Waldoborough	April 1, 1836
North	Rockland	Mar. 20, 1854
Northern	Hallowell	Mar. 2, 1833
New Castle	Newcastle	*April 1, 1854*
Oakland	Gardiner	Mar. 3, 1855
Orono	*Orono*	*Feb. 14, 1852*
Ocean	Kennebunk	Mar. 24, 1854
Pejepscot	*Brunswick*	April 15, 1857
People's	Waterville	Mar. 14, 1855
Richmond	Richmond	Mar. 30, 1852
Rockland	Rockland	May 31, 1851
Sagadahoc	Bath	April 1, 1836
Sandy River	Farmington	*Mar. 16, 1857*
Searsport	Searsport	Mar. 15, 1853
South Berwick	*South Berwick*	*Jan. 31, 1823*
Skowhegan	Skowhegan	Mar. 4, 1833
State	Augusta	Mar. 24, 1854
Thomaston	Thomaston	Feb. 22, 1825
Ticonic	Waterville	April 1, 1831
Traders'	Bangor	Mar. 16, 1853
Union	Brunswick	July 27, 1850
Venzie	Bangor	*July 14, 1848*
Village	Bowdoinham	Feb. 15, 1856
Waldoboro'	*Waldoboro'*	Mar. 7, 1853
Waterville	Waterville	July 21, 1850
York	Saco	April 1, 1831

NOTE.—Acts were passed at the last session of the legislature to incorporate the Camden, Franklin, National, Mercantile, and Wawenock banks; additional to incorporate the Lowell and Northern banks; the capital stock of the Long Reach and Venzie banks, and to reduce the capital stock of the American, and Ticonic banks.

Names of banks.	Place of business.	Amount of capital stock actually paid in.	Amount of debts due the bank secured by pledge of its stock.	Value of real estate belonging to the bank.	Amount of all debts due the bank.	Amount of all debts due from directors, either as principal or sureties, specifying whether on interest or otherwise.	Amount of specie in the vault.	Amount of bills of other banks on hand and checks.	Amount of deposits in the bank.	Amount of deposits in other banks for the redemption of its bills.	Amount of the bank circulation.
Amoskeag	Manchester	$200,000 00	$17,475 00	.....	$355,363 53	$4,798 36	$3,498 89	$13,200 00	$50,340 59	$23,936 12	$115,200 00
Ashuelot	Keene	100,000 00	.....	$3,500 00	175,564 61	*3,361 98	6,476 42	4,455 00	31,183 56	5,475 82	56,487 00
Bank of N. Hampshire	Portsmouth	150,000 00	363 52	.....	219,415 47	§3,550 00	6,875 41	3,139 36	41,032 38	11,568 10	39,056 00
Bank of Lebanon	Lebanon	100,000 00	1,500 00	2,800 00	182,030 67	*804 00	17,293 47	846 00	17,472 31	38,533 30	97,489 00
Bank of Lebanon	Laconia	80,000 00	.....	.....	157,976 16	*40 00	4,650 14	9,579 02	21,643 99	16,049 65	78,516 00
Belknap County	Dover	100,000 00	1,500 00	4,314 51	174,752 59	*251 77	2,421 19	678 00	29,978 01	a7,987 29	46,790 00
Cocheco	Dover	150,000 00	1,850 00	4,356 82	241,665 64	1,560 00	2,563 32	2,600 00	26,797 83	38,753 87	110,000 00
City	Manchester	100,000 00	2,000 00	.....	176,958 79	1,329 79	4,829 58	1,400 00	10,123 11	6,536 24	71,000 00
Claremont	Claremont	50,000 00	100 00	.....	96,795 44	§655 50	2,838 26	3,051 84	7,898 18	7,869 94	48,792 00
Citizens'	Sanbornton	100,000 00	.....	.....	168,048 58	12,550 00	3,400 00	5,047 11	2,000 00	2,000 00	61,928 00
Connecticut River	Charlestown	100,000 00	.....	4,000 00	180,025 82	.....	5,112 45	5,712 00	22,479 03	10,833 18	71,156 00
Cheshire	Keene	100,000 00	.....	3,200 00	180,923 69	§500 00	4,686 33	1,696 60	27,336 50	11,020 63	70,750 00
Keene	Keene	100,000 00	.....	600 00	83,670 98	§2,214 00	2,765 19	1,225 45	1,222 00	a11,129 12	45,990 00
Sandwich	Sandwich	50,000 00	500 00	1,500 00	102,831 36	§4,641 41	1,645 20	116 00	4,733 50	69,153 20	46,923 00
Derry	Derry	60,000 00	500 00	6,000 00	153,909 73	*600 00	3,773 65	2,771 00	15,860 89	13,985 47	49,192 00
Dover	Dover	100,000 00	.....	.....	31,106 81	.....	.....	.....	.....	.....	29,185 00
Exeter	Exeter	c75,000 00	3,385 82	.....	116,893 10	2,950 00	c142 00	1,024 00	14,204 32	6,456 83	38,683 00
Farmington	Farmington	75,000 00	1,500 00	.....	111,766 92	.....	2,481 41	3,279 62	3,960 05	417,185 10	57,456 00
Franconia	Franconia	60,000 00	922 00	.....	88,729 35	.....	2,731 40	1,183 00	2,239 92	29,651 59	31,075 00
Farmers and Mechanics'	Bethlehem	60,000 00	300 00	4,000 00	180,531 35	*700 00	5,778 85	4,179 00	39,244 30	252,632 11	78,650 00
Rochester	Rochester	100,000 00	8,629 97	2,479 74	231,162 95	*1,850 00	4,875 33	1,668 00	15,440 65	11,953 60	83,710 00
Exeter	Exeter	150,000 00	.....	.....	290,853 81	.....	4,014 55	5,848 00	26,815 56	5,054 10	98,129 00
Somersworth	Somersworth	150,000 00	.....	.....	140,319 53	§350 00	2,719 05	411 20	.....	6,648 06	71,492 00
Great Falls	Great Falls	75,000 00	500 00	1,050 00	190,969 26	1,726 64	3,179 82	1,786 81	28,726 55	11,953 60	75,253 00
Nashua	Nashua	100,000 00	650 00	4,304 98	210,206 36	.....	5,329 29	26,193 00	89,081 68	36,231 74	96,922 00
Indian Head	Wolfeboro	100,000 00	.....	1,290 00	174,822 35	*150 00	12,271 54	5,944 96	40,017 67	15,049 65	70,196 00
Lake	Dover	100,000 00	.....	2,465 00	221,790 35	§4,221 55	6,071 17	5,749 00	43,190 01	47,490 83	103,079 00
Langdon	Concord	80,000 00	.....	.....	267,764 08	.....	9,716 10	4,934 28	95,670 81	24,443 79	68,630 00
Mechanics	Manchester	125,000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Merrimack County	Portsmouth	141,000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Manchester											
Mechanics and Traders'											

* On interest. † Interest paid in advance. ‡ Interest paid. § Interest in advance.

a Including $2,000 in capital stock, Bank of Mutual Redemption. b $1,300 of the above stock in Bank of Mutual Redemption. c $98,750 10 of the amount is held in trust and under control of the bank. d Including $3,000 capital stock, Bank of Mutual Redemption. e $441 22 interest paid in advance.

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New Hampshire

Date 1/01/1859

Double check date

B 1.—*A statement of the condition of the several banks in New Hampshire, &c.*—Continued.

Names of banks.	Place of business.	Amount of capital stock actually paid in.	Amount of debts due the bank secured by pledge of its stock.	Value of real estate belonging to the bank.	Amount of all debts due the bank.	Amount of all debts due from directors, either as principal or sureties, specifying whether on interest or otherwise.	Amount of specie in the vault.	Amount of bills of other banks on hand and checks.	Amount of deposits in the bank.	Am't of deposits in other banks for the redemption of its bills.	Am't of the bills of the bank then in circulation.
Monadnock	Jaffrey	$50,000 00	$4,725 00		$93,317 19	$615 33	$4,411 78	$2,348 16	$13,072 34	$15,732 45	$47,681 00
Merrimack River	Manchester	150,000 00			241,909 61	1,006 15	2,205 29	3,569 05	28,515 82	435,751 26	95,663 00
Nashua	Nashua	125,000 00			236,307 09		13,103 48	1,549 00	119,703 12	5,749 47	85,072 00
New Ipswich	New Ipswich	100,000 00	1,550 00	$1,000 00	153,639 23		3,808 66	474 00	3,639 53	16,581 41	65,004 00
New Market	New Market	60,000 00			151,678 76	*400 00	3,369 18	779 94	47,195 03	818,417 17	38,425 00
Piscataqua Exchange	Portsmouth	200,000 00		400 00	294,636 49	†9,999 91	8,454 29	1,975 76	62,127 02	18,950 83	56,270 00
Pawtuckaway	Epping	50,000 00	259 50		90,849 01	*5,677 00	2,100 78	1,908 50	9,311 00	c 9,347 96	41,464 00
Pittsfield	Pittsfield	50,000 00			95,553 20	†2,339 50	2,892 00	912 00	4,774 54	13,067 29	46,507 00
Peterborough	Peterborough	50,000 00			91,645 57	*1,450 00	2,759 62	1,497 00	1,259 00	1,259 00	48,913 00
Pennichuck	Nashua	100,000 00	250 00		152,034 23		2,163 50	2,482 00	8,392 24	8,293 59	46,996 00
Pine River	Ossipee	50,000 00		500 00	91,678 42	†650 00	2,163 50	3,010 02	12,784 87	515,703 18	43,506 00
Rochester	Rochester	80,000 00	1,200 00	1,200 00	115,370 19	*569 59	1,493 44	20 00	3,541 17	4,420 62	41,566 00
Rockingham	Portsmouth	200,000 00	1,400 00	5,000 00	326,281 32	500 00	6,087 60	1,180 00	68,700 91	19,250 30	61,739 00
State Capital	Concord	150,000 00	3,462 58		228,793 53	*2,200 00	9,656 11	7,159 83	15,761 45	15,730 43	93,872 00
Salmon Falls	Rollinsford	50,000 00		2,594 11	82,096 53	†194 00	8,567 03	3,795 00	5,072 83	6,497 38	33,626 00
Strafford	Dover	120,000 00	2,950 00	4,500 00	233,889 07	*750 00	1,606 81	1,400 00	50,451 97	27,318 01	75,371 00
Sugar River	Newport	50,000 00			100,831 41		3,432 53	2,504 00	7,157 84	1,613 53	45,509 00
Souhegan	Milford	100,000 00	1,000 00	1,276 03	164,766 50	*6,700 17	3,815 18	1,500 00	7,157 84	5,459 71	64,708 00
Somersworth	Somersworth	100,000 00	3,350 00		135,197 42	500 00	2,732 25	3,566 00	5,459 71	5,371 37	37,878 00
Union	Concord	100,000 00	4,100 00		203,539 75	†1,130 87	2,679 93	4,205 00	6,399 96	8,631 53	89,720 00
Warner	Warner	50,000 00			99,725 30	†500 00	9,592 21	5,365 00	67,397 41	a42,563 62	46,341 00
Weare	Weare	50,000 00			67,023 79	*1,000 00	2,578 14	4,463 91	9,490 47	4,451 75	30,118 00
Winnipiseogee	Winnipiseogee Falls	100,000 00	2,000 00		137,682 42	†250 00	1,768 79	1,270 00	669 38	8,243 76	53,718 00
Winchester	Winchester	50,000 00		3,300 00	77,380 20	*1,375 00	5,062 46	3,127 77	3,315 91	11,137 84	40,429 00
White Mountain	Lancaster			1,210 15		*2,040 00	4,825 40	8,048 30	4,847 16	5,840 78	
		5,016,000 00	62,351 87	72,912 76	8,591,688 65	69,960 63	255,278 19	181,364 06	1,187,991 41	772,172 21	3,271,185 00

* On interest. † Interest paid in advance. ‡ Interest in advance. a Not on interest.

B 2.

Extract from the report of Bank Commissioners.

RECAPITULATION.

Number of discount banks		52
Amount of capital stock		$4,941,000 00
Amount of circulation		3,245,507 00
Leaving amount not in circulation		1,695,493 00
Amount of apparent surplus	$447,166 88	
Amount of bad and doubtful assets	101,337 17	
Leaving a net surplus of		345,829 71
Whole amount loaned out of the State		962,309 14
Number of savings institutions		23
Amount due to depositors		$4,138,822 40
Amount of apparent surplus	$180,649 23	
Amount of bad and doubtful assets	55,822 00	
Leaving a net surplus of		124,827 23
Amount loaned and invested out of the State		1,188,957 15

Remarks.

The condition of the foregoing banks we have obtained by a per- examination and from the statement of the officers of the banks, by their oaths; and we have confidence in their general

With a very few exceptions, we find the banks to have been ju- y managed, and it will only be pursuing the same general that they can expect to maintain their high reputation. We opinion that some banks are accustomed to charge a greater "exchange" than is required to meet the expense of collection payable at distant points. This custom has often been ad- to by former commissioners, but we have reason to believe that not been as frequently practiced the year past as in former It is very evident that there is now a much larger amount of facilities in the State than the wants of the business commu- quire, as by the foregoing recapitulation it appears that the $1,695,493 00 are now lying idle in the vaults of our banks, the further sum of $2,151,266 29 are loaned and invested out State—making the large sum of $3,846,759 29 (being more