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that the percentage of specie required to be kept on hand is too low. The experience of other States, whose banking regulations and systems are substantially similar to ours, suggested this to them, and their practice, as a natural consequence, has been that the percentage has been raised. The laws of Massachusetts provide that every bank within that State "shall keep in the bank an amount of specie equal to fifteen per cent. of its liability for circulation and deposits." Under this system their banks experience no oppression, and are able to make dividends satisfactory to their stockholders, and at such a percentage that we find no lack of capital seeking investment in their stocks.

The laws of this State require that "every bank shall keep in its own vaults at least five per cent. of its capital stock in specie." While an advance from five to ten, or even fifteen per cent. in coin, would be so slight an increase in the "dormant capital" required by law to be kept on hand by our banks as to be no hardship and to scarcely affect their dividends at all, it would greatly enhance their security, and thereby strengthen public confidence in them. We have instanced the law of Massachusetts, not for the purpose of suggesting that, because the percentage of specie required to be kept on hand by the banks in that State is larger than that required in this, our law should be so modified as to conform to theirs, but as tending to show, first, that precedents are not wanting in support of the position we have assumed; and, secondly, that there would be nothing oppressive in the increased exaction suggested.

The percentage in this State, at present, is very low—but little more than one-third the average ratio of specie to the circulation throughout the United States. A glance at the ratio of circulation to specie in the banks of the United States for several years past, will afford us the means of comparing the aggregate results with the standing of our own banks:

BANKS OF THE UNITED STATES.

In 1856 the ratio of specie to circulation was 27 per cent.
In 1857 the ratio of specie to circulation was 47 per cent.
In 1858 the ratio of specie to circulation was 54 per cent.
In 1859 the ratio of specie to circulation was 40 per cent.

BANKS OF MAINE.

In 1856 the ratio of specie to circulation was 13 per cent.
In 1857 the ratio of specie to circulation was 17 per cent.
In 1858 the ratio of specie to circulation was 16 per cent.
In 1859 the ratio of specie to circulation was 16 per cent.
In 1860 the ratio of specie to circulation was 14½ per cent.

Thus it will be seen that while the average ratio of specie throughout the United States, for the four years preceding 1860, was forty-two per cent., it was but fifteen and one-half per cent. in this State for the same period, and in 1860 but a fraction above fourteen per cent.

H.C. 11/1861

In this connexion, we quote the following from the Bankers' Magazine:

"The currency of the world is evidently becoming gradually metallic. The following statement will exhibit the amount of bank note circulation issued, and the amount of specie held by the Bank of England, the joint-stock banks, and the private banks of Great Britain, the banks of the United States, and the Bank of France at different periods:

GREAT BRITAIN.

	Circulation.	Specie.
1840.....	£34,976,524	£3,751,342
1850.....	34,948,765	19,843,765
1860.....	39,842,675	22,614,937

UNITED STATES.

	Circulation.	Specie.
1840.....	\$132,405,294	\$33,165,155
1850.....	118,984,142	45,379,345
1860.....	156,109,637	90,636,173

FRANCE.

	Circulation.	Specie.
1840.....	fcs. 229,005,005	fcs. 225,406,087
1850.....	481,552,000	458,320,000
1860.....	720,365,849	573,426,918

"In 1840 the banks of the United States had four dollars of circulation to one of specie; in 1850, three; but at the present time, less than two."

The commissioners, in concluding their report, have the satisfaction of expressing the opinion that the past has been, on the whole, a year of prosperity to our banks and savings institutions; and that their general management has been such as to entitle them to the continued confidence of the public. It is believed that they have ample ability to protect their bill-holders from loss, and this the commissioners regard as the paramount duty of every banking institution.

A small number of banks have exceeded in their loans and discounts the amount authorized by law; and two banks have shown an over-circulation. The attention of the officers of these banks has been specially called to these violations of the law, and it is hoped and believed they will be strictly avoided in the future. From the assurances given that the "over-issues" were through inattention or ignorance of the existing law, it has been thought proper to suspend proceedings against the delinquent banks, trusting to the effect of the admonition given in producing an exact adherence to the provisions of the law, a thorough acquaintance with which is respectfully commended to all bank officers.

ROBERT GOODENOW,
WILLIAM S. COCHRAN,
Bank Commissioners.

CONDITION OF THE BANKS.

Abstract from the returns of the cashiers of the several incorporated banks in Maine, as they stand on the Saturday preceding the first Monday of January, 1861; prepared in conformity to the provisions of chapter 41, section 60, of the Revised Statute.

A. 2.

DEBT FROM THE BANK.	Augusta.	American.	Auburn.	Alfred.	Allot.	Biddeford.	Cumberland.	Bank of the State of Maine.	Bank of Sumner.	B. W.
Capital stock,	\$58,000 00	\$75,000 00	\$75,000 00	\$50,000 00	\$57,500 00	\$150,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$
Bills in circulation	67,505 00	46,856 00	68,611 00	30,632 00	47,174 00	58,158 00	53,700 00	53,700 00	53,700 00	
Net profits on hand	7,337 77	3,800 60	3,503 43	1,594 98	1,438 44	3,483 39	2,638 55	2,638 55	2,638 55	
Balances due to other banks	1,204 47	456 12	3,503 43	799 50	2,158 96					
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	97,200 40	9,845 86	10,803 83	10,006 25	1,000 00	489 34	489 34	489 34	489 34	
Cash deposited bearing interest						489 34	489 34	489 34	489 34	
Total amount due from the bank,	181,643 64	151,115 78	159,068 96	94,093 73	63,423 39					
RESOURCES OF THE BANK.										
Gold, silver, and other coined metals in its banking house	9,749 75	5,805 14	10,712 80	6,216 91	846 60					
Bills of other banks incorporated in this State	5,617 09	3,768 74	.....	3,214 65	88 51					
Bills of other banks without this State	285 06	.....	9,900 00	.....	14 00					
Balances due from other banks	2,982 92	13,307 00	1,016 00	4,928 49	4,353 62	415 61	415 61	415 61	415 61	
Amounts 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	171,024 88	133,576 91	139,460 97	80,907 55	62,747 09	53,647 09				
Total amount of resources of bank,	181,643 64	151,115 78	159,068 96	94,093 73	63,423 39	63,423 39				
DIVIDENDS, RESERVED PROFITS, NET PROFITS, ETC.										
Rate and amount of last dividend, and when declared	3 per cent.?	3 per cent.?	4 per cent.?	3 per cent.?	3 per cent.?	3 per cent.?	3 per cent.?	3 per cent.?	3 per cent.?	
Amount of reserved profits at the time of declaring the last divi- dend	2,640 00	2,250 00	3,000 00	1,750 00	1,750 00	Oct. 1, 1860.	Oct. 1, 1860.	Oct. 1, 1860.	Oct. 1, 1860.	
Amount of dividends and net prof- its in circulation under five dol- lars	4,750 21	1,083 35	2,919 20	500 00	175 00	175 00	175 00	175 00	175 00	
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation	Not Known.	Unknown.	Amt. 6,000 00	10,316 00	20,416 74	5,773 00	10,605 18	5,139 70	9,701 57	9,936 65
Amount due from directors as principals	5,816 77	1,300 00	5,185 20	30,416 74	36,281 31	9,701 57	29,300 00	9,473 97	6,347 86	
Amount due from stockholders as members of a firm, or as agents or officers of a corporation	1,600 00	1,200 00	1,088 62	1,988 70	1,972 09	5,773 00	10,605 18	5,139 70	9,701 57	
Amount of matured debts unpaid	11,288 11	24,140 35	12,160 71	2,894 63	2,894 63					

* Gold, platinum, &c.

† And checks.

CONDITION OF THE BANKS.

A. 3. Abstract exhibiting the condition of the banks in Maine—Oct.

DEBT FROM THE BANK.	Augusta.	American.	Auburn.	Alfred.	Allot.	Biddeford.	Cumberland.	Bank of the State of Maine.	Bank of Sumner.	B. W.
DEBT FROM THE BANK.										
Bills in circulation	70,227 00	38,576 37	76,219 57	10,678 54						
Net on banknotes	38,576 37	76,219 57	10,678 54	1,300 39						
Balances due to other banks	66,657 15	2,300 39								
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	400,113 55	293,225 38	127,002 13	1						
Cash deposited bearing interest						400,113 55	293,225 38	127,002 13	1	
Total amount due from the bank	400,113 55	293,225 38	127,002 13	1						
RESOURCES OF THE BANK.										
Bills in circulation	11,836 14	8,564 85	11,950 47	2,300 00						
Other bills	10,600 00	.....	12,531 58	504 70						
Other debts	14,285 91	126,620 00	22 00							
Bills of other banks incorporated in this State	98 00	.....	348,761 93	257,525 83	96,498 03	1				
Bills of other banks without this State . . . . .	.....	.....	257,525 83	96,498 03	1					
Balances due from other banks	12,531 58	504 70	15,229 53	1						
Amount of all debts due, including bills of exchange, and all stocks and funded debts of every description, excepting the bal- ances due from other banks	348,761 93	257,525 83	127,002 13	1						
Amount of resources of bank	400,113 55	293,225 38	127,002 13	1						
DIVIDENDS, RESERVED PROFITS, NET PROFITS, ETC.										
Amount of last dividend	400,113 55	293,225 38	127,002 13	1						
Amount declared										
Amount of last dividend	400,113 55	293,225 38	127,002 13	1						
Not reserved profit at the time of declaring the last divi- dend	53,590 00	3,007 06	698 32							
Or debts due and not paid, considered as doubtful	1,750 00	1,750 00	1,750 00							
Circulation under five dol- lars	1,750 00	1,750 00	1,750 00							
Amount due from directors as individuals, or as asso- ciates of a firm, or as agents or officers of a corporation	8,420 00	13,000 00	1,560 00	1,000 00	10,000 00	1,940 03	1,940 03	1,940 03	1,940 03	1
Amount due from stockholders as members of a firm, or as agents or officers of a corporation	3,000 00	13,000 00	1,560 00	1,000 00	10,000 00	1,940 03	1,940 03	1,940 03	1,940 03	1
Amount due from stockholders as members of a firm, or as agents or officers of a corporation	5,773 00	10,605 18	5,139 70	9,701 57	9,936 65	6,347 86	6,347 86	6,347 86	6,347 86	1

* Including unpaid dividends.

† And checks.

CONDITION TOE THE VENICE

A 2-mm Abstract exhibiting the condition of the border in Maine—Continued.

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PROPS FROM THE BANK.		Bank of Cumberland.	Bank of the State of Maine.	Bank of Somerset.	Bank of Windham.	Bank of Commerce.
Capital stock	\$200,000.00	\$150,000.00	\$80,000.00	\$75,000.00	\$75,000.00	\$35,354.00
Capital in circulation	74,227.00	39,158.00	63,700.00	64,718.00	2,623.50	2,623.50
Bills profited on hand	58,567.37	45,453.39	2,623.50	11,554.91	.....	.....
Amounts due to other banks	343.04	17,973.83	.....	.....	.....	.....
Bank depositors, including all sums thereover due from the bank .....	.....	.....	.....	.....	.....	.....
Less bearing interest, less bills in circulation, profits and balances due to other banks excepted	66,867.15	76,219.67	10,678.54	10,837.11	*16,745.08	.....
Gross deposited bearing interest .....	.....	2,304.39	.....	1,800.00	.....	.....
Total amount due from the bank	400,113.56	283,224.38	137,002.13	164,008.02	132,950.18	.....
PROPOSALS OF THE BANK.						
Gold, silver, and other coined metals in the banking house	11,386.14	8,554.85	12,950.47	10,923.85	5,903.38	.....
Real estate	12,500.00	.....	2,300.00	.....	.....	.....
Stocks of other banks incorporated in this State	14,285.91	126,520.00	23.00	800.00	12,983.57	.....
Stocks of other banks without this State	98.00	304.70	15,229.63	214.00	431.00	.....
Balances due from other banks	12,501.58	.....	.....	6,591.49	11,253.63	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debits of every description, excepting the bal- ances due from other banks	348,761.83	257,35.82	96,499.03	145,376.68	119,479.11	.....
Total amount of resources of bank	400,113.56	283,225.38	137,002.13	164,008.02	132,950.18	.....
RESERVES, RESERVED PROFITS, POWERFUL RESRS, ETC.						
Rate and amount of last dividend, last when declared	4 per cent., \$8,000.00 Oct. 1, 1860.	3 per cent., \$4,500.00 Oct. 1, 1860.	3½ per cent., \$1,750.00 Sept. 24, 1860.	4 per cent., \$3,000.00 Oct. 1, 1860.	3 per cent., \$2,250.00 Oct. 4, 1860.	.....
Amount of reserved profits at the time of declaring the last divi- dend	53,590.90	3,007.06	698.32	8,549.14	1,041.81	.....
Amount of debts due and not paid, but considered as doubtful .....	.....	225.00	1,340.03	257.00	About 4,000.00	.....
Bills in circulation under five dol- lars	8,432.00	Probable 10,000.00	Abr. 8,000.00	Abr. 10,000.00	7,149.00	.....
Amount due from directors as principals	3,000.00	12,000.00	1,360.00	500.00	.....	.....
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation	5,775.00	10,895.18	5,159.70	2,638.14	2,300.00	6,409.21
Amount due from stockholders as members	701.57	59,970.00	1,500.00	.....	.....	.....

* Including unpaid dividend

* Including unpaid dividends

CONDITION OF THE BANKS

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

	Bath.	Biddeford.	Belfast.	Bucksport.	Oakland.	Portland.	Castine.	Gasco.	City of Biddeford.	City of Portland.
DEBT FROM THE BANK.										
Capital stock.....	\$75,000 00	\$150,000 00	\$100,000 00	\$75,000 00	\$600,000 00	\$500,000 00	\$100,000 00	\$600,000 00	\$75,000 00	\$50,703 00
Bills in circulation.....	32,550 00	102,461 00	73,014 00	65,292 00	520,575 00	520,575 00	55,413 00	365,948 00	57,000 00	54,173 00
Net worth or hand.....	2,218 89	14,157 16	5,185 04	7,541 55	10,250 98	10,250 98	18,508 20	96,803 20	1,841 20	1,417 83
Balances due to other banks.....										
Cash deposited, including all sums whichever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	*27,057 50	*21,144 03	36,619 27	15,292 35	923,149 92	923,149 92	60,524 60	30,524 60		
Cash deposited bearing interest.....										
Total amount due from the bank.....	136,966 39	287,342 19	214,768 31	163,198 40	1,251,719 81	1,251,719 81				
RESOURCES OF THE BANK.										
Gold, silver, and other coined metals in its banking house.....	4,096 85	13,171 48	7,836 94	12,768 57	36,658 43	36,658 43				
Real estate.....	2,947 42		286 00	6,600 00	84,819 93	84,819 93				
Bills of other banks incorporated in this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00				
Bills of other banks without this State.....	556 00	1,380 00	431 00	1,818 00	6,311 71	6,311 71				
Balances due from other banks.....	6,888 56	10,926 91	62,507 22	24,621 20						
Amounts of all debts due, including notes, bills of exchange, and all stocks and undebentones of every description, excepting the bal- ances due from other banks.....	119,407 56	280,038 80	143,113 16	121,522 33	1,781,975 41	1,781,975 41				
Total amount of resources of bank.....	136,966 39	287,342 19	214,768 31	163,198 40	1,254,719 81	1,254,719 81				
DEBT FROM THE BANK.										
Gold, silver, and other coined metals in its banking house.....	4,096 85	13,171 48	7,836 94	12,768 57	36,658 43	36,658 43	9,073 38	32,407 53	2,873 10	8,414 18
Bills of other banks incorporated in this State.....	2,947 42		286 00	6,600 00	84,819 93	84,819 93	2,780 00	6,000 00	4,168 00	4,168 00
Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
Balances due from other banks.....	556 00	1,380 00	431 00	1,818 00	6,311 71	6,311 71	41,794 45	980 33	8,095 59	8,095 59
Amounts of all debts due, including notes, bills of exchange, and all stocks and undebentones of every description, excepting the bal- ances due from other banks.....	119,407 56	280,038 80	143,113 16	121,522 33	1,781,975 41	1,781,975 41	179,800 75	1,183,888 15	192,938 57	919,171 15
Total amount due from the bank.....	136,966 39	287,342 19	214,768 31	163,198 40	1,254,719 81	1,254,719 81	236,277 58	1,280,798 56	192,923 07	946,171 15
RESOURCES OF THE BANK.										
Gold, silver, and other coined metals in its banking house.....	4,096 85	13,171 48	7,836 94	12,768 57	36,658 43	36,658 43	9,073 38	32,407 53	2,873 10	8,414 18
Bills of other banks incorporated in this State.....	2,947 42		286 00	6,600 00	84,819 93	84,819 93	2,780 00	6,000 00	4,168 00	4,168 00
Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
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Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
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Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
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Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
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Bills of other banks incorporated in this State.....	2,947 42		286 00	6,600 00	84,819 93	84,819 93	2,780 00	6,000 00	4,168 00	4,168 00
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Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
Balances due from other banks.....	556 00	1,380 00	431 00	1,818 00	6,311 71	6,311 71	41,794 45	980 33	8,095 59	8,095 59
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Bills of other banks incorporated in this State.....	2,947 42		286 00	6,600 00	84,819 93	84,819 93	2,780 00	6,000 00	4,168 00	4,168 00
Bills of other banks without this State.....	3,120 00	1,173 00	650 00	894 00	1,000 00	1,000 00	1,818 00	2,977 00	1,877 00	1,877 00
Balances due from other banks.....	556 00	1,380 00	431 00	1,818 00	6,311 71	6,311 71	41,794 45	980 33	8,095 59	8,095 59
Amounts of all debts due, including notes, bills of exchange, and all stocks and undebentones of every description, excepting the bal- ances due from other banks.....	119,407 56	280,038 80	143,113 16	121,522 33	1,781,975 41	1,781,975 41	179,800 75	1,183,888 15	192,938 57	919,171 15
Total amount of resources of bank.....	136,966 39	287,342 19	214,768 31	163,198 40	1,254,719 81	1,254,719 81	236,277 58	1,280,798 56	192,923 07	946,171 15
RESOURCES OF THE BANK.										
Gold, silver, and other coined metals in its banking house.....	4,096 85	13,171 48	7,836 94	12,768 57	36,658 43	36,658 43	9,073 38	32,407 53	2,873 10	8,414 18
Bills of other banks incorporated in this State.....	2,947 42		286 00	6,600 00	84,819 93	84,819 93	2,780 00	6,000 00	4,168 00	4,168 00

CONDITION OF THE BANKS.

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

NAME.	Bath.	Bridgford.	Belfast.	Buckport.	Omar.
\$75,000 00 22,660 00 2,218 89	\$150,000 00 \$102,061 00 14,137 16	\$100,000 00 73,014 00 5,135 04	\$75,000 00 65,992 00 7,541 55	\$600,000 00 292,570 00 192,386 00	\$600,000 00 292,570 00 24,053 20
all sums deposited in the bank balance different....	.....	.....	.....	.....	.....
136,966 39	287,343 19	214,783 31	183,126 40	1,254,718 81	205,149 00 30,250 00

* Including unpaid dividends.

Caris.	Casco.	City, Ford.	City, Bath.	Coburne, Contee.
\$100,000 00 55,413 00 19,408 20 229 55	\$600,000 00 305,548 00 95,603 20 32,412 19	\$75,000 00 50,703 00 1,891 20 1,417 30	\$150,000 00 53,044 00 1,594 20 3,843 27	\$100,000 00 48,313 00 10,638 90
Capital stock, in circulation.....	.....	.....	.....	.....
Gross profits on hand.....	.....	.....	.....	.....
Balances due to other banks.....	.....	.....	.....	.....
Deposited, including all sums whatever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	.....	.....	.....	.....
Total amount due from the bank..	61,196 33	924,723 17	14,080 94	36,705 82
Resources of the bank.	226,277 58	1,361,786 56	143,023 07	246,187 59
Gold, silver, and other coined metals in its banking house.....	38,005 50	.....	8,028 10	5,722 72
Real estate in other banks incorporated in this state.....	24,910 00	9,973 38	32,407 53	2,972 03
Bills of other banks without this state.....	1,050 00	2,750 00	6,000 00	4,614 18
Balances due from other banks.....	8,311 00	184,373 55	4,168 00	7,626 00
Amount of all debts due, including notes, bills of exchange, and all checks and funded debts due every quarter, bills of exchange, and all amounts due from other banks.....	3,919 00	3,977 00	1,877 00	11,247 30
Total amount of resources of bank.	179,380 75	1,183,868 15	122,926 27	212,367 25
PROVISIONS, ETC.	226,277 58	1,360,758 56	142,023 07	246,187 59
Dividends, Reserves, Profits, Doubtful Debts, Etc.	.....	.....	.....	.....
Date and amount of last dividend, and when declared.....	4 per cent., Oct. 1, 1860.	4 per cent., Oct. 1, 1860.	4 per cent., Oct. 1, 1860.	4 per cent., Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last divi- dend.....	852 13	11,971 71	2,822 03	5,567 78
Amount of debts due and not paid, and considered as doubtful.....	2,000 00	.....	.....	Uncertain.
Debt in circulation under fire doc- tate.....	7,701 00	17,320 00	Amt. 14,000 00	Amt. 30,000 00
Amount due from directors as principals.....	6,717 00	4,912 00	5,569 76	4,060 00
Amount due from stockholders as partners.....	17,605 00	4,225 00	20,174 39	42,284 00
Amount due from stockholders as holders as as agents.....	3,150 00	1,900 00	9,943 48	Amt. 7,000 00
Amount due from stockholders as holders as as unpaid.....	2,450 00	3,576 00	2,612 64	24,494 00
Total amount of matured debts unpaid..	3,415 42	15,157 43	27,664 40	20,525 00
And bank charges.	.....	.....	14,493 37	14,493 37
† And checks.	.....	.....	500 00	500 00
including \$3,400 mutilated bills.	.....	.....	4,033 33	4,033 33
With collateral.	.....	.....	38,988 23	38,988 23

CONDITION OF THE BANKS

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

CONDITION OF THE BANKS

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

	Eastern.	Farmer's.	Freeman's.	Frontier.	Granite.		George's.	Gardiner.	Ingraham.	Kend.
DUE FROM THE BANK.										
Capital stock.....	\$150,000 00	\$100,000 00	\$100,000 00	\$75,000 00	\$75,000 00		\$50,000 00	\$250,000 00	\$75,000 00	\$75,000 00
Bills in circulation.....	105,408 00	56,057 00	56,505 00	12,418 00	12,418 00		38,154 00	52,221 00	12,448 00	12,448 00
Net profits on hand.....	4,947 22	2,122 38	4,523 34	8,544 51	8,544 51		1,564 05	1,564 05	12,028 57	12,028 57
Balances due to other banks.....	1,125 13	.....	344 46	.....	.....		1,151 03	2,356 08	8,513 94	8,513 94
Capital deposited, including all sums whatever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	52,057 49	24,085 46	32,706 50	45,717 09	36,849 36		.....	.....	.....	.....
Capital deposited bearing interest.....	2,500 00	1,200 00	2,141 00	.....	.....		.....	.....	.....	.....
Total amount due from the bank.....	316,048 84	183,414 84	189,320 32	154,829 81	136,519 62		124,259 44	96,069 85	761,810 84	138,119 62
RESOURCES OF THE BANK.										
Gold, silver, and other coined metals in its banking house.....	10,204 70	5,957 76	7,135 81	5,095 84	4,938 15		9,830 68	9,657 90	19,376 95	8,275 17
Real estate.....	.....	5,000 00	5,753 01	8,657 77	8,657 77		9,070 00	9,060 00	20,761 00	.....
Bills of other banks incorporated in this State.....	5,835 00	.....	1,764 00	540 00	4,393 00		2,287 00	2,287 00	20,761 00	.....
Bills of other banks without this State.....	4,221 00	325 00	4,763 40	7,131 00	8,364 41		1,015 44	1,015 44	167 00	167 00
Balances due from other banks.....	14,180 94	4,356 19	15,420 68	12,359 52	12,359 52		2,351 80	2,351 80	33,958 13	33,958 13
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.....	981,357 20	163,405 89	165,739 06	117,997 43	114,308 67		69,210 98	84,757 71	619,252 39	1
Total amount of resources of bank.....	316,048 84	183,414 84	189,320 32	154,829 81	136,519 62		124,259 44	96,069 85	761,810 84	138,119 62
DIVIDENDS, RESERVED PROFITS, POWERTH, DEPOTS, ETC.										
Rate and amount of last dividend, paid when declared.....	3 per cent. 4,500 00	4 per cent. 4,000 00	3 per cent. 3,000 00	4 per cent. 3,000 00	3 per cent. 2,500 00		21 per cent. 1,750 00	34 per cent. 1,750 00	34 per cent. 1,750 00	4 per cent. 1,750 00
Amount of reserved profits at the time of declaring the last divi- dend.....	383 59	644 33	1,158 85	10,384 07	1,629 72		Oct. 8, 1860.	Aug. 27, 1860.	Sep. 27, 1860.	Oct. 8, 1860.
Amount of debts due and not paid, and considered as doubtful.....	Abt. 2,000 00	750 00	Uncertain.	1,890 00	1,644 26		425 36	848 39	821 677 14	.....
Bills in circulation under five dol- lars.....	10,500 00	Unknown.	Unknown.	5,460 00	5,460 00		.....	.....	.....	.....
Amount due from directors as principals, from trustees as trustees, as individuals, or as members of a firm, or as agents or officers of a corporation.....	Abt. 20,000 00	10,500 00	10,887 91	14,200 00	16,468 45		Abt. 5,000 00	Abt. 6,000 00	Abt. 30,000 00	1
Amount due from stockholders as principals.....	19,453 20	48,568 55	5,849 77	26,113 58	26,113 58		755 12	9,350 00	.....	.....
Amount of matured debts unpaid.....	6,433 26	4,811 80	2,050 00	3,865 00	2,050 00		7,150 00	5,544 54	9,313 05	.....

* And checks.

* \$8,800 actually redeemed, but not received at bank.

CONDUCT OF THE BANKS

CONDITION OF THE BANKS.

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

Eastern. *Farmer's*. *Premier's*. *Frontier*.

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CONDITION OF THE BANKS.

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

CONDITION OF THE BANKS.

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

U. S. M.	Lincol.	Lake Rock.	Long Beach.	Lumberman's.	Maine.	Manufactur-	Manufactur-	Maine.	Maine.
						ers,	ers and		
DUE FROM THIS BANK.						Traders,	Traders and		
Capital stock.....	\$200,000 00	\$70,000 00	\$100,000 00	\$50,000 00	\$50,000 00				
Bills in circulation.....	54,668 00	62,485 00	22,263 00	35,501 00	22,759 00				
Net profits on hand.....	4,924 91	1,628 49	2,360 35	1,704 07	1,334 85				
Balances due to other banks.....	555 04	2,238 60	1,131 76						
Cash deposited, including all sums whichever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted.....	86,554 17	19,178 69	21,731 81	*20,079 75	20,631 45				
Total amount due from the bank.....	345,901 42	155,708 02	157,486 92	108,694 82	100,754 29				
RESOURCES OF THE BANK.									
Gold, silver, and other coined metals in its banking house.....	13,854 80	11,691 55	5,988 75	4,958 64	3,612 81				
Real estate.....		4,400 00	4,450 00	800 00	6,240 20				
Bills or other banks incorporated in this State.....	3,508 00	1,927 00	1,098 00	1,389 00	839 00				
Bills or other banks without this State.....	30 00	5,403 79	1,931 09	11,000 18	710				
Balances due from other banks.....	65,394 68	21,517 11	8,177 29	14,950 15	5,007 41				
Amount of all debts due, including notes, bills of exchange, and all stocks, bills of lading, bills of exchange, excepting the bal- ances due from other banks.....	283,183 94	111,458 57	139,961 97	85,700 85	85,988 11				
Total amount of resources of bank.....	345,901 42	155,708 02	157,486 92	108,694 82	100,754 29				
DIVIDENDS, RESERVED PROFITS, PROFITABLE DEBT, ETC.									
Rate and amount of last dividend, and when declared.....	3 per cent., Oct. 1, 1880	2 9-10 pr. ct., Oct. 15, 1880	2 1 per cent., Oct. 1, 1880	3 1/2 per cent., Oct. 1, 1880	3 per cent., Oct. 1, 1880				
Amount of reserved profits at the time of declaring the last divi- dend.....	5,000 00	2,500 00	2,500 00	2,500 00	2,500 00				
Amount of debt due and not paid, and considered as doubtful.....	791 35	304 35	515 36	643 38	None				
Bills in circulation under five dol- lars.....	125 50		300 00	500 00	None				
Amount due from directors as principals.....	4 abt. 2,000 00	Abl. 9,000 00	Abt. 2,500 00	Abt. 8,000 00	3,500 00				
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	9,635 95	6,430 18	17,695 00	4,348 00					
Amount due from stockholders as principals.....	4,558 05	6,127 50	5,419 62	8,180 95	27,390 65				
Amount of matured debts unpaid.....	51,905 20	9,201 12	15,014 18	4,531 00	1,300 00				
Amount of matured debts unpaid.....	8,545 16	5,206 20	4,302 20	11,569 68	3,670 65				
Total amount of resources of bank.....	181,226 59	514,320 09	81,433 31	207,71					
RESOURCES OF THE BANK.									
Gold, silver, and other coined metals in its banking house.....									
Real estate.....									
Bills or other banks incorporated in the State.....									
Bills or other banks without this State.....									
Balances due from other banks.....									
Amounts of all debts due, including notes, bills of exchange, and all stocks, bills of lading, bills of exchange, excepting the bal- ances due from other banks.....									
Total amount due from the bank.....	150,958 86	488,211 16	73,676 85	187,					
DIVIDENDS, RESERVED PROFITS, PROFITABLE DEBT, ETC.									
Rate and amount of last dividend, and when declared.....									
Amount of reserved profits at the time of declaring the last divi- dend.....									
Bills in circulation under five dol- lars.....									
Amount due from directors as principals.....									
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....									
Amount due from stockholders as principals.....									
Amount of matured debts unpaid.....									
Total amount of resources of bank.....	181,226 59	514,320 09	81,433 31	207,					

* Including unpaid dividends.

† And carried, \$1,500 stock in Bank of Mutual Redemption.

‡ Including \$3,500 stock in Bank of Mutual Redemption.

* Including 30 shares in Bank of Mutual Redemption.

† \$12,350 00 as members of a firm also.

CONDITION OF THE BANKS.

CONDITION OF THE BANKS.

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

	Lincoln, A. Lime Rock.	Long Beach.	Lumberjack.		Manufactur- ers and Traders.	Marine.	Market.	Merchants'.
202 STATE BANK								
Capital stock	\$300,000.00	\$70,000.00	\$100,000.00	\$30,000.00	\$100,000.00	\$50,000.00	\$100,000.00	\$100,000.00
Surplus	56,968.00	62,468.00	52,963.00	35,601.00	25,451.00	25,283.00	56,554.00	56,554.00
Bills to all sums due	4,224.21	1,688.48	2,360.25	1,724.07	1,231.76	1,360.55	4,493.72	5,858.30
Bank balances	553.04	228.60	1,211.76			2,923.58	1,868.18	
Net	86,554.17	19,178.89	21,731.81	*50,070.75	18,576.57	197,694.45	32,479.03	52,746.18
Less bank account		2,175.25		3,000.00	2,572.42	4,601.75	3,000.00	3,000.00
Total amount due from the bank..	245,801.42	155,708.02	157,488.92	105,694.85	161,928.59	314,230.69	31,453.31	207,150.84
SOURCES OF THE BANK.								
Gold, silver, and other coined metal	13,854.80	11,691.55	5,888.75	4,958.64	8,391.43	18,691.60	2,470.65	7,992.31
Deposits in its banking house		5,480.00	4,950.00	4,900.00	4,280.00	18,590.00	2,474.56	9,957.86
Bills of other banks incorporated in the State	2,508.00	1,227.00	1,088.00	1,389.00	1,751.45	6,832.00	401.00	1,500.00
Bills of other banks without this state	20.00	5,403.78	1,931.00	11,000.18	1,892.00	3,900.00	323.00	754.00
Amounts due from other banks, banks of exchange, and all other banks and funded debts of every kind and funded debts of every description, excepting the balances due from other banks	65,334.68	21,517.11	8,177.20	14,030.15	16,842.75	4,382.00	4,382.00	10,128.89
Amounts of all debts due, including notes, bills of exchange, and all other debts, including notes, bills and funded debts of every kind and funded debts of every description, excepting the balances due from other banks	265,183.94	111,428.57	139,961.07	85,708.85	150,938.96	468,211.16	73,676.65	197,153.97
Total amount of resources of bank.	345,901.42	155,708.02	157,488.92	105,694.85	161,928.59	514,320.69	81,453.31	207,150.84
RESERVES, REVENDED PROFITS, DEDUCTIVE DEBTS, ETC.								
Last and amount of last dividend, and when declared					4 per cent., Oct. 1, 1860.	4 per cent., Oct. 1, 1860.	3 per cent., Oct. 1, 1860.	4 per cent., Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend	5 per cent., Oct. 1, 1860.	2,000.00	2,500.00	1,750.00	3,249.33	4,444.50	330.42	2,895.32
Amount of debts due and not paid, and considered as doubtful	6 per cent., Oct. 1, 1860.	500.00	643.00	198.90	740.33	100.00	100.00	5,400.26
Amount in circulation under five dollars	6 per cent., Oct. 1, 1860.	4,346.00	4,346.00	16,510.00	16,510.00	Abr. 3, 1860	Abr. 12, 1860	10,000.00
Amount due from directors as principals	125.50	304.35	515.36	Abr. 2, 1860	1,125.00	9,160.00	5,707.69	2,981.14
Amount due from directors as individuals, or as agents	4,538.05	6,427.50	6,419.62	8,160.35	4,598.44	14,600.00	9,899.38	5,059.02
Amount due from stockholders as proprietors	517,995.90	9,201.12	15,014.18	4,531.00	2,500.00	5,457.59	13,046.00	9,510.89
Amount of matured debts unpaid	517,545.18	5,298.20	4,320.20	11,562.05	4,482.64	2,473.62	12,323.44	6,398.14

* Including unpaid dividends.

† Ann checks, including \$2,300 stock in Bank of Mutual Redemption.

* Including 30 shares in Bank of Mutual Redemption.

† \$12,250.90 as members of a firm also.

CONDITION OF THE BANKS.

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

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

DUE FROM THE BANK.				DUE TO THE BANK.	
Mechanics'	Mercantile.	Mechanics'	Mechanics'	North West.	North.
Capital stock	\$275,000.00	\$75,000.00	\$100,000.00	\$50,000.00	\$50,000.00
Bills in circulation	126,283.00	75,399.00	52,770.00	30,718.00	20,718.00
Net profits on hand	31,625.92	15,154.00	12,249.38	7,730.96	7,730.96
Balances due to other banks	2,944.61	5,321.40	.....	.....	110.66
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	100,225.83	20,117.96	19,213.54	20,421.78	8,531.06
Cash deposited bearing interest	11,287.83	.....	.....	1,337.00	1,337.00
Total amount due from the bank	408,188.36	166,491.99	106,531.76	65,058.84	10,058.84
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	321,935.98	8,745.08	10,795.85	5,159.98	2,024.79
Real estate	32,307.52	.....	427.40	350.38	416.79
Bills of other banks incorporated in this State	7,414.03	3,192.00	0.00	481.00	60.00
Bills of other banks without this State	26,630.00	13,767.00	17.00	966.00	1,468.00
Balances due from other banks	26,538.92	.....	245.86	19,628.92	1,500.00
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	398,297.64	150,857.82	185,525.79	86,920.47	52,561.36
Total amount of resources of bank.	485,189.36	166,491.99	106,531.76	65,058.84	10,058.84
DIVIDENDS, RESERVED PROFITS, DIRECTORIAL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	4 per cent.; \$8,000.00	5 per cent.; \$2,500.00	4 per cent.; \$4,000.00	3 per cent.; \$1,500.00	3 per cent.; \$2,400.00
Amount of reserved profits at the time of declaring the last divi- dend	Oct. 18, 1880.	Oct. 1, 1880.	Sept. 25, 1880.	Sept. 1, 1880.	Oct. 15, 1880.
Amount of debts due and not paid, and considered as bad	25,937.88	1,740.67	250.88	4,214.45	145.17
Bills in circulation under five dol- lars .....	.....	.....	182.00	5,375.00	1,609.95
Amount due from directors as principals	11,538.00	Amt. 10,000.00	Amt. 5,000.00	4,322.16	1,650.00
Amount due from directors as members of a firm, or as agents or officers of a corporation	1,500.00	6,285.88	11,540.96	.....	8,176.00
Amount due from stockholders as principals	925.41	16,571.06	8,559.67	3,489.88	11,814.78
Amount of pastured debts unpaid	50,680.21	13,010.63	400.00	100.00	8,175.00

* Including unpaid dividends.
† Including \$167 on checks and drafts.

‡ Nearly all due as agent of a corporation.

DUE FROM THE BANK.				DUE TO THE BANK.	
Mechanics'	Mercantile.	Mechanics'	Mechanics'	North West.	North.
Capital stock	\$275,000.00	\$75,000.00	\$100,000.00	\$50,000.00	\$50,000.00
Bills in circulation	126,283.00	75,399.00	52,770.00	30,718.00	20,718.00
Net profits on hand	31,625.92	15,154.00	12,249.38	7,730.96	7,730.96
Balances due to other banks	2,944.61	5,321.40	.....	.....	110.66
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	100,225.83	20,117.96	19,213.54	20,421.78	8,531.06
Cash deposited bearing interest	11,287.83	.....	.....	1,337.00	1,337.00
Total amount due from the bank	408,188.36	166,491.99	106,531.76	65,058.84	10,058.84
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	321,935.98	8,745.08	10,795.85	5,159.98	2,024.79
Real estate	32,307.52	.....	427.40	350.38	416.79
Bills of other banks incorporated in this State	7,414.03	3,192.00	0.00	481.00	60.00
Bills of other banks without this State	26,630.00	13,767.00	17.00	966.00	1,468.00
Balances due from other banks	26,538.92	.....	245.86	19,628.92	1,500.00
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	398,297.64	150,857.82	185,525.79	86,920.47	52,561.36
Total amount of resources of bank.	485,189.36	166,491.99	106,531.76	65,058.84	10,058.84
DIVIDENDS, RESERVED PROFITS, DIRECTORIAL DEBTS, ETC.					
Rate and amount of last dividend, and when declared	4 per cent.; \$8,000.00	5 per cent.; \$2,500.00	4 per cent.; \$4,000.00	3 per cent.; \$1,500.00	3 per cent.; \$2,400.00
Amount of reserved profits at the time of declaring the last divi- dend	Oct. 18, 1880.	Oct. 1, 1880.	Sept. 25, 1880.	Sept. 1, 1880.	Oct. 15, 1880.
Amount of debts due and not paid, and considered as bad	25,937.88	1,740.67	250.88	4,214.45	145.17
Bills in circulation under five dol- lars .....	.....	.....	182.00	5,375.00	1,609.95
Amount due from directors as principals	11,538.00	Amt. 10,000.00	Amt. 5,000.00	4,322.16	1,650.00
Amount due from directors as members of a firm, or as agents or officers of a corporation	1,500.00	6,285.88	11,540.96	.....	8,176.00
Amount of pastured debts unpaid	925.41	16,571.06	8,559.67	3,489.88	11,814.78

* And checks.

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

Mechanics ²	Mercantile	Mechanics ¹	Medonak	North Wells
\$225,000.00 126,933.00 31,610.00 5,310.40	\$75,000.00 51,154.00 2,259.36	\$100,000.00 75,393.00 2,789.98	\$50,000.00 35,370.00 2,789.98	\$50,000.00 35,193.00 2,425.46 1,166.47
all sums due bank balances in excess of paid interest etc.				
100,225.83	20,117.96	10,213.54	20,421.78	
11,257.83				
483,189.38	165,491.99	106,521.76	105,626.64	
ANX.				
coined use...				
25,925.98	8,745.08	10,725.55	5,187.68	
32,307.52		427.40	380.38	
paid out this month etc.				
7,414.00	3,122.00	60.00	461.00	
636.00	13,767.09	17.00	966.00	
25,634.92		215.38	12,568.23	
including and all the bal- ances... etc.				
398,227.64	150,837.82	185,325.79	86,920.47	
486,189.38	166,491.99	106,521.76	105,626.64	
NORTHS, etc.				
dividend, etc.				
4 per cent. Oct. 18, 1860.	5 per cent. Oct. 1, 1860.	4 per cent. Sept. 25, 1860.	3 per cent. Sept. 4, 1860.	
9,000.00	2,500.00	4,000.00	1,300.00	
5 at the last divi- sion paid, etc.				
25,927.68	1,740.67	250.88	2,214.45	
11,558.00			162.00	
1,500.00				
825.41	16,571.06	8,559.67	4,468.68	
11,426.00	13,810.83	11,750.83	10,529.24	

* Including unpaid dividends.
† Nearly all due as agent of a corporation.

DUE FROM THE BANK.				
North.	Northern.	New Castle.	Oakland.	Orono.
Capital stock.....	\$50,000.00	\$100,000.00	\$50,000.00	\$50,000.00
Bills in circulation.....	41,345.00	29,690.00	28,654.00	27,531.00
Net profits on hand.....	818.33	2,076.55	1,367.61	2,425.46
Balances due to other banks.....				1,166.47
Bal deposited, including all sums whatever due from the bank not bearing interest, its bills in circulation, profits and balances due to other bank excepted.....				
11,624.61	8,928.10	6,725.26	14,968.98	11,194.73
Cash deposited bearing interest.....				
Total amount due from the bank	103,787.99	143,994.66	88,896.87	100,733.91
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house.....	10,389.82	5,398.34	2,584.80	5,385.29
Real estate.....	6,015.12	5,700.00	1,000.00	498.00
Bills of other banks incorporated in this State.....				
Bills of other banks without this State.....	400.00	1,489.00	.....	1,200.51
Balances due from other banks.....	620.00	1,062.00	577.23	637.00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts or every description, excepting the bal- ances due from other banks.....	11,921.18	18,629.67	9,486.29	9,076.35
Total amount of resources of bank	74,481.87	122,455.65	72,908.55	84,444.78
Dividends, Reserved Profits, Provisional Depts., etc.				
Date and amount of last dividend, and when declared	103,787.99	143,994.66	88,896.87	100,733.91
3 per cent., Oct. 15, 1860.	2,000.00	1,500.00	2,000.00	1,500.00
2 per cent., Sept. 3, 1860.	1,500.00	1,000.00	1,500.00	1,000.00
3 per cent., July 2, 1860.	1,500.00	1,000.00	1,500.00	1,000.00
Amount of reserved profits at the time of declaring the last divi- dend.....	145.17	1,689.95	144.25	211.09
Amount of debts due and not paid, and considered as doubtful.....		8,000.00	.....	1,161.10
Bills in circulation under five dol- lars.....	1,740.00	4,500.00	3,000.00	4,000.00
Amount due from directors as principals.....	1,740.00	4,500.00	3,000.00	4,000.00
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	1,860.00	7,250.00	3,333.03	1,993.00
Amount due from stockholders as principals.....	13,140.00	11,814.79	8,175.00	10,577.41
Amount of matured debts unpaid	4,180.00	13,277.71	6,420.00	13,738.68
Amount of matured debts unpaid			3,755.95	7,699.74
			4,451.10	4,451.10

* And checks.

CONDITION OF THE BANKS:

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

CONDITION OF THE BANKS:

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

	Ocean.	Pelopon.	Peoples.	Binghamton.	Bethel.	Bangor.	Saco River.	Sanford.	Seb.
DOU FROM THE BANK.									
Capital stock.....	\$100,000.00	\$50,000.00	\$75,000.00	\$75,000.00	\$150,000.00	\$75,000.00	\$50,000.00	\$50,000.00	\$50,000.00
Bills in circulation.....	42,414.00	26,545.00	93,575.00	34,263.00	2,640.76	2,640.76	20,580.00	53,187.00	27,671.00
Net profits on hand.....	5,423.13	3,154.56	2,640.76	2,640.76			11,302.85	3,263.65	1,656.70
Balances due to other banks.....									
Cash deposited, including all sums whatever due from the bank not bearing interest, less bills in circulation, profits and balances due to other banks excepted.....	24,297.79	43,237.27	7,203.46	4,480.83			41,568.16	13,192.19	10,140.19
Total amount due from the bank.....	183,131.92	123,095.71	178,719.22	116,347.31	257,718.41	257,718.41			
RESOURCES OF THE BANK.									
Gold, silver, and other coined metal in its banking house.....	5,881.94	7,734.78	19,588.05	6,853.43	15,882.25	15,882.25			
Real estate.....	863.91	3,060.00	1,560.00	1,562.32					
Bills of other banks incorporated in this state.....	470.00	840.00	1,497.00	1,829.00	1,827.00	1,827.00			
Bills of other banks without this State.....	4,593.00	2,640.46	200.00	3,350.00					
Balances due from other banks.....	3,758.40	15,087.42	9,932.84	8,788.55	21,460.19	21,460.19			
Amounts of all debts due, including stocks and funded debts of every description, excepting the bal- ances due from other banks.....	167,718.67	96,383.51	143,450.86	97,314.00	204,460.00	204,460.00			
Total amount of resources of bank.	183,131.92	123,095.71	178,719.22	116,347.31	257,718.41	257,718.41			
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.									
Rate and amount of last dividend, and when declared.....									
Amount of reserved profit at the time of declaring the last divi- dend.....	3 per cent. \$3,600.00 Sept. 24, 1860	4 per cent. 2,000.00 Oct. 1, 1860	3 per cent. 5,250.00 October 1,	3 per cent. 2,250.00 October 1,	3 per cent. 4,300.00 October 15,	3 per cent. 3,000.00 Oct. 1, 1860	3 per cent. 2,250.00 Oct. 15, 1860	3 per cent. 1,500.00 Oct. 20, 1860	3 per cent. 1,500.00 Oct. 20, 1860
Amount of debt due and not paid, but considered as doubtful.....									
Bills in circulation under five dol- lars.....	3,288.81	1,858.52	189.67	1,156.12	324.84				
Amount due from directors as principals.....	18,650.00	4,313.00	1,500.00	5,000.00					
Amount due from directors as burettes, as individuals, or as members of a firm, <i>etc.</i> agents or officers of a corporation.....	6,160.00	388.00	90,700.00	7,053.00	92,650.00				
Amount due from stockholders as principals.....	32,380.00	1,075.00	8,575.00	8,390.00	25,850.00				
Amount of matured debts unpaid.....	1,625.00	863.08	2,724.00	3,921.12	4,900.00	19,122.40	1,000.00	987.98	1,000.00

* States, plates, &c.

* Including unpaid dividends.

† And checks.

CONDITION OF THE BANKS

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

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CONDITION OF THE BANKS
exhibiting the condition of the banks in Maine—Continued.

	1. Ocean.	2. Penobscot.	3. Piscataquis.	4. Penobscot.	5. Sagadahoc.	6. Sandy River.	7. Sanford.	8. Seaport.	9. South Berwick.
DUE FROM THE BANK.									
RESOURCES OF THE BANK.									
Cash deposited, including all sums due from other banks, less amounts due to other banks, less profits on hand, less reserves, and less than five dollars due to other banks excepted, including all sums bearing interest, less bills in circulation, profits and balances due to other banks excepted, and cash deposited bearing interest.	\$100,000.00 42,414.00 5,422.13 188.88	\$60,000.00 1,26,545.00 1,182.57 11,180.00	\$75,000.00 1,182,515.00 2,632.48	\$75,000.00 34,283.00 2,632.48	\$50,000.00 55,187.00 3,282.65	\$50,000.00 27,671.00 809.85	\$50,000.00 37,558.00 1,140.10	\$100,000.00 38,971.00 8,371.39 14,634.88	\$100,000.00 38,971.00 8,371.39 2,752.73
Total amount due from the bank.	183,134.92	128,005.71	178,719.23	116,347.31	267,716.23	167,445.30	145,392.33	85,253.63	109,123.06
DIVIDENDS, RESERVED PROFITS, DRAFTS, ETC.									
Reserves, draft, etc., at the time of calculating the last dividend, and when declared, and when paid, at the time of declaring the last dividend, and considered as doubtful, and in circulation under five dollars.	3 per cent. 2,000.00 Oct. 1, 1860.	4 per cent. 2,000.00 October 1.	3 per cent. 2,000.00 October 1.	3 per cent. 2,000.00 October 1.	3 per cent. 2,000.00 October 1.	3 per cent. 2,000.00 Oct. 1, 1860.	3 per cent. 2,250.00 Oct. 15, 1860.	3 per cent. 1,500.00 Oct. 2, 1860.	34 per cent. 1,750.00 Oct. 1, 1860.
Amount of reserved profit at the time of calculating the last dividend.	4,288.81	1,858.59	189.67	1,156.12	390.00	9,402.29	1,303.32	880.98	56.01
Amount of debts due and not paid, and considered as doubtful.	18,650.00	Abt. 8,000.00	Abt. 1,500.00	5,000.00	5,357.00	619.37	Uncertain.	200.00	6,540.01
Amount due from directors as principals, due from directing as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.	6,100.00	388.00	29,700.00	2,052.00	22,891.00	425.00	11,404.00	6,407.78	8,306.00
Amount due from stockholders as principals.	29,300.00	1,075.00	8,575.00	1,052.00	1,052.00	4,930.00	19,932.40	1,930.00	14,500.00
Amount of matured debts unpaid.	1,025.00	1,862.08	2,734.00	1,392.00	1,392.00	5,949.48	25,011.65	1,987.98	4,235.29

*Bonds, plates, &c.

*Including unpaid dividends.

†And checks.

H. Ex. Doc. 77—2.

CONDITION OF THE BANKS.

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

CONDITION OF THE BANKS.

	Skowhegan.	State.	Thomaston.	Treton.	Traders'.	Union.	Vt.
DUE FROM THE BANK.							
Capital stock	\$75,000.00	\$100,000.00	\$50,000.00	\$100,000.00	\$100,000.00	\$50,000.00	\$150,000.00
Bills in circulation	*\$3,448.00	81,049.00	30,708.00	47,664.00	32,633.00	32,445.00	101,800.00
Net profits on hand	2,939.57	10,792.03	2,152.14	2,567.60	5,578.28	2,445.47	2,445.47
Balances due to other banks							
Cash deposited, including all sums whatever in circulation, profits and balances due to other banks, excepted	9,377.69	37,154.11	94,025.65	12,221.73	57,845.98	16,591.21	56,567.60
Cash deposited bearing interest					57,516.60	.....	17,177.00
Total amount due from the bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
RESOURCES OF THE BANK.							
Gold, silver, and other coined metals in its bank- ing house	13,920.17	12,334.23	15,871.78	6,489.35	5,828.93	4,172.16	9,101.00
Real estate	1,650.00	3,075.00	3,075.00	3,427.00	5,203.27	5,458.00	10,100.00
Bills of other banks incorporated in this State	220.00	15,088.77	3,152.00	1,880.00	504.00	622.00	3,000.00
Bills of other banks without this State	700.00	307.00	707.00	728.00	522.00	303.00	9,000.00
Balances due from other banks	4,206.51	16,882.85	75,915.14	11,542.37	22,826.00	10,653.17	9,000.00
Amounts or all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	149,976.98	199,182.90	78,555.07	138,766.72	165,117.77	82,418.35	392,444.33
Total amount of resources of bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.							
Rate and amount of last dividend, and when de- clared							
Amount of reserved profits at the time of declar- ing the last dividend							
Amount of debts due and not paid, and considered as doubtful							
Bills in circulation under five dollars	Oct. 1, 1860.	Jan. 1, 1861.	October 22.	Oct. 1, 1860.	May 4, 1859.	July 2, 1860.	Nov.
Amount due from directors as principals	965.16	11,490.24	404.33	664.30	3,539.90	141.25	6
Amount due from directors as sureties, as indi- viduals, or as members of a firm, or as agents or officers of a corporation	34,989.00	341.20	7,675.00	91,549.53	5,338.93	9,188.44	19,188.44
Amount due from stockholders as principals	21,866.48	7,140.07	3,350.07	28,892.82	3,059.00	1,770.77	4,497.12
Amount of matured debts unpaid	12,357.06	13,597.06	150.92	28,892.82	38,447.81	4,497.12	4,497.12

* Less \$3,600, three days redemption.

† And checks.

	Skowhegan.	State.	Thomaston.	Treton.	Traders'.	Union.	Vt.
DUE FROM THE BANK.							
Capital stock	\$75,000.00	\$100,000.00	\$50,000.00	\$100,000.00	\$100,000.00	\$50,000.00	\$150,000.00
Bills in circulation	*\$3,448.00	81,049.00	30,708.00	47,664.00	32,633.00	32,445.00	101,800.00
Net profits on hand	2,939.57	10,792.03	2,152.14	2,567.60	5,578.28	2,445.47	2,445.47
Balances due to other banks							
Cash deposited, including all sums whatever in circulation, profits and balances due to other banks, excepted	9,377.69	37,154.11	94,025.65	12,221.73	57,845.98	16,591.21	56,567.60
Cash deposited bearing interest					57,516.60	.....	17,177.00
Total amount due from the bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
RESOURCES OF THE BANK.							
Gold, silver, and other coined metals in its bank- ing house	13,920.17	12,334.23	15,871.78	6,489.35	5,828.93	4,172.16	9,101.00
Real estate	1,650.00	3,075.00	3,075.00	3,427.00	5,203.27	5,458.00	10,100.00
Bills of other banks incorporated in this State	220.00	15,088.77	3,152.00	1,880.00	504.00	622.00	3,000.00
Bills of other banks without this State	700.00	307.00	707.00	728.00	522.00	303.00	9,000.00
Balances due from other banks	4,206.51	16,882.85	75,915.14	11,542.37	22,826.00	10,653.17	9,000.00
Amounts or all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	149,976.98	199,182.90	78,555.07	138,766.72	165,117.77	82,418.35	392,444.33
Total amount of resources of bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.							
Rate and amount of last dividend, and when de- clared							
Amount of reserved profits at the time of declar- ing the last dividend							
Amount of debts due and not paid, and considered as doubtful							
Bills in circulation under five dollars	Oct. 1, 1860.	Jan. 1, 1861.	October 22.	Oct. 1, 1860.	May 4, 1859.	July 2, 1860.	Nov.
Amount due from directors as principals	965.16	11,490.24	404.33	664.30	3,539.90	141.25	6
Amount due from directors as sureties, as indi- viduals, or as members of a firm, or as agents or officers of a corporation	34,989.00	341.20	7,675.00	91,549.53	5,338.93	9,188.44	19,188.44
Amount due from stockholders as principals	21,866.48	7,140.07	3,350.07	28,892.82	3,059.00	1,770.77	4,497.12
Amount of matured debts unpaid	12,357.06	13,597.06	150.92	28,892.82	38,447.81	4,497.12	4,497.12

	Skowhegan.	State.	Thomaston.	Treton.	Traders'.	Union.	Vt.
DUE FROM THE BANK.							
Capital stock	\$75,000.00	\$100,000.00	\$50,000.00	\$100,000.00	\$100,000.00	\$50,000.00	\$150,000.00
Bills in circulation	*\$3,448.00	81,049.00	30,708.00	47,664.00	32,633.00	32,445.00	101,800.00
Net profits on hand	2,939.57	10,792.03	2,152.14	2,567.60	5,578.28	2,445.47	2,445.47
Balances due to other banks							
Cash deposited, including all sums whatever in circulation, profits and balances due to other banks, excepted	9,377.69	37,154.11	94,025.65	12,221.73	57,845.98	16,591.21	56,567.60
Cash deposited bearing interest					57,516.60	.....	17,177.00
Total amount due from the bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
RESOURCES OF THE BANK.							
Gold, silver, and other coined metals in its bank- ing house	13,920.17	12,334.23	15,871.78	6,489.35	5,828.93	4,172.16	9,101.00
Real estate	1,650.00	3,075.00	3,075.00	3,427.00	5,203.27	5,458.00	10,100.00
Bills of other banks incorporated in this State	220.00	15,088.77	3,152.00	1,880.00	504.00	622.00	3,000.00
Bills of other banks without this State	700.00	307.00	707.00	728.00	522.00	303.00	9,000.00
Balances due from other banks	4,206.51	16,882.85	75,915.14	11,542.37	22,826.00	10,653.17	9,000.00
Amounts or all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	149,976.98	199,182.90	78,555.07	138,766.72	165,117.77	82,418.35	392,444.33
Total amount of resources of bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.							
Rate and amount of last dividend, and when de- clared							
Amount of reserved profits at the time of declar- ing the last dividend							
Amount of debts due and not paid, and considered as doubtful							
Bills in circulation under five dollars	Oct. 1, 1860.	Jan. 1, 1861.	October 22.	Oct. 1, 1860.	May 4, 1859.	July 2, 1860.	Nov.
Amount due from directors as principals	965.16	11,490.24	404.33	664.30	3,539.90	141.25	6
Amount due from directors as sureties, as indi- viduals, or as members of a firm, or as agents or officers of a corporation	34,989.00	341.20	7,675.00	91,549.53	5,338.93	9,188.44	19,188.44
Amount due from stockholders as principals	21,866.48	7,140.07	3,350.07	28,892.82	3,059.00	1,770.77	4,497.12
Amount of matured debts unpaid	12,357.06	13,597.06	150.92	28,892.82	38,447.81	4,497.12	4,497.12

	Skowhegan.	State.	Thomaston.	Treton.	Traders'.	Union.	Vt.
DUE FROM THE BANK.							
Capital stock	\$75,000.00	\$100,000.00	\$50,000.00	\$100,000.00	\$100,000.00	\$50,000.00	\$150,000.00
Bills in circulation	*\$3,448.00	81,049.00	30,708.00	47,664.00	32,633.00	32,445.00	101,800.00
Net profits on hand	2,939.57	10,792.03	2,152.14	2,567.60	5,578.28	2,445.47	2,445.47
Balances due to other banks							
Cash deposited, including all sums whatever in circulation, profits and balances due to other banks, excepted	9,377.69	37,154.11	94,025.65	12,221.73	57,845.98	16,591.21	56,567.60
Cash deposited bearing interest					57,516.60	.....	17,177.00
Total amount due from the bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
RESOURCES OF THE BANK.							
Gold, silver, and other coined metals in its bank- ing house	13,920.17	12,334.23	15,871.78	6,489.35	5,828.93	4,172.16	9,101.00
Real estate	1,650.00	3,075.00	3,075.00	3,427.00	5,203.27	5,458.00	10,100.00
Bills of other banks incorporated in this State	220.00	15,088.77	3,152.00	1,880.00	504.00	622.00	3,000.00
Bills of other banks without this State	700.00	307.00	707.00	728.00	522.00	303.00	9,000.00
Balances due from other banks	4,206.51	16,882.85	75,915.14	11,542.37	22,826.00	10,653.17	9,000.00
Amounts or all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	149,976.98	199,182.90	78,555.07	138,766.72	165,117.77	82,418.35	392,444.33
Total amount of resources of bank	170,713.66	231,501.05	176,965.99	162,424.33	201,373.27	103,659.68	334,324.33
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.							
Rate and amount of last dividend, and when de- clared							
Amount of reserved profits at the time of declar- ing the last dividend							
Amount of debts due and not paid, and considered as doubtful							
Bills in circulation under five dollars	Oct. 1, 1860.	Jan. 1, 1861.	October 22.	Oct. 1, 1860.	May 4, 1859.	July 2, 1860.	Nov.
Amount due from directors as principals	965.16	11,490.24	404.33	664.30	3,539.90	141.25	6
Amount due from directors as sureties, as indi- viduals, or as members of a firm, or as agents or officers of a corporation	34,989.00	341.20	7,675.00	91,549.53	5,338.93	9,188.44	19,188.44
Amount due from stockholders as principals	21,866.48	7,140.07	3,350.07	28,892.82	3,059.00	1,770.77	4,497.12
Amount of matured debts unpaid	12,357.06	13,597.06	150.92	28,892.82	38,447.81	4,497.12	4,497.12

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

	Skowhegan.	State.	Thomaston.	Ticonic.
THE BANK.				
Collected metals in its bank- notes issued by other banks in this State, or elsewhere, and held for deposit in this State.....	\$75,000.00 \$83,446.00 2,389.97	\$100,000.00 81,049.00 10,792.02 2,505.92	\$50,000.00 30,768.00 2,182.14	\$100,000.00 \$7,000.00 4,000.00
Amount due from directors, as holders of stock, or as agents bearing interest, to other holders as principals.....	9,277.59	37,154.11	94,025.85	12,000.00
Amount due from the bank.....	170,713.66	221,501.05	178,965.99	103,347.70

	Traders'.	Union.	Venzie.	Village.
DEBS FROM THE BANK.				
Capital stock	\$100,000.00	\$50,000.00	\$100,000.00	\$50,000.00
Bills in circulation	34,425.00	32,533.00	101,151.00	26,609.00
Net profit on hand	8,576.26	2,445.47	8,156.35	4,181.50
Balances due to other banks	3,564.00	2,503.55	.....	.....
Cash deposited, including all sums whatever due from the bank not bearing interest, less bills in circulation, profits and balances due to other banks excepted	57,845.99	18,391.21	56,502.05	16,582.78
Cash deposited bearing interest.....	5,616.10	17,196.14	.....	.....
Total amount due from the bank	201,373.27	103,609.68	234,799.10	97,373.28

	RESOURCES OF THE BANK.			
Gold, silver, and other coined metals in its bank- notes issued	5,828.23	4,173.16	9,383.83	4,344.77
Real estate	6,963.27	5,493.00	10,000.00	.....
Bills of other banks incorporated in this State	592.09	693.00	3,044.00	114.00
Bills of other banks within this State	399.00	399.00	466.00	59.00
Balances due from other banks	22,838.00	10,683.17	9,473.33	9,473.33
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	165,117.77	82,418.35	302,481.92	83,380.89
Total amount of resources of bank	201,373.27	103,609.68	234,799.10	97,373.28
DIVIDENDS, RESERVED PROFITS, DOWNTIME, DEBTS, ETC.				
Rate and amount of last dividend, and when de- clared				
3 per cent., Oct. 1, 1860. Jan. 1, 1861.	2,250.00	4,000.00	24 per cent., Oct. 1, 1860.	3,120.00
4 per cent., Oct. 2, 1860.	3,000.00	5,000.00	5 per cent., May 4, 1860.	7,500.00
Amount of reserved profits at the time of declar- ing the last dividend	3,000.00	5,000.00	5 per cent., Nov. 1, 1860.	1,500.00
Amount due and not paid, and considered as doubtful	Abt. 1,000.00	Abt. 1,000.00	5 per cent., Sept. 20, 1860.	1,500.00
Bills in circulation under five dollars	Abt. 12,000.00	Abt. 12,000.00	Uncertain.	1,500.00
Amount due from directors as principals	2,500.00	3,500.00	Abt. 4,500.00	.....
Amount due from directors as sureties, as indi- viduals, or as members of a firm, or as agents or officers of a corporation	34,993.00	34,130	Abt. 18,000.00	Abt. 3,000.00
Amount due from stockholders as principals	21,866.48	7,140.07	4,203.30	4,203.30
Amount due from stockholders as principals	16,387.06	150.93	1,778.77	6,389.67
Amount of matured debts unpaid .....	.....	.....	8,972.33	8,972.33

* Less \$3,500, three days redemption.

† And checks.

"CONDITION" OF THE BANKS.

CONDITION OF THE BANKS.

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

	Waldoboro ¹	Waterville	York	RECAPITULATION
DOE FROM THE BANK.				
Capital stock.....	\$56,000.00	\$100,000.00	\$ 60,000.00	\$216,000.00
Bills in circulation.....	37,476.00	45,150.00	35,750.00	118,376.00
Net profit on hand.....	2,882.06	4,083.46	1,175.75	7,041.27
Balances due to other banks.....	.....	4,472.26	.....	4,472.26
Cash deposited, including all sums bills in circulation, profit and balances due to other banks, excepted.....	8,301.53	10,635.20	21,576.07	40,472.80
Total amount due from the bank.....	99,459.59	164,311.94	217,559.53	581,330.97
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house.....	5,603.85	6,387.84	13,033.96	34,925.65
Real estate.....	1,369.13	1,500.00	2,560.00	5,429.13
Bills of other banks incorporated in this State.....	627.80	493.00	2,100.00	3,220.80
Balances due from other banks without this State.....	200.00	800.00	100.00	1,100.00
Amount of all debts due, including notes, bills of exchange, and all stocks and numbered debts of every description, excepting the balances due from other banks.....	9,878.15	3,184.72	25,221.66	40,284.53
Total amount due from the bank.....	81,770.46	162,036.31	173,313.97	427,110.74
Total amount of resources of bank	99,459.59	164,311.94	217,559.53	581,330.97
DIVIDENDS, RESERVED PROFITS, DOWNTIME DEBTS, ETC.				
Date and amount of last dividend, and when declared				
Amount of reserved profits at the time of declaring the last dividend	3 per cent. July 2, 1860.	3 per cent. July 2, 1860.	4 per cent. Sept. 29, 1860.	4 per cent. Sept. 29, 1860.
Amount of debts due and not paid, and considered doubtful.....	1,926.69	1,834.43	9,435.34	11,196.46
Bills in circulation under five dollars.....	1,360.00	Avt. 3,000.00	1,250.00	4,600.00
Amount due from directors as principals.....	.....	Avt. 8,000.00	4,951.98	12,951.98
Amount due from directors as trustees.....	2,000.00	2,000.00	8,323.00	10,323.00
Amount due from members of firm, or as agents or officers of a corporation, as principals.....	5,000.00	5,900.00	8,323.00	19,223.00
Amount of matured debts unpaid.....	5,300.00	5,900.00	90,025.44	100,225.44
Total amount of matured debts unpaid.....	6,291.47	16,946.00	175.00	23,112.47

¹Amount of semi-annual dividend.
Total amount of reserved profits.....
Total amount of debts due and considered doubtful.....
Total amount of bills in circulation under five dollars.....
Total amount due from the directors as principals.....
Total amount due from the trustees as principals.....
Total amount due from the members of firm, or as agents or officers of
a corporation, as principals.....
Total amount of matured debts unpaid.....

CONDITION OF THE BANKS.

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

	Waldoboro'.	Waterville.	York.	
DUE FROM THE BANK.				
Capital stock.....	\$50,000 00	\$100,000 00	\$100,000 00	
Bills in circulation.....	37,476 00	45,150 00	65,070 00	
Net profits on hand.....	3,682 00	4,063 46	11,767 72	
Balances due to other banks.....	.....	4,472 98	915 72
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.....	8,301 53	10,628 20	20,376 47	
Cash deposited bearing interest.....	.....	.....	.....
Total amount due from the bank.....	99,459 59	164,311 94	217,369 22	
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house.....	5,603 85	6,957 64	13,042 44	
Real estate.....	1,370 13	1,510 00	2,160 00	
Bills of other banks incorporated in this State.....	627 00	493 00	2,120 00	
Bills of other banks without this State.....	900 00	800 00	193 44	
Balances due from other banks.....	9,678 15	3,194 79	55,293 52	
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.....	81,770 46	150,036 31	173,313 47	
Total amount of resources of bank.....	99,459 59	164,311 94	217,369 22	
DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, ETC.				
Rate and amount of last dividend, and when declared.....	3 per cent., July 2, 1860. 1,500 00	3 per cent., Abt. 3,000 00 Uncertain.	4 per cent., 4,000 00 Sept. 29, 1864. 1,946 69 Abt. 3,000 00 2,000 00 5,000 00 5,300 00 6,291 47	9,033 24 17,350 00 4,931 44 9,623 00 9,623 00 273 44
Amount of reserved profits at the time of declaring the last dividend.....	.....	.....	.....
Amount of debts due and not paid, and considered as doubtful.....	.....	.....	.....
Bills in circulation under five dollars.....	.....	.....	.....
Amount due from directors as principals.....	.....	.....	.....
Amount due from directors as sureties, as individuals, or as members of a firm, or as agents or officers of a corporation.....	.....	.....	.....
Amount due from stockholders as principals.....	5,300 00	5,900 00	30,623 00	
Amount due from stockholders as principals.....	6,291 47	16,916 00	273 44	
Amount of matured debts unpaid.....	

CONDITION OF THE BANKS.

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

RECAPITULATION.

AMOUNT DUE FROM THE BANKS.

Capital stock paid in.....	\$7,656,250 00
Bills in circulation.....	4,314,045 00
Net profits on hand.....	608,951 18
Balances due other banks.....	151,437 08
Cash deposited, &c., not bearing interest.....	2,475,111 91
Cash deposited bearing interest.....	394,760 87
Total amount due from the banks	15,589,516 04

RESOURCES OF THE BANKS.

Gold, silver, &c., in banks	\$653,334 01
Real estate	235,531 15
Bills of banks in this State	228,003 81
Bills of banks elsewhere	89,703 16
Balances due from other banks	995,649 31
Amount of all debts, excepting balances	13,406,994 69
Total amount of resources of the banks	15,589,516 04

DIVIDENDS, ETC.

Amount of semi-annual dividend.....	\$279,494 28
Amount of reserved profits.....	441,416 32
Debts due and considered doubtful	72,413 99
Amount of bills in circulation under five dollars	639,083 00
Amount due from the directors as principals	332,667 85
Amount due from the directors as sureties	659,307 75
Amount due from stockholders as principals	292,721 54
Amount of matured debts unpaid	631,228 86