

CONDITION OF THE BANKS

or the opulent and commercial one of Great Britain, India included, should India continue to constitute a part of it.

The whole of the population in the United States amounts now, according to the table, to 26,964,312. Of course these numbers, like the value of the property, can be nothing more than an approximation to the truth, more or less accurate. In a country like ours, into which there is constantly flowing a tide of immigration, and a tide of emigration—comparatively a weak one, however—constantly flowing out of it, and where, in all parts of it, there is an unintermitting migratory movement, it is impossible to ascertain the amount of population with much exactness for any given period; except by actual official enumerations, made at the same time in all the States and Territories.

To the table FF notes are subjoined, which will explain to those who may examine it, how the results given in it have been arrived at.

I have the honor to be, very respectfully, your obedient servant,

J. C. PICKETT.

Hon. JAMES GUTHRIE,
Secretary of the Treasury.

MEMORANDA.

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

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

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

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

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

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

5. The four columns, "circulation, depositories, 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.

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A.

1856

ANNUAL REPORT OF THE BANK COMMISSIONERS OF MAINE, 1855.

To the honorable Governor and Council:

The commissioners having closed their annual examination of the banks in this State, respectfully report:

That they appear to be abundantly able to meet their liabilities to the public, and are entitled to the continued confidence of the community.

At the date of the last annual report of the commissioners, there were incorporated in the State seventy-one banks, with a capital of \$7,301,252. During the present year nine new banks have been chartered, six of which have gone into operation, with a capital of \$187,525, viz:

Name of bank.	Town.	Amount of stock.
Alfred Bank	Alfred	\$29,925 00
Auburn Bank	Auburn	50,000 00
Bath Bank	Bath	25,550 00
Canton Bank	China	25,425 00
Oakland Bank	Gardiner	29,025 00
Peoples' Bank	Waterville	26,300 00
Total		167,525 00

Sixteen of the old banks have increased their capital, as follows:

Name of bank.	Town.	Amount of stock.
American Bank	Hallowell	\$25,250 00
Bank of Winthrop	Winthrop	25,000 00
Bucksport Bank	Bucksport	40,087 22
Belfast Bank	Belfast	25,000 00
Canal Bank	Portland	11,978 00
Casco Bank	" do	81,100 00
Eastern Bank	Bangor	50,000 00
Grocers' Bank	" do	37,500 00
Mousam River Bank	Saunder	23,650 00
Market Bank	Bangor	25,000 00
North Bank	Rockland	19,197 00
Newcastle Bank	Newcastle	16,407 75
Ocean Bank	Kennebunk	15,000 00
State Bank	Augusta	24,600 00
Somerset Bank	Skowhegan	17,425 97
Total		497,524 97

Two banks, China and Ship Builders', have been discontinued; and a third, the Atlantic Bank, Portland, has surrendered its charter, and is rapidly bringing its affairs to a close, having already reduced its amount of stock from \$200,000 to \$111,600. The China Bank has but \$6,000 in circulation, and has amply provided for the redemption of its bills through the Canton Bank. The affairs of the Ship Builders' Bank are in the hands of receivers. As no report has yet been made to the supreme judicial court, we have no reliable information of its condition.

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Three banks, chartered at the last session of the legislature, viz: City Bank, Biddeford; Fairfield Bank, Fairfield; and West Buxton Bank, Buxton, have not yet commenced operation. The number of banks in actual operation at the present time is seventy-five, and the increase in capital during the past year, deducting the amount withdrawn by the closing banks, is found to be \$423,449 97, making the total amount of capital invested in the banks of the State of Maine to be \$7,724,701 97.

With one exception, the amount of capital authorized to the new banks has not been wholly paid in. The amount of chartered capital which has not been taken up is \$312,475, which added to the present capital employed, makes the authorized capital of the State \$8,037,176 97.

The circulation has diminished during the past year, notwithstanding the increase of capital, more than the amount of that increase.

In 1854 the circulation was \$5,691,815 00
In 1855 the circulation is 5,169,829 00

The deposits, also, have suffered a diminution in nearly the same proportion as the circulation.

In 1854 the deposits were \$2,891,226 24
In 1855 the deposits are 2,464,941 58

It will be seen, however, that the profits have largely increased during the year.

In 1854 the profits were \$550,704 63
In 1855 the profits are 617,484 11

The loan has been diminished about \$300,000.

In 1854 the loan was \$13,181,908 28
In 1855 the loan is 12,861,042 00

The balance due from other banks is nearly the same as last year.

In 1854 the balance due from other banks was \$1,781,065 20
In 1855 the balance due from other banks is 1,799,003 78

Notwithstanding the increase of banking capital in the years 1854 and 1855, the specie has constantly diminished. The increase of capital during those years was \$2,267,546 97, yet during the same period the specie has diminished \$434,519 98.

In 1853 the amount of specie was \$1,203,186 82
In 1854 the amount of specie was 1,025,208 97
In 1855 the amount of specie is 768,666 84
In 1854 the amount due from other banks and bills was 2,321,039 51
In 1855 the amount due from other banks and bills is 2,370,811 16
In 1854 there were due to other banks 172,628 34
In 1855 there is due to other banks 108,170 33
The amount of paper discounted in 1854 was 42,133,712 28
The amount of paper discounted in 1855 was 41,629,906 19

Most of the banks have complied with the provisions of the law of

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1855, in relation to settlements with the cashier; but in some instances the requirement has been entirely overlooked. In fact it appeared in one instance, that no settlement had been made for more than four years. Such remissness on the part of the directors is exceedingly reprehensible, for however honest he may be, the cashier is entitled to know that the confidence of the directors and stockholders is not the result of a blind faith, but of an actual knowledge of the condition of the bank. The law is founded in a wisdom that seeks the advantage of stockholders as well as the public, and if they would escape from the liabilities imposed by the banking laws, they should see to it that this provision is rigidly enforced.

We found that several of the cashiers had not renewed their bonds, under the impression that the law of last winter, requiring the directors to make an examination in regard to "the responsibility of the sureties on the bond of the cashier," was a virtual repeal of the general law requiring cashiers to file their bonds annually. The provision does not seem open to such a construction, but was evidently intended to secure the examination by the directors, and their approval of the bond required by law.

CONDITION OF THE BANKS

A 1.

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, 1856; 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	\$88,000 00	\$73,000 00	\$50,000 00	* \$50,000 00
Bills in circulation.....	91,413 00	73,182 00	60,978 00	59,578 00	35,439 00
Net profits on hand.....	6,491 29	10,597 49	5,443 63	2,019 54	1,505 60
Balances due to other banks.....	573 00	527 36	163 25		
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....					
Cash deposited bearing interest.....	15,589 93	28,615 56	10,911 73	9,563 66	3,905 69
Total amount due from the banks.....	94,066 15	201,352 41	156,246 60	121,661 20	92,850 29
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....					
Real estate.....	3,310 62	10,905 67	9,178 42	10,602 24	6,336 46
Bills of other banks incorporated in this State.....	600 00	4,679 30	1,961 74	1,500 00	1,670 57
Bills of other banks without this State.....	16,242 27	5,202 00	4,241 00	2,433 00	1,377 00
Balances due from other banks.....					
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.....	14,056 59	23,624 79	6,516 63	17,326 99	18,451 65
Total amount of resources of banks.....	69,596 67	155,696 43	134,036 59	88,881 97	63,746 61
Total amount of resources of banks.....	94,066 15	201,352 41	156,246 60	121,661 20	92,850 29
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....					
3 per cent., Jan. 1, 1855.	5 per cent., Oct. 1, 1855.	5 per cent., July 3, 1855.	4 per cent., Oct. 1, 1855.		
1,500 00	4,400 00	3,750 00	2,000 00		
Amount of reserved profits at the time of declaring the last dividend.....					
Amount of debts due and not paid, and considered as doubtful.....	4,763 48	7,453 64	1,637 72	677 68	
Bills in circulation under five dollars.....			None.		
Amount due from president and directors as principals.....	52,000 00	50,000 00	512,000 00	514,000 00	9,614 00
Amount due from president and directors as sureties.....	3,800 00	Nothing.	13,464 36		7,263 02
Amount due from stockholders as principals, exclusive of directors.....	2,975 26		6,817 00	3,922 00	13,298 62
Amount due from stockholders as principals, exclusive of directors.....	250 64	1,600 00	23,144 74	444 73	11,656 30

* Safe, plates, and fixtures.

† Half capital stock paid in September 1, 1855; balance, January 5, 1856.

‡ And out of the State, including checks.

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A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Bank of Cumberland.	Bank of State of Maine.	Bank of Hallowell.	Bank of Somer. et.	Bank of Winthrop.
DEU FROM THE BANKS.					
Capital stock.....	\$200,000 00	\$250,000 00	\$100,000 00	\$50,000 00	\$75,000 00
Bills in circulation.....	129,974 00	44,638 00	83,912 00	66,796 00	84,115 00
Net profits on hand.....	26,319 43	37,015 00	3,113 39	3,459 58	10,610 68
Balances due to other banks.....	369 53	843 68			None.
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....			76,047 37	28,781 16	5,657 36
Cash deposited bearing interest.....				3,731 62	6,450 00
Total amount due from the banks.....	442,010 32	364,950 36	198,692 75	127,371 83	184,018 48
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	18,112 05	4,082 19	10,243 58	12,611 06	11,197 58
Real estate.....	10,000 00			2,000 00	None.
Bills of other banks incorporated in this State.....	32,555 00		451 00	*1,612 00	434 00
Bills of other banks without this State.....	15,509 06			400 00	750 00
Balances due from other banks.....	31,791 39		13,308 26	1,901 92	11,458 93
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....		344,009 79	347,559 91	186,096 25	99,259 84
Total amount of resources of banks.....	442,010 32	364,950 30	198,692 75	127,371 83	184,018 48
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	5 per cent., Sept. 29, 1855.	5 per cent., Oct. 1, 1855.	3 per cent., Oct. 1, 1855.	4 per cent., Oct. 1, 1855.	5 per cent., Oct. 1, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	10,000 00	12,500 00	3,000 00	2,000 00	3,750 00
Amount of debts due and not paid, and considered as doubtful.....	20,825 22	30,038 69	1,551 86	1,508 65	6,760 84
Bills in circulation under five dollars.....		7,323 49	None.	Uncertain.	None.
Amount due from president and directors as principals.....	9,334 00	15,000 00		\$12,000 00	\$16,000 00
Amount due from president and directors as sureties.....	2,516 55	None.	8,261 29	2,000 00	100 00
Amount due from stockholders as principals, exclusive of directors.....	5,450 02	6,584 63	11,122 86	23,419 82	8,428 16
Amount due from stockholders as principals, exclusive of directors.....	11,728 29	40,000 00	1,369 71	Nothing.	2,000 00

* And checks.

† Including checks.

‡ And Carpenter & Co.

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A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Bank of Commerce.	Bath Bank.	Biddeford Bank.	Belfast Bank.	Brunswick Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$75,000 00	\$50,000 00	\$150,000 00	\$100,000 00	\$50,000 00
Bills in circulation.....	41,666 00	41,600 00	114,874 00	77,042 00	15,742 00
Net profits on hand.....	1,714 23	1,362 11	12,631 46	3,154 57	12,747 54
Balances due to other banks.....			263 02		131 93
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....					
Cash deposited bearing interest.....	8,466 70	16,297 70	37,323 29	41,442 90	4,952 65
Total amount due from the banks.	127,046 93	109,389 70	315,091 79	221,639 47	91,513 52
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	5,716 23	6,915 77	14,550 27	9,218 64	2,277 58
Rent estate.....		600 00		12,016 72	500 00
Bills of other banks incorporated in this State.....	1,405 00	4,801 00	4,974 00	642 03	102 00
Bills of other banks without this State.....	1711 35	320 00	3,199 00	395 00	
Balances due from other banks.....	17,753 36	23,519 37	23,730 39	24,459 95	12,521 64
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.....	101,457 95	73,933 56	269,308 32	164,637 16	73,790 10
Total amount of resources of banks.	127,046 93	109,389 70	315,091 79	221,639 47	91,513 52
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent. 3,375 00 Oct. 1, 1855		4 per cent. 6,000 00 Oct. 1, 1855	4 per cent., 4,000 00 Oct. 1, 1855	4 per cent., 2,400 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last dividend.....	228 36		8,994 87	1,061 91	12,367 56
Amount of debts due and not paid, and considered as doubtful.....					None.
Bills in circulation under five dollars.....	14,666 00	9,000 00	15,100 00	11,000 00	11,500 00
Amount due from president and directors as principals.....	20,018 13	821 40	1,000 00	6,850 00	11,748 74
Amount due from president and directors as sureties.....	24,000 50	4,626 16	9,644 97	16,759 39	5,004 00
Amount due from stockholders as principals, exclusive of directors.	6,046 35	9,144 47	4,626 95	14,320 94	2,000 00

* Including \$100 50 unpaid dividends.

† And rates.

|| And checks.

Including \$432 00 unpaid dividends.

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A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Bucksport Bank.	Canton Bank.	Canal Bank.	Calais Bank.	Caseo Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$75,000 00	\$27,843 82	\$60,000 00	\$100,000 00	\$600,000 00
Bills in circulation.....	71,043 00	23,063 00	405,861 00	78,117 00	391,006 00
Net profits on hand.....	3,956 76	7608 07	59,773 05	14,485 28	58,880 79
Balances due to other banks.....	None.	14,648 06	9,180 98	5,833 46	
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	14,328 47	239 74	None.	239,831 39	255,697 38
Cash deposited bearing interest.....	7,300 00				None.
Total amount due from the banks.	171,658 23	51,754 63	1,269,116 50	223,347 14	1,322,103 63
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	11,577 13	3,104 45	40,431 23	16,307 57	52,811 79
Rent estate.....		None.	500 00	3,630 00	8,000 00
Bills of other banks incorporated in this State.....	1,451 00	650 00	57,455 00	520 00	52,310 00
Bills of other banks without this State.....	1,993 00	10 00	14,500 00	8,705 90	2,914 00
Balances due from other banks.....	33,553 24	3,962 52	49,298 76	1,318 24	56,017 78
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.....	123,101 87	44,018 66	1,110,931 51	193,406 23	1,150,050 05
Total amount of resources of banks.	171,658 23	51,754 63	1,269,116 50	223,347 14	1,322,103 63
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	5 per cent., 2,500 00 Oct. 1, 1855	None.	4 per cent., 24,000 00 Oct. 1, 1855	4 per cent., 4,000 00 July 15, 1855.	4 per cent., 20,000 00 Oct. 1, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	1,354 32	None.	42,668 05	8,538 17	44,550 32
Amount of debts due and not paid, and considered as doubtful.....	Uncertain.	None.	.....	None.	710 58
Bills in circulation under five dollars.....	16,797 00	15,000 00	140,000 00	16,000 00	154,800 00
Amount due from president and directors as principals.....	6,672 83	100 00	21,300 00	907 59	21,029 97
Amount due from president and directors as sureties.....	13,355 57	3,730 00	18,835 71	12,719 42	64,405 65
Amount due from stockholders as principals, exclusive of directors.	15,722 81	10,888 53	1,500 00	27,678 20	79,778 29

* Safe and appurtenances to banking room paid for, besides this amount of profits on hand.

† About.

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A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	City Bank, Bangor.	City Bank, Bath.	Cobossee Con- tee Bank.	Commercial Bank.	Eastern Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$100,000 00	\$125,000 00	\$100,000 00	\$100,000 00	\$200,000 00
Bills in circulation.....	73,983 00	83,498 00	49,515 00	47,973 00	77,369 00
Net profits on hand.....	8,336 91	4,210 61	6,536 07	2,864 60	11,158 86
Balances due to other banks.....	1,299 76	258 27	2,637 00	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	*26,492 23	19,178 73	19,667 49	14,758 23	23,073 97
Cash deposited bearing interest.....	2,859 63	.....	None.	.....	.....
Total amount due from the banks.....	211,611 97	233,176 12	175,994 83	168,452 88	314,444 83
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	9,067 38	7,598 24	2,491 86	3,299 75	4,406 63
Rent estate.....	.....	.....	None.	Nothing.	.....
Bills of other banks incorporated in this State.....	10,733 00	6,596 00	32 00	3,187 00	1,045 00
Bills of other banks without this State.....	(2,300 00	100 00	1933 00	2,376 00	1,738 00
Balances due from other banks.....	8,724 66	45,594 72	92,269 44	19,704 33	3,134 94
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.....	180,786 73	173,297 16	151,028 53	140,893 70	304,119 26
Total amount of resources of banks.....	211,611 97	233,176 12	175,994 83	168,452 88	314,444 83
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	3 per cent., 3,000 00 Oct. 13, 1855	4 per cent., 3,000 00 Sept. 24, 1855	5 per cent., 5,603 63 July 2, 1855	4 per cent., 4,000 00 Oct. 1, 1855	5 per cent., 5,605 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last dividend.....	8,828 46	1,669 09	1,431 46	731 44	5,752 89
Amount of debts due and not paid, and considered as doubtful.....	.....	.....	.....	.....	.....
Bills in circulation under five dollars.....	.....	.....	Nothing.	1600 00	.....
Amount due from president and directors as principals.....	12,000 00	19,103 00	14,000 00	15,000 00	.....
Amount due from president and directors as sureties.....	3,350 00	652 78	3,500 00	7,325 00	10,302 00
Amount due from stockholders as principals, exclusive of directors.....	3,513 63	.....	5,200 00	4,587 53	29,176 20
Amount due from stockholders as principals, exclusive of directors.....	22,104 32	16,683 27	8,417 53	8,393 85	3,600 00

* Including \$300 unpaid dividends.

{ About.

{ And checks.

{ For six months

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A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Ellsworth Bank.	Exchange Bank.	Farmers' Bank.	Freeman's Bank.	Frontier Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$125,000 00	\$50,000 00	\$100,000 00	\$75,000 00	\$75,000 00
Bills in circulation.....	35,614 00	45,333 00	31,601 00	60,131 00	40,107 00
Net profits on hand.....	.....	1,335 17	6,706 18	9,187 92	14,623 88
Balances due to other banks.....	*35,391 23	.....	None.	.....	12,159 77
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	.....	.....	.....	.....	.....
Cash deposited bearing interest.....	856 06	14,490 27	15,272 33	41,103 45	35,515 50
.....	3,810 00	1,352 50	4,050 00	.....	3,800 00
Total amount due from the banks.....	190,671 61	105,890 94	157,659 51	185,424 37	181,236 15
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	8,065 00	8,386 20	2,450 12	11,641 83	18,072 92
Rent estate.....	.....	.....	4,400 00	510 59	.....
Bills of other banks incorporated in this State.....	408 00	1,036 00	1,550 00	3,900 00	409 00
Bills of other banks without this State.....	390 00	245 00	997 00	119,707 00	13,000 00
Balances due from other banks.....	17,449 32	21,241 92	6,199 60	21,998 18	8,016 91
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.....	6164,359 29	74,951 82	142,062 78	198,466 77	140,677 32
Total amount of resources of banks.....	190,671 61	105,890 94	157,659 51	185,424 37	181,236 15
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	15 per cent., 3,750 00 July 1, 1854	3 per cent., 1,500 00 Oct. 11, 1855	5 per cent., 5,000 00 Oct. 1, 1855	5 per cent., 3,750 00 July 2, 1855	4 per cent., 3,000 00 October, 1855
Amount of reserved profits at the time of declaring the last dividend.....	3,036 04	231 72	4,554 34	6,203 57	12,733 16
Amount of debts due and not paid, and considered as doubtful.....	.....	.....	1,300 00	800 00	.....
Bills in circulation under five dollars.....	76,000 00	56,000 00	Unknown.	Not known.	19,250 00
Amount due from president and directors as principals.....	171 37	.....	1,826 67	1,200 00	6,610 00
Amount due from president and directors as sureties.....	.....	3,099 55	9,605 43	2,300 00	24,153 53
Amount due from stockholders as principals, exclusive of directors.....	**87,900 96	1,476 46	20,253 77	.....	7,034 45

* This amount is returned as "Bills Payable, not due," but does not state to whom it is payable.

† Including \$109 unpaid dividends.

‡ And checks.

§ Including \$4,900 Ellsworth Bank stock.

|| Six months on \$75,000.

¶ About.

** This item may not be exactly, although very nearly correct.

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A 1.—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	\$70,000 00
Bills in circulation.....	41,356 00	40,870 00	37,616 00	51,458 00	47,919 00
Net profits on hand.....	3,402 00	1,510 33	10,491 25	3,553 21	4,716 10
Balances due to other banks.....			1,155 15		
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....					
Cash deposited bearing interest.....	13,123 28	18,054 03	31,444 07	25,554 30	14,737 52
				50 00	523 00
Total amount due from the banks.....	132,921 28	110,434 33	180,709 47	160,093 71	117,306 02
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	7,927 69	14,279 55	3,194 69	6,298 06	6,124 57
Real estate.....	300 00	4,750 00	2,000 00		2,000 00
Bills of other banks incorporated in this State.....	1,419 00	619 00	5,055 00	69 00	1,117 00
Bills of other banks without this State.....	981 00	61 00	1,114 00	70 00	890 00
Balances due from other banks.....	18,448 59	13,892 74	15,331 62	15,976 37	42,631 09
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.....	104,515 00	76,849 06	103,984 16	137,653 28	64,543 97
Total amount of resources of banks.....	132,921 28	110,434 33	180,709 47	160,093 71	117,306 02
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 3,000 00 Dec. 29, 1855.	4 per cent., 2,000 00 Oct. 1, 1855.	4 per cent., 4,000 00 August 25.	31 percent., 3,150 00 Oct. 1, 1855.	3 percent., 1,500 00 July 1.
Amount of reserved profits at the time of declaring the last dividend.....	3,402 00	540 00	7,816 45	471 57	2,674 30
Amount of debts due and not paid, and considered as doubtful.....		None.	None.	50 00	
Bills in circulation under five dollars.....		* 5,000 00	* 15,000 00	Unknown.	7,658 00
Amount due from president and directors as principals.....	3,600 00	None.	2,203 00	4,078 15	5,293 81
Amount due from president and directors as sureties.....	5,500 00	9,375 00	1,850 00	5,510 00	2,241 38
Amount due from stockholders as principals, exclusive of directors.....	3,000 00	7,300 00	None.	12,110 75	4,469 68

* About.

THROUGHOUT THE UNION.

A 1.—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	\$200,000 00	\$200,000 00	\$100,000 00	\$50,000 00
Bills in circulation.....	44,234 00	150,801 00	80,612 00	61,334 00	25,666 00
Net profits on hand.....	3,621 28	7,501 73	10,632 46	3,119 35	2,599 33
Balances due to other banks.....	2,535 33		2,404 42	2,081 67	Nothing.
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....					
Cash deposited bearing interest.....	29,622 70	* 12,378 80	73,365 04	22,362 62	10,779 28
	12,715 47			1,078 00	2,393 03
Total amount due from the banks.....	193,329 78	370,741 33	366,993 92	189,975 84	91,552 63
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	8,705 54	10,837 23	6,615 74	8,451 46	4,049 84
Real estate.....	5,000 00	1,725 00	None.	4,478 86	800 04
Bills of other banks incorporated in this State.....	2,485 00	12,522 60	2,377 00	7,332 00	482 00
Bills of other banks without this State.....	300 00				
Balances due from other banks.....	12,393 14	10,947 37	90,596 47	3,204 00	454 00
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.....				8,701 36	7,434 78
	164,443 10	314,600 93	260,704 71	157,808 16	78,353 01
Total amount of resources of banks.....	193,329 78	370,741 33	366,993 92	189,975 84	91,552 63
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	5 percent., 5,000 00 Sep. 22, 1855.	4 percent., 6,000 00 Oct. 1, 1855.	4 percent., 8,000 00 Oct. 1, 1855.	4 percent., 4,000 00 Oct. 12, 1855.	5 percent., 2,500 00 Oct. 13, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	2,544 40	4,045 10	6,312 68	293 91	1,258 59
Amount of debts due and not paid, and considered as doubtful.....		Nothing.	None.	12,500 00	300 00
Bills in circulation under five dollars.....					
Amount due from president and directors as principals.....	19,200 00	130,000 00	16,200 00	17,000 00	16,000 00
Amount due from president and directors as sureties.....	9,100 00	6,668 08	1,270 00	5,458 33	6,270 31
Amount due from stockholders as principals, exclusive of directors.....		25,893 26	9,735 69	Nothing.	13,923 73
				29,258 79	785 00
				14,762 00	15,719 05
					6,470 83

* Including \$80 unpaid dividends.

† Including bills of other banks without the State.

About.

CONDITION OF THE BANKS

A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Manufacturers' Bank.	Manufacturers and Traders' Bank.	Mariners' Bank.	Marine Bank.	Maritime Bank.
DUE FROM THE BANKS.					
Capital stock.....	\$100,000 00	\$150,000 00	\$50,000 00	\$50,000 00	\$75,000 00
Bills in circulation.....	62,026 00	105,601 00	36,570 00	39,125 00	31,222 00
Net profits on hand.....	7,016 85	12,064 40	2,453 35	723 48	1,390 16
Balances due to other banks.....	76 09	264 97			Nothing.
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	23,629 43	61,996 15	14,036 62	13,237 82	7,248 50
Cash deposited bearing interest.....	4,916 75				Nothing.
Total amount due from the banks.....	197,695 12	310,916 46	103,064 97	103,106 28	115,270 68
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....					
Real estate.....	10,556 47	10,863 52	9,135 35	6,685 37	2,809 96
Bills of other banks incorporated in this State.....	3,925 00		3,403 61		None.
Bills of other banks without this State.....	2,436 00	11,547 00	800 00	237 00	131 00
Balances due from other banks.....	949 00	1,173 00	635 00	10 00	954 00
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.....	25,923 82	26,131 96	5,826 11	15,519 71	5,253 91
Total amount of resources of banks.....	153,843 82	300,197 68	83,043 89	72,216 00	106,001 81
Total amount of resources of banks.....	197,695 12	310,916 46	103,064 97	103,106 28	115,270 68
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent., 4,000 00 Oct. 1, 1855.	5 per cent., 7,500 00 Oct. 1, 1855.	4 per cent., 2,000 00 Oct. 9, 1855.	3½ per cent., 1,750 00 Dec. 1, 1855.	6 per cent., 4,500 00 April 7, 1855.
Amount of reserved profits at the time of declaring the last dividend.....					
Amount of debts due and not paid, and considered as doubtful.....	4,543 41	6,678 34	955 03	407 03	4,728 19
Bills in circulation under five dollars.....	None.	None.	Uncertain.	None.	None.
Amount due from president and directors as principals.....	\$7,000 00	\$6,000 00	\$3,500 00	\$8,000 00	\$5,000 00
Amount due from president and directors as trustee.....	6,015 00	5,600 00	8,275 00	9,937 99	12,134 73
Amount due from stockholders as principals, exclusive of directors.....	3,592 20	6,579 53	3,966 67	11,508 79	8,678 08
	2,373 26	1,700 00	9,500 00	10,429 79	16,611 45

* Unclaimed dividends \$1,156.

† About.

THROUGHOUT THE UNION.

A 1.—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	\$50,000 00	\$225,000 00	\$56,800 00
Bills in circulation.....	73,668 00	62,004 00	33,780 00	149,782 00	160,043 00
Net profits on hand.....	4,023 10	6,906 51	5,470 49	23,919 58	1,171 25
Balances due to other banks.....		1,207 27			3,179 63
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....					1,318 11
Cash deposited bearing interest.....		22,731 49	24,674 79	20,993 54	8,649 50
Total amount due from the banks.....	200,428 59	200,052 57	119,875 47	479,021 24	133,981 86
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses.....	10,196 56	7,866 41	5,932 72	40,525 08	12,046 99
Real estate.....			5,000 00		
Bills of other banks incorporated in this State.....	411 00	14,450 00	4,794 00	24,024 00	9,741 00
Bills of other banks without this State.....					
Balances due from other banks.....	420 00	4,809 00	1,520 00	716 09	861 00
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.....	9,173 07	20,575 03	11,126 87	1,903 21	
Total amount of resources of banks.....	180,927 96	162,323 13	91,501 68	413,452 95	111,331 67
Total amount of resources of banks.....	200,428 59	200,052 57	119,875 47	479,021 24	133,981 86
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	5 per cent., 5,000 00 April 1, 1855.	5 per cent., 5,000 00 Oct. 8, 1855.	5 per cent., 2,500 00 Oct. 2, 1854.	4 percent, 9,000 00 Oct. 1, 1855.	(1)
Amount of reserved profits at the time of declaring the last dividend.....					
Amount of debts due and not paid, and considered as doubtful.....	980 00	6,327 78	4,378 28	20,612 36	
Bills in circulation under five dollars.....	None.				
Amount due from president and directors as principals.....	\$18,000 00	\$10,000 00	Unknown.	18,291 00	\$7,000 00
Amount due from president and directors as trustee.....	10,154 00	1,000 00	8,000 00	7,200 00	7,300 00
Amount due from stockholders as principals, exclusive of directors.....	12,965 00	2,170 86		11,741 49	9,196 14
	8,600 00	7,653 67	4,367 90	20,379 07	16,365 41

* \$8,000 in Suffolk Bank, Boston.

† Been in operation only three months.

† About.

CONDITION OF THE BANKS

A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Mousam River Bank.	Medomak Bank.	North Bank.	Northern Bank.	New Castle Bank.
DEBT FROM THE BANKS.					
Capital stock	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00	\$50,000 00
Bills in circulation	30,034 00	40,980 00	34,710 00	49,431 00	32,290 00
Net profits on hand	1,167 56	4,615 28	1,216 89	3,155 20	3,335 53
Balances due to other banks .....	.....	.....	.....	2,190 56	.....
Cash deposited, including all sums whatever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	8,666 89	20,376 66	13,712 65	*10,632 84	3,305 40
Cash deposited bearing interest	1,300 00	.....	.....	.....	.....
Total amount due from the banks	80,068 45	115,971 94	99,639 54	107,109 60	86,407 34
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking-houses	9,925 52	9,470 93	5,064 66	2,092 07	4,659 24
Real estate	11,500 00	.....	6,015 12	709 00	1,601 19
Bills of other banks incorporated in this State	420 00	4,062 00	329 00	1,029 00	456 62
Bills of other banks without this State	15,810 00	1,238 00	500 00	635 00	119 00
Balances due from other banks	11,337 29	16,339 70	13,416 43	15,137 78	9,243 16
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	65,173 64	62,655 31	74,924 34	146,931 77	70,105 03
Total amount of resources of banks	90,068 45	115,971 94	99,639 54	107,109 60	86,407 34
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	7 per cent., 3,000 00 Sept. 15, 1855	3 per cent., 1,500 00 Sept. 3, 1855	3 per cent., 1,500 00 Oct. 12, 1855	5 per cent., 5,000 00 Sept. 3, 1855	2½ per cent., 1,416 50 Nov. 1, 1855
Amount of reserved profits at the time of declaring the last divi- dend .....	.....	.....	.....	.....	.....
Amount of debts due and not paid, and considered as doubtful	324 62	3,508 59	52 24	192 30	504 82
Bills in circulation under five dol- lars .....	.....	.....	None.	None.	.....
Amount due from president and directors as principals	7,204 00	\$6,500 00	5,080 00	\$4,000 00	6,000 00
Amount due from president and directors as sureties	2,600 00	9,435 56	7,059 00	5,553 00	15,584 58
Amount due from stockholders as principals, exclusive of directors	2,503 81	400 00	2,669 00	20,497 79	19,251 39
Amount due from stockholders as principals, exclusive of directors	22,749 74	1,295 34	19,692 50	.....	8,611 40

* Including \$182 50 unclaimed dividends.
† Including checks.

‡ Safe and fixtures.
§ About.

THROUGHOUT THE UNION.

A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Oakland Bank.	Orono Bank.	Ocean Bank	People's Bank.	Richmond Bank.
DEBT FROM THE BANKS.					
Capital stock	\$50,000 00	\$50,000 00	\$100,000 00	\$42,150 00	\$75,000 00
Bills in circulation	38,973 00	24,802 00	73,509 00	49,550 00	42,220 00
Net profits on hand	172 70	1,145 39	3,335 58	1,357 18	1,530 34
Balances due to other banks .....	.....	16 00	.....	.....	.....
Cash deposited, including all sums whatever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	14,697 00	8,651 84	18,315 63	3,917 49	23,501 18
Cash deposited bearing interest .....	.....	.....	.....	.....	.....
Total amount due from the banks	103,849 70	84,615 23	194,100 21	97,034 58	141,451 52
RESOURCES OF THE BANKS.					
Gold, silver, and other coined met- als in their banking-houses	8,412 56	3,165 54	6,408 56	10,337 34	6,935 56
Real estate .....	.....	.....	.....	*1,600 00	.....
Bills of other banks incorporated in this State	918 00	614 00	911 00	4,309 00	1,544 00
Bills of other banks without this State	51 00	.....	890 00	327 00	600 00
Balances due from other banks	14,670 62	14,478 15	6,189 98	26,060 43	18,578 73
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	60,490 32	66,357 54	179,760 67	54,500 61	112,803 93
Total amount of resources of banks	103,849 70	84,615 23	194,100 21	97,034 58	141,451 52
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	3 per cent., 750 00 Jan. 1, 1856	5 per cent., 2,500 00 Oct. 9, 1855	3 per cent., 3,000 00 Sept. 24, 1855	4½ per cent., 3,375 00 Oct. 1, 1855	.....
Amount of reserved profits at the time of declaring the last divi- dend .....	.....	.....	.....	.....	170 05
Amount of debts due and not paid, and considered as doubtful .....	.....	.....	653 02	581 87	.....
Bills in circulation under five dol- lars	18,500 00	16,000 00	118,000 00	18,000 00	17,000 00
Amount due from president and directors as principals	370 41	6,000 41	3,250 00	6,000 00	9,652 61
Amount due from president and directors as sureties	10,266 15	12,032 29	15,300 00	4,555 00	10,684 30
Amount due from stockholders as principals, exclusive of directors	11,164 76	7,889 00	71,500 00	8,468 35	11,297 00

* Personal estate, safes, plates, &c.

† About.

CONDITION OF THE BANKS

A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Rockland Bank.	Sagadahock Bank.	Sandy River Bank.	Scarsport 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.....	84,509 00	49,988 00	60,861 00	41,861 00	51,017 00
Net profits on hand.....	3,385 95	11,027 15	1,073 51	1,017 81	7,343 40
Balances due to other banks.....	701 97	5,745 40	37	372 39	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	83,202 98	50,561 76	6,431 60	6,348 55	4,721 18
Cash deposited bearing interest.....	.....	.....	6,900 21	11,260 00	.....
Total amount due from the banks.....	261,792 90	217,322 31	125,272 69	110,919 75	141,104 93
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	.....	.....	.....	.....	.....
Real estate.....	20,613 82	9,986 03	15,720 73	6,547 69	5,467 49
Bills of other banks incorporated in this State.....	4,500 00	1,200 00	None.....	.....	1,015 00
Bills of other banks without this State.....	2,917 00	1,500 00	2,009 00	739 00	*1,029 00
Balances due from other banks.....	1,755 00	293 00	1,187 00	200 00	.....
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.....	19,087 02	47,659 69	41,513 49	6,114 39	8,998 47
Total amount of resources of banks.....	213,610 06	163,661 33	64,642 47	93,295 67	724,535 02
Total amount of resources of banks.....	261,792 90	217,322 31	125,272 69	110,919 75	141,104 93
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	4 per cent. 6,000 00 Oct. 12, 1855	4 per cent. 4,000 00 Oct. 1, 1855	4 per cent. 2,000 00 Oct. 1, 1855	5 per cent. 2,000 00 Oct. 2, 1855	5 per cent. 3,500 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last dividend.....	.....	.....	.....	.....	.....
Amount of debts due and not paid, and considered as doubtful.....	685 25	8,419 21	916 94	541 34	2,356 77
Bills in circulation under five dollars.....	None.....	.....	None.....	200 00	2,000 00
Amount due from president and directors as principals.....	12,981 00	12,000 00	12,100 00	5,600 00	12,000 00
Amount due from president and directors as sureties.....	17,946 50	6,320 00	2,450 00	21,531 00	2,108 00
Amount due from stockholders as principals, exclusive of directors.....	19,457 75	5,617 02	1,000 00	7,611 00	41,936 00
Amount due from stockholders as principals, exclusive of directors.....	12,785 37	2,175 00	10,550 00	16,819 00	3,186 00

* Including bills of other banks without this State.

† About.

THROUGHOUT THE UNION.

A 1.—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.....	47,491 00	75,165 00	47,593 00	73,223 00	43,651 00
Net profits on hand.....	6,458 15	6,191 29	1,064 04	3,775 62	3,420 06
Balances due to other banks.....	.....	39 62	.....	9,368 97	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	5,233 33	*37,511 44	43,871 21	14,107 68	28,957 46
Cash deposited bearing interest.....	.....	2,000 00	.....	.....	1,610 00
Total amount due from the banks.....	159,582 47	220,937 35	143,128 66	225,475 27	177,638 52
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses.....	4,495 71	11,031 65	15,600 53	11,847 07	5,001 83
Real estate.....	1,336 62	.....	3,075 00	1,600 00	.....
Bills of other banks incorporated in this State.....	419 00	117,911 00	859 00	1,638 00	1,997 00
Bills of other banks without this State.....	5,505 71	897 00	1,026 00	267 00	934 00
Balances due from other banks.....	7,136 43	38,135 99	38,056 09	340 03	31,459 43
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.....	140,089 01	154,961 71	84,311 74	209,769 13	138,917 21
Total amount of resources of banks.....	159,582 47	220,937 35	143,128 66	225,475 27	177,638 52
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.					
Rate and amount of last dividend, and when declared.....	3½ percent. 3,500 00 Oct. 1, 1855	5 percent. 5,000 00 Jan. 1, 1856	4 percent. 2,000 00 Oct. 1, 1855	5 percent. 5,000 00 Oct. 8, 1855	3 percent. 3,000 00 Nov. 4, 1855.
Amount of reserved profits at the time of declaring the last dividend.....	4,364 90	6,040 55	268 57	1,385 26	1,834 90
Amount of debts due and not paid, and considered as doubtful.....	.....	None.....	None.....	.....	Uncertain.
Bills in circulation under five dollars.....	.....	.....	.....	.....	.....
Amount due from president and directors as principals.....	§15,000 00	§15,000 00	§5,000 00	§10,000 00	§13,000 00
Amount due from president and directors as sureties.....	100 00	Nothing.	650 00	650 00	6,457 00
Amount due from stockholders as principals, exclusive of directors.....	5,389 12	4,924 20	18,648 38	2,500 00	22,235 71
Amount due from stockholders as principals, exclusive of directors.....	1,300 00	2,040 00	None.	1,500 00	9,230 00

* Including \$1,335 unpaid dividends.

† And checks and R. I. coupons.

‡ And checks.

§ About.

CONDITION OF THE BANKS

A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

	Union.	Venzie.	Waldoborough.	Waterville.	York.
<i>DOE FROM THE BANKS.</i>					
Capital stock.....	\$100,000 00	\$200,000 00	\$50,000 00	\$100,000 00	\$100,000 00
Bills in circulation.....	56,500 00	98,223 00	31,241 00	81,113 00	52,229 00
Net profits on hand.....	4,461 66	25,025 31	4,798 22	9,683 11	11,522 31
Balances due to other banks.....		1,092 46	None.		329 07
Cash deposited, including all sums whatever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	16,293 33	31,671 51	26,432 68	21,017 01	25,056 02
Cash deposited bearing interest.....		4,782 22	None.		
Total amount due from the banks.....	179,255 21	360,860 59	118,471 90	221,829 15	220,520 07
<i>RESOURCES OF THE BANKS.</i>					
Gold, silver, and other coined money in their banking-houses.....					
Real estate.....	14,741 60	11,614 90	12,263 22	17,586 05	10,729 61
Bills of other banks incorporated in this State.....		10,000 00	None.		34,535 00
Bills of other banks without this State.....	804 00	4,762 00	1,678 00	3,040 00	612 00
Balances due from other banks.....	600 00	3,204 00	22,400 91	509 00	124 50
Amount of all debt due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks.....	17,874 03	4,657 50	22,379 83	6,153 72	17,104 45
Total amount of resources of banks.....	145,935 58	328,372 49	79,749 94	193,917 39	168,334 98
Total amount due from banks.....	179,255 21	360,860 59	118,471 90	221,829 15	220,520 07
<i>DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.</i>					
Rate and amount of last dividend, and when declared.....	2 per cent., \$2,000 00 Dec. 19, 1855	5 per cent., \$10,000 00 Oct. 10, 1855	3 per cent., \$1,500 00 July 8, 1855	5 per cent., \$5,000 00 July 8, 1855	4 per cent., \$4,000 00 Oct. 1, 1855
Amount of reserved profits at the time of declaring the last divi- dend.....					
Amount of debts due and not paid, and considered as doubtful.....	4,283 41	20,940 96	2,764 00	3,765 25	8,630 15
Bills in circulation under five dol- lars.....		3,573 29	None.	Uncertain.	
Amount due from president and directors as principals.....	7,600 00	\$20,000 00	Unknown.	\$12,000 00	13,629 00
Amount due from president and directors as sureties.....	13,126 48	Nothing.	None.	3,250 00	8,614 66
Amount due from stockholders as principals, exclusive of directors.	17,965 63	5,622 01	1,204 00	16,449 42	2,724 37
Amount due from stockholders as principals, exclusive of directors.	7,574 71	Nothing.	7,568 00	12,150 00	8,750 00

* A dividend of two per cent. was also declared in October, 1855.
† Including \$35 unpaid dividends.
‡ About.

THROUGHOUT THE UNION.

A 1.—Abstract exhibiting the condition of banks in Maine—Continued.

RECAPITULATION.

AMOUNT DUE FROM THE BANKS.

Capital stock paid in.....	\$7,699,793 82
Bills in circulation.....	5,077,248 00
Net profits on hand.....	563,604 30
Balances due to other banks.....	118,975 20
Cash deposited, &c., not bearing interest.....	2,011,028 42
Cash deposited bearing interest.....	104,173 42
Total amount due from banks.....	15,794,823 76

RESOURCES OF THE BANKS.

Gold, silver, &c., in banks.....	\$953,055 48
Real estate.....	113,729 32
Bills of banks in this State.....	344,367 89
Bills of banks elsewhere.....	120,184 04
Balances due from other banks.....	1,706,430 41
Due to banks excepting balances.....	13,066,956 59

Total amount of resources of the banks.....

15,794,823 76

DIVIDENDS, ETC.

Amount of semi-annual dividend.....	\$316,301 50
Amount of reserved profits.....	391,553 87
Debits due and considered as doubtful.....	19,557 34
Amount of bills in circulation under five dollars.....	168,597 00
Amount due from president and directors as principals.....	434,129 42
Amount due from president and directors as sureties.....	740,992 26
Amount due from stockholders as principals.....	900,367 73

CONDITION OF THE BANKS

A. 1.—Continued.

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

Banks.	Location of the bank.	Date of incorporation.	When re-chartered or constituted.
Androscoggin	Topeham	Feb. 1, 1839	Aug. 10, 1846
Augusta	Augusta	Aug. 28, 1839	do
American	Hallowell	Jan. 21, 1844	do
Auburn	Auburn	Feb. 28, 1825	do
Alfred	Alfred	Mar. 3, 1853	do
Bank of Cumberland	Portland	Mar. 19, 1855	Aug. 10, 1846
Bank of the State of Maine	Bangor	May 30, 1851	do
Bank of Hallowell	Hallowell	Mar. 22, 1852	do
Bank of Somerset	Skowhegan	April 6, 1854	do
Bank of Winthrop	Winthrop	Mar. 15, 1853	do
Bank of Commerce	Belfast	Mar. 8, 1853	do
Bath	Bath	Mar. 10, 1853	do
Biddeford	Biddeford	July 26, 1847	do
Belfast	Belfast	April 1, 1851	Aug. 10, 1846
Brunswick	Brunswick	April 1, 1856	do
Bucksport	Bucksport	April 10, 1854	do
Canton	Canton	Mar. 10, 1855	do
Canal	China	Feb. 19, 1825	Aug. 10, 1846
Catalis	Portland	April 1, 1851	do
Carco	Calais	Feb. 1, 1824	do
City	Portland	Mar. 11, 1852	do
City	Bangor	Mar. 4, 1852	do
Cobbsocce Comte	Gardiner	Mar. 23, 1852	do
Commercial	Bath	Feb. 16, 1852	Aug. 10, 1846
Eastern	Bangor	Mar. 21, 1853	do
Ellsworth	Ellsworth	June 3, 1851	do
Exchange	Bangor	July 12, 1850	do
Farmers'	do	Mar. 23, 1853	do
Freeman's	do	Mar. 2, 1853	do
Frontier	Frontier	April 1, 1856	do
Granite	Augusta	do	Aug. 10, 1846
Georges	Frontier	April 1, 1856	do
Gardiner	Thomaston	Feb. 13, 1852	Aug. 10, 1846
Grocers'	Gardiner	Jan. 21, 1851	do
Hancock	Bangor	April 1, 1853	do
Kenduskeag	Bangor	Mar. 21, 1853	do
Lewiston Falls	Bangor	July 13, 1847	do
Lincoln	Lewiston	May 31, 1854	do
Lime Rock	Bath	June 16, 1813	June 24, 1847
Lumberman's	Rockland	April 1, 1850	Aug. 10, 1846
Manufacturers	Oldtown	April 1, 1852	do
Manufacturers and Traders'	Saco	Feb. 27, 1825	Aug. 10, 1846
Martine	Portland	Feb. 27, 1832	do
Martine	Wiscasset	April 17, 1852	do
Market	Damariscotta	Mar. 15, 1853	do
Merchants'	Bangor	Mar. 14, 1854	do
Merchants'	do	July 18, 1850	do
Mechanics'	Portland	Feb. 21, 1833	Aug. 10, 1846
Mousam River	Feb. 19, 1825	do	do
Medomak	April 18, 1854	do	do
North	Mar. 22, 1854	do	do
Northern	April 1, 1826	Aug. 10, 1846	do
New Castle	Mar. 29, 1851	do	do
Oakland	Mar. 2, 1823	Aug. 10, 1846	do
Grove	April 1, 1834	do	do
Ocean	Mar. 3, 1835	do	do
People's	Feb. 14, 1852	do	do
Richmond	Mar. 9, 1854	do	do
Rockland	Mar. 14, 1855	do	do
Sagadahock	Mar. 30, 1853	do	do
Sandy River	May 31, 1851	do	do
Searsport	April 1, 1828	Aug. 10, 1846	do
Skowhegan	Mar. 10, 1853	do	do
South Berwick	Mar. 15, 1853	do	do
South Berwick	Mar. 4, 1853	Aug. 10, 1846	do
Star	Jan. 31, 1823	June 24, 1847	do
Thomaston	Mar. 24, 1854	do	do
Ticonic	Feb. 22, 1825	Aug. 10, 1846	do
Traders'	April 1, 1831	do	do
Union	Mar. 16, 1853	do	do
Veazie	July 27, 1850	do	do
Waldoborough	July 14, 1848	do	do
Waterville	Mar. 7, 1853	do	do
York	July 21, 1850	do	do
	April 1, 1851	Aug. 10, 1846	do

THROUGHOUT THE UNION.

A. 1.—Continued.

APPENDIX.

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

Banks.	Date of increase.	Amount of increase.
Biddeford Bank	Sept. 8, 1849	\$25,000 00
Sagadahock Bank	Oct. 1, 1849	50,000 00
Commercial Bank	April 1, 1851	25,000 00
Do	Oct. 4, 1842	25,000 00
Lincoln Bank	March 21, 1851	75,000 00
Manufacturers and Traders' Bank	April 15, 1851	25,000 00
Do	Sept. 30, 1851	50,000 00
Belfast Bank	Oct. 22, 1851	25,000 00
Do	May 4, 1852	25,000 00
Ticonic Bank	Sept. 23, 1852	25,000 00
Do	Oct. 21, 1853	25,000 00
Ellsworth Bank	July 1, 1853	25,000 00
Do	July 7, 1854	50,000 00
Merchants' Bank, Bangor	May 26, 1853	25,000 00
Do	April 10, 1854	25,000 00
Lewiston Falls Bank	June 4, 1853	25,000 00
Do	Sept. 23, 1854	25,000 00
Waterville Bank	June 4, 1853	25,000 00
Do	July 3, 1854	25,000 00
Freeman's Bank	April 10, 1853	25,000 00
Calis Bank	Do	do
Canal Bank	Do	do
Caseo Bank	Do	do
Do	Do	do
City Bank, Bangor	Do	do
Merchants' Bank, Portland	Do	do
Merchants' Bank, Portland*	Union Bank	do
Do	July 12, 1853	25,000 00
Cobbsocce Comte Bank	Oct. 13, 1853	25,000 00
Bank of Cumberland	Oct. 2, 1854	50,000 00
Richmond Bank	April 5, 1854	140,000 00
Farmers' Bank	May 8, 1854	25,000 00
Eastern Bank	May 1, 1854	50,000 00
Do	June 1, 1854	50,000 00
Traders' Bank	Sept. 29, 1855	50,000 00
Rockland Bank	May 20, 1854	50,000 00
York Bank	July 19, 1854	50,000 00
Martine Bank*	Aug. 1, 1854	25,000 00
Northern Bank	June 26, 1854	25,000 00
Exchange Bank*	May 7, 1855	25,000 00
Lumberman's Bank*	Oct. 1, 1855	25,000 00
Bank of Winthrop	April 3, 1855	50,000 00
Bucksport Bank	Sept. 22, 1855	25,000 00
Ocean Bank		
State Bank		

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

List of banks which have reduced their capital stock.

Bank.	Date of the act.	Amount of reduction.
Augusta Bank	Sept. 15, 1840	\$22,000 00

REMARKS.

Acts were passed at the last session of the legislature to incorporate the Alfred, Auburn, Bath, Canton, City, Rockland, Biddeford, Fairfield, Oakland, People's, and West Buxton Banks; and to increase the capital stock of the Bank of Winthrop, Belfast, Bucksport, Caseo, Eastern, Merchants' (Portland), Ocean, State, Ticonic, and Union Banks; and the surrender of the charters of the China and Atlantic Banks accepted.