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OF THE
OF MISSOURI

Mass.
" BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1884.

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Commonwealth of Massachusetts.

OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Jan. 7, 1885.

To the Honorable Senate and House of Representatives.

The Commissioners of Savings Banks have the honor to present their Ninth Annual Report for the consideration of the legislature.

There are 168 savings banks doing business in the Commonwealth, the same as last year.

The last legislature granted an act of incorporation for the Granite Savings Bank of Rockport. A meeting of the corporators has been holden, and the officers of the corporation have been chosen, but the bank has not yet been opened for the receipt of deposits.

During the year, final dividends of the receiverships of two insolvent savings banks have been allowed by the Supreme Judicial Court, — the North Bridgewater Savings Bank of Brockton and the Sandwich Savings Bank. The percentage of the final dividend to the depositors of the North Bridgewater Savings Bank was $6\frac{46}{100}$, which, with the previous dividends allowed, was $94\frac{46}{100}$ per cent. of the principal of the deposits.

The final dividend allowed to the depositors of the Sandwich Savings Bank was 6 per cent., which, including dividends previously paid, was 81 per cent. of the principal of the deposits.

There are still three receiverships, the settlement of the

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affairs of which are not sufficiently advanced to admit of the allowance of the final dividend, — those of the Scituate, Reading and Lancaster Savings banks.

The receivers of the Scituate and Reading Savings banks are waiting the decision by the courts of controverted legal questions. They will then be ready for an immediate settlement of the affairs of these banks.

The Lancaster Savings Bank was placed in the hands of receivers Dec. 30, 1875. No dividend has been paid to the depositors since October, 1878, more than six years. The receivers allege that the difficulty of disposing of a large parcel of unimproved real estate in the Dorchester district of Boston, at a price that is considered reasonable by them, has prevented the final settlement. We are, however, of the opinion that the settlement is unnecessarily protracted; that the property should be sold, either at private or public sale, for the most that it will bring, and the proceeds of the remaining assets distributed to the depositors during the coming spring.

On the next page is a tabular statement of some statistics relative to the insolvent savings banks.

Banks in the Hands of Receivers.

NAME.	Location.	Date of Perpetual Injunction.	Nominal Value of Assets delivered to the Receivers.	Amount due Depositors at date of Injunction.	Amount of Dividends.	Per Centum.	Balance of Assets in hands of the Receivers convertible for future dividends.
Barnstable Saving Bank,* . . .	Barnstable,	May 23, 1878,	\$1,274,040 81	\$1,291,302 05	\$1,055,361 90	82	-
Lancaster Savings Bank, . . .	Lancaster, .	Dec. 30, 1875,	1,030,523 27	973,390 36	517,928 09	53 $\frac{3}{8}$	\$266,993 51
Needham Savings Bank,* . . .	Needham, .	March 4, 1879,	23,623 37	23,354 17	23,354 17	100	-
North Bridgewater Savings Bank*	Brockton, .	Nov. 13, 1877,	450,840 40 ¹	542,076 10	512,045 15	94 $\frac{4.6}{100}$	-
Reading Savings Bank, . . .	Reading, .	April 11, 1879,	115,712 81	156,329 78	42,990 70	27 $\frac{1}{2}$	61,954 14
Sandwich Savings Bank,* . . .	Sandwich, .	Jan. 29, 1878,	109,761 89	108,145 35	87,595 86	81	-
Scituate Savings Bank, . . .	Scituate, .	July 9, 1880,	125,486 44	127,751 94	76,651 14	60	36,874 58
Totals,			\$3,129,988 99	\$3,222,349 75	\$2,315,927 01	-	\$365,822 23

* The receivers of these banks are paying the final dividend.

¹ In addition to this amount is the sum of \$68,091, due from the late treasurer.

The amount of deposits in the Savings Banks doing business Oct. 31, 1884, was \$262,720,146.97, being \$10,112,553.95 more than at the same date of the previous year.

The surplus was \$5,247,371.09, having increased \$6,411.83 for the year.

The guaranty fund was \$5,692,504.20, which was an increase of \$892,208.47 for the year.

The number of open accounts was 826,008, an increase of 19,998 for the year; which would make the average of the accounts \$318.06, an increase from the average of the previous year of \$4.66.

The amount of deposits (including dividends) during the year was \$59,613,618.38, an increase of \$1,069,735.97 from the previous year, and the number of deposits (850,824) decreased 97,267. The average of deposits was \$70.06. The average the previous year was \$61.75, being an increase of \$8.31 for the year.

The total of withdrawals was \$49,066,544.53, an increase of \$1,909,627.49 from that of the previous year. The number of withdrawals was 529,886, an increase of 49,661 from the previous year.

The average of the withdrawals was \$92.60, a decrease of \$5.60 from the previous year, when it was \$98.20.

Investments in United States bonds have decreased \$470,-714.10. State and municipal bonds have increased \$4,517,-040.88. Loans on public funds have decreased \$48,219.62.

Investments in bank stock have increased \$220,272.61. Loans on bank stock have increased \$70,189.91.

Investments in railroad bonds have increased \$2,232,533.27.

Loans on mortgages of real estate have increased \$6,619,-266.52, and \$1,549,413.19 have been deducted from real estate acquired by foreclosure, which is \$4,184,236.58.

Loans on personal security have increased \$1,115,936.21. The deposits in banks bearing interest are \$8,857,779.76, a decrease from the previous year of \$2,825,179.70.

The percentage of assets in the various classes of investments is fifteen and five one-hundredths per cent. in public funds and loans on public funds; nine and ninety-seven one-hundredths per cent. in bank stock and loans on same; five and five one-hundredths per cent. in railroad bonds; thirty-six and fourteen one-hundredths per cent. in loans on mortgages of real estate; two and thirty-nine one-hundredths per cent. invested in real estate, including foreclosures; twenty-two and ninety-three one-hundredths per cent. in loans on personal security; three and sixty-one one-hundredths per cent. in loans to counties, cities and towns; three and twenty-four one-hundredths per cent. in deposits in banks on interest; one and fifty-nine one-hundredths per cent. in cash on hand and sundry items.

The earnings of the banks were \$13,575,047.63 — \$487,838.75 more than the previous year. The amount of dividends was \$9,877,713.44, an increase of \$342,322.08.

Twenty banks paid the highest rate of dividends allowed, — five per cent.; twenty-five banks paid dividends between four and five per cent.; one hundred and seventeen banks paid four per cent. dividends; three banks paid three and one-half per cent. dividends; two banks paid three per cent. dividends; and one bank, which was temporarily enjoined by a decree of the supreme judicial court, and is being wound up by its officers, paid no dividend of interest.

The average rate of ordinary dividends was four and fifteen one-hundredths per cent., or six one-hundredths per cent. more than the previous year.

In view of the prevailing financial and industrial depression, the prosperity of the savings banks during the past year is significant of the conservative management which has characterized these institutions since the passage of the general law of 1876.

LOAN AND TRUST COMPANIES.

There are eight of these companies, including the Massachusetts Hospital Life Insurance Company and the Collateral Loan Company, now doing business in the Commonwealth.

There are no special remarks to be made relative to any one of these companies.

The general bill in relation to "Loan and Trust Companies" reported to the last legislature by the Commissioners of Savings Banks and the Commissioner of Corporations, pursuant to instructions by the previous legislature, failed of adoption.

The conflicting views and interests of the different companies prevented any unity of action by them, and the Committee on Banks and Banking, to whom the report of the Commissioners was referred, reluctantly arrived at the conclusion that it would be inexpedient to press the passage of the bill at that time.

CO-OPERATIVE BANKS.

There are now twenty-six co-operative banks doing business in the Commonwealth, one more than last year.

The Weir Co-operative Bank was organized in the village of Weir, city of Taunton, and commenced business July 16, 1884.

The bill introduced into the last legislature to authorize co-operative banks to establish a guarantee fund failed to become a law. We are of the opinion that it would be found a salutary measure for the security of these institutions during periods of depression in values of real estate, and we recommend that such a law be enacted.

We also recommend that the general law regulating these banks be amended so as to provide for the consolidation of the offices of secretary and treasurer. Our experience in the supervision of these banks constantly tends to confirm us in the belief that the consolidation would operate for their better

security and for the greater convenience of the shareholders, and all others having transactions with them, especially as the volume of their business increases.

This opinion is in harmony with that of most of the officers of these banks with whom we have conferred relative to this change.

These banks have generally enjoyed a prosperous year. They have increased their assets \$500,660.77 during the year, which now amount to \$1,971,923.20, as will be seen by the table of statistics relative to these institutions on the following page.

In the succeeding pages will be found a copy of the Public Statutes relative to savings banks, with such additions and amendments as have been made by the various legislatures to the present time.

J. GATCHELL,

C. CURRY,

Commissioners of Savings Banks.

Co-Operative Banks.

NAME.	Location.	Date of Incorporation.	Number of shares now in force.	Present Number of Members.	Present Number of Borrowers.	Assets.	Increase of Assets from Previous Year.
Cambridge,	East Cambridge, .	Sept. 5, 1877,	354	62	16	\$6,863 54	\$2,117 77
Campello,	Brockton,	Oct. 3, 1877,	3,264	462	97	105,170 78	21,090 38
Equitable,	Lynn,	Oct. 2, 1877,	941	169	35	31,424 85	4,443 44
Fitchburg,	Fitchburg,	Oct. 27, 1877,	4,618	584	179	161,157 88	42,966 78
Haverhill,	Haverhill,	Aug. 20, 1877,	2,323	324	71	71,798 95	18,272 94
Holyoke,	Holyoke,	July 24, 1880,	1,554	253	46	36,743 41	9,804 04
Home,	Worcester,	June 10, 1882,	2,423	338	46	43,633 31	21,985 22
Homestead,	Boston,	Sept. 11, 1877,	4,992	735	99	121,993 73	30,396 64
Mansfield,	Mansfield,	March 10, 1883,	1,214	226	28	18,181 89	12,051 77
Mechanics',	Taunton,	Sept 14, 1877,	4,249	619	184	178,883 51	38,187 00
Merchants',	Boston,	Dec. 2, 1881,	2,524	362	50	44,803 76	18,714 44
New Bedford,	New Bedford, . . .	July 11, 1881,	2,505	399	68	66,588 21	20,750 35
People's,	Fall River,	Feb. 18, 1882,	1,327	204	38	32,735 59	10,114 23
Pioneer,	Boston,	July 26, 1877,	4,705	720	138	150,851 57	11,184 06

Plymouth,	Plymouth,	June 7, 1882,	618	145	17	12,883 29	6,622 31
Security,	Brockton,	Dec. 17, 1877,	2,451	435	88	93,665 38	20,063 74
Somerville,	Somerville,	May 4, 1880,	3,316	432	75	64,363 02	24,110 55
Springfield,	Springfield,	April 13, 1882,	1,927	264	57	46,436 67	19,570 66
Taunton,	Taunton,	March 2, 1880,	3,551	531	203	151,259 35	34,892 22
Troy,	Fall River,	July 10, 1880,	3,083	434	74	93,653 41	19,274 98
Waltham,	Waltham,	Oct. 13, 1880,	5,791	932	148	174,301 79	53,788 97
Weir,	Taunton,	July 11, 1884,	812	181	3	3,298 67	3,298 67
Westfield,	Westfield,	Dec. 13, 1881,	857	175	39	19,610 86	7,394 00
West Roxbury,	Boston,	Feb. 1, 1881,	943	181	20	21,431 19	3,987 03
Worcester,	Worcester,	Oct. 19, 1877,	4,380	642	119	135,404 83	20,487 51
Workingmen's,	Boston,	June 9, 1880,	3,411	485	80	84,783 76	25,091 07
Totals,	68,133	10,294	2,018	\$1,971,923 20	\$500,660 77

1885.]

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[P. S., CHAPTER 116.]

OF SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

COMMISSIONERS OF SAVINGS BANKS.

SECTION

1. Appointment and tenure of office.
2. Compensation and allowances.
3. Commissioners to visit and examine every bank annually.
4. may summon and examine officers, etc.; penalty for refusing to obey summons, or for obstructing commissioner.
5. shall examine bank on request of five officers or creditors, etc.
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7. Schedule of effects to be delivered to receivers. Officers may be examined under oath.
8. Commissioners to examine the accounts, etc., of receivers.
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11. Savings banks and institutions for savings, powers and duties of.
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OFFICERS AND MEETINGS.

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16. Special meetings, how called and notified.
17. Members of the corporation.
18. Regular meetings of trustees. Quorum. Statement of condition. Record of meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon.

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19. Limit to amount of deposits, and of interest.
20. Investments.
21. No officer, etc., to borrow of the corporation, or become surety.
22. Savings banks, etc., not to receive brokerage, etc, on account of a loan. Penalties.
23. Applications for loans.

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SECTION

24. Guaranty fund.
25. Net profit to be divided among depositors, and in what manner.
26. Dividend not to be paid unless net profits are one and one-half per cent., except, etc.
27. Extra dividends.
28. No dividend to be declared or paid, until, etc.
29. Deposits, how withdrawn. Payments to minors.
30. Depositor may set off the amount of his deposit in proceedings by the corporation.
31. In actions for deposits, claimants may be made defendants, etc. Deposits may remain, or be paid into court, etc.
32. When a deposit is made in trust, name, etc., of persons for whom made, to be disclosed; to whom payable in case of death.
33. Depositor to be notified when amount entitled to dividend is exceeded.
34. List of amounts due depositors not entitled to dividend, to be published once in five years.

SPECIAL TRUST FUNDS.

35. Corporations may receive funds in trust for parks, shade trees, cemeteries, and drinking fountains.
36. Probate courts may authorize executors, etc., holding funds in trust for such purposes, to deposit same.
37. Statement of the amount thereof to be made every third year, etc.
38. If the corporation ceases to do business, these funds, where to be deposited.

BOOKS AND RETURNS.

39. Commissioners may prescribe manner of keeping and auditing books, etc.
40. Treasurer to make annual report. Particulars to be stated in same.
41. Additional statements may be required.
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43. Treasurer to inform overseers of poor of deposits to the credit of a pauper.
44. Receivers to deposit unclaimed moneys, etc., with treasurer.

COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of two commissioners appointed by the governor, with the advice and consent of the council, and subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term.

Appointment and tenure of office of board. 1866, 192, §§ 1, 2. 1876, 231, §§ 1-3.

SECT. 2. The annual salary of each of said commissioners shall be two thousand eight hundred dollars; and the board shall be allowed two thousand dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation and allowances. 1879, 124, § 1. 1882, chap. 148.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board to visit and examine every bank annually. 1866, 192, § 2. 1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

may summon and examine officers, etc.; penalty for refusing to obey summons, or obstructing commissioner. 1866, 192, § 3. 1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

shall examine bank on request of five officers or creditors, etc. 1866, 192, 4. 1876, 231, § 3.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to

proceedings by, when bank insolvent, or in a hazardous condition.

1866, 192, § 5.
1876, 231, § 3.

those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of effects to be made, sworn to, and delivered to receivers. Officers may be examined under oath.
1878, 253, § 5.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine the accounts, etc., of receivers.
1878, 253, §§ 1, 2, 3.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

to report violations of law.
1866, 192, § 7.
1876, 231, § 3.
1878, 253, § 6.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks, or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law by receivers.
1878, 253, § 4.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, except any provision of said sections which is inconsistent with its charter.

Savings banks and institutions for savings, powers and duties of. 1876, 203, § 1.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

Power of general court over same. Penalty for obstructing investigation. G. S. 57, §§ 102, 103, 155. 1876, 203, § 27.

OFFICERS AND MEETINGS.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Officers of such corporations. 1876, 203, §§ 2, 3.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and they shall file a copy of the bond with the commissioners, and shall notify them of any change thereafter made therein. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond, in such amount and with such sureties as they may approve.

Treasurer's bond, and duty of trustees and board concerning same. 1876, 203, § 3. 1880, 102.

Choice and appointment of officers. Vacancies. Not taking oath, to vacate office. Clerk to notify persons elected, and publish list. Penalty. 1876, 203, § 4.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings, how called and notified. 1876, 203, § 5.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

This act of 1876 was amended by substituting the word *and for or* in sixth line. See chap. 150, Acts of 1884.

Members of the corporation. 1876, 203, § 6.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon. 1876, 203, § 7.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer, and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its

accounts, and such statement shall be posted in a conspicuous place in its banking-room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails to attend the regular meetings of the board, or to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation, and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

The trustees of every savings bank and institution for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Names of investing officers to be published in newspaper—1882, 50, § 1.

A savings bank or institution for savings incorporated under the provisions of chapter one hundred and sixteen of the Public Statutes shall carry on its usual business at its banking house only, and no deposit shall be received, nor payment on account of deposits be made by such corporation or by any person on its account in any other place than at its banking house; and such banking house shall be kept in the city or town in which such corporation is established.

1884. Chap. 263.

DEPOSITS, LOANS AND INVESTMENTS.

SECT. 19. Every such corporation may receive deposit from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations.

Limit to amount of deposits from any person, and interest. 1876, 203, § 8.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows:—

Deposits, etc., how invested. 1876, 203, § 9.

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate: but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and

First mortgages of real estate. 1876, 203, § 9. cl. 1.

no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds,
1872, 203, § 9,
cl. 3.
1880, 177, § 1,
1881, 214, § 2.

Second, In the public funds of the United States, or any of the New England states, or of the state of New York, in the bonds or notes of any city, county, or town of this Commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

May make certain additional investments.
1882, chap. 231.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds, for municipal purposes, of any city in the aforesaid states, and in the state of New York, which has at the date of such investment more than fifty thousand inhabitants and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein, for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

1883, chap. 127.

The term "net indebtedness," used of city, town or district in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness.

Railroad bonds.
1881, 214, §§ 1, 4.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same,

and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by any such railroad company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this Commonwealth, and whose road is located wholly or in part therein, and is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the par value thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

1883, chap. 134.

Fourth, In the stock of any bank incorporated under the authority of this Commonwealth, or the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank or banking association, nor invest more than ten per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank or association. Savings banks may deposit sums not to exceed twenty per cent. of the amount of their deposits, on call, in such banks or banking associations, or in any trust company incorporated under the laws of this Commonwealth which provides the same security as banking associations incorporated under the authority of the United States, and may receive interest for the same.

Bank stocks,
and deposits in
banks, etc.,
1876, 203, § 9,
cl. 4.
1881, 214, § 3.

No savings bank or institution for savings shall hereafter invest or hold as collateral security more than three per cent. of its deposits in the stock of any one bank or banking association such as are described in the fourth clause of section twenty of chapter one hundred and sixteen of the Public Statutes. Any

Investments in
the stock of
banks limited.
1882, chap. 224.

such savings bank or institution for savings which now has more than three per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit, on or before the first day of July in the year eighteen hundred and eighty-three.

1883, chap. 202.

No savings bank or institution for savings shall hereafter invest, or hold as collateral security, more than thirty-five per cent. of its deposits in the stock of banks and banking associations, such as are described in clause four, section twenty, of chapter one hundred and sixteen of the Public Statutes. Any such savings bank or institution for savings which now has more than thirty-five per cent. of its deposits invested as aforesaid, shall reduce its investments therein to said limit on or before the first day of July in the year eighteen hundred and eighty-five.

Loans to depositors.
1879, 57, § 1.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Personal securities.
1876, 203, § 9.
cl. 5.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein.

Chap. 168, acts of 1884.

Clause six of section twenty of chapter one hundred and sixteen of the Public Statutes, relating to investments by savings banks and institutions for savings in bonds and other personal securities, is hereby amended by adding thereto the following words: "*provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income."

Corporation building and site.
1876, 203, § 9,
cl. 6.

Seventh, Ten per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Real estate acquired by foreclosure, etc.
1876, 203, § 26.
See c. 13, § 20.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to

secure such debts; but all such real estate shall be sold by it within five years after the title thereto is vested in the corporation.

Any savings bank or institution for savings incorporated under the authority of this Commonwealth may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgments for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-four: *provided, however*, that the commissioners of savings banks, may upon the petition of the trustees of any savings bank, and for good cause shown, grant an additional time not exceeding two years within which such real estate shall be sold; notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, and section one of chapter two hundred of the acts of eighteen hundred and eighty-two. 1883, chap. 52.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act. 1883, chap. 248.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six. Pledges of securities as collateral to remain valid. 1876, 203, § 30. 1878, 94, § 1.

SECT. 21. No member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office No officer, etc., to borrow the funds of the corporation, or become surety. 1876, 203, § 10.

shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the investing committee.

Savings banks, etc., not to receive brokerage, etc., on account of a loan. Penalties. 1876, 203, § 11.

SECT. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for on no account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications for loans to be in writing, and record kept. 1876, 203, § 12.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

Guaranty fund to be created and maintained. 1876, 203, § 13.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Net profit to be divided among depositors, and in what manner. 1876, 203, § 14.

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid

except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc. 1876, 203, § 15. 1880, chap. 150.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits shall be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Extra dividends may be paid once in every three years, when, etc., 1876, 203, § 16.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

No dividend to be declared or paid, until, etc. 1876, 203, § 17.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Deposits, how withdrawn. Payments to minors. 1876, 203, § 18. 127 Mass. 183.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

Debtor may set off the amount of his deposits in proceedings by the corporation. 1878, 261, § 1.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the

When deposits are claimed by a person other than plaintiff, claimants may

be made defendants, etc.
Deposits may remain or be paid into court, etc.
1876, 203, § 19.
1877, 179.

husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

When a deposit is made in trust, name, etc., of person for whom made, to be disclosed; to whom payable in case of death.
187, 203, § 20.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Depositor to be notified when amount entitled to dividend is exceeded.
1876, 203, § 21.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published once in five years.
1876, 203, § 22.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amounts standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade-trees in streets and parks, and improving the same; for purchasing land for parks, and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Funds in trust for parks, shade trees, cemeteries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment.
1875, 174, § 1.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate courts may authorize executors, etc., to deposit funds in trust for such purposes.
1877, chap. 192.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Statement of the amount thereof to be made every third year, etc.
1875, 174, § 2.

If the corporation ceases to do business, these funds to be deposited in another.
1875, 174, § 3.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

BOOKS AND RETURNS.

Board may prescribe manner of keeping and auditing books, etc.
1880, 228, § 1.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Treasurer to make annual report to board. Particulars to be stated in same.
1876, 203, § 23.
1877, chap. 159.

SECT. 40. The treasurer of every such corporation shall annually within fifteen days after the last business day of October make a report to the commissioners, showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe, and shall specify the following particulars: namely, Name of corporation, and number of corporators; place where located; amount of deposits; amount of each item of other liability; public funds, including all United States, state, county, city, and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value, and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value, and amount invested in each; loans on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, or towns; loans on personal security; cash on deposit in banks, with the names of such banks, and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual dividend for the previous year; the times for dividends fixed by the by-laws; the average annual per cent. of dividends for the term ending at the time of and including the last extra dividend; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number of deposits received of three

hundred dollars or more at one time; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. And five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

SECT. 41. Such annual reports shall also, when so required by the commissioners, state the number and amount of open accounts of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars, and not more than five hundred dollars, of those one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively.

Additional statements may be required by the board.
1880, 228, § 2.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of reports to be furnished.
Commissioners to report to the general court.
1866, 192, § 3.
1876, 203, § 24.
1878, 253, § 2.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

Treasurer to inform overseers of poor of deposits to the credit of a pauper.
1876, 203, § 25.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receiver-

Receivers to deposit books and papers with commissioners at end of year after settlement, ordered by court.
1882, 77, § 1.

Chap. 72, 1884.

Sect. 44 repeated
by Acts of 1883,
chap. 258, and
the following
substituted.

ship. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of section one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of

this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

7	6	4	1
2	2	2	5
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8	8	8	8

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2	2	2

CHAPTER I
THE DISCOVERY OF AMERICA
The discovery of America by Christopher Columbus in 1492 is one of the most important events in the history of the world. It opened up a new world of opportunity and led to the development of a new continent.

ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS, TRUST COMPANIES, AND
CO-OPERATIVE BANKS.

SHOWING THEIR

 CONDITION AT THE CLOSE OF BUSINESS ON THE
31ST OF OCTOBER, 1884.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated 1853. Number of corporators, 49.

Z. N. WHITMARSH, *President.*GEO. A. BEAL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,181,634 42	Public funds,	\$89,012 50
Earnings undivided, . .	21,456 44	Bank stock,	143,450 00
Guaranty fund,	23,800 00	Loans on bank stock,	1,000 00
		Railroad bonds,	45,661 08
		Real estate,	60,218 05
		Real estate by foreclosure, . .	5,000 00
		Loans on real estate,	740,782 72
		Loans on personal security, . .	77,945 26
		Loans to counties, cities or towns,	15,150 00
		Deposit in banks, on interest, .	41,168 73
		Expense account,	854 16
		Suspense account,	303 47
		Taxes and insurance,	207 29
		Furniture and fixtures,	2,478 08
		Store fixtures,	3,231 89
		Cash on hand,	427 63
	\$1,226,890 86		\$1,226,890 86

Loans on Bank Stock :—

On 10 shares Abington National Bank,	\$1,000 00
Invested in real estate (for banking purposes),	\$60,218 05
Estimated value of the same,	60,218 05
Amount of real estate held by foreclosure,	5,000 00
Assessed value of the same,	5,200 00
Amount of income received from the same,	326 67
Amount of municipal tax on real estate,	521 89

Cash on Deposit in Bank :—

Abington National Bank, Abington,	\$41,168 73
Whole amount of interest or profits received or earned,	\$37,442 55
Rate and amount of each semi-annual dividend for previous year,	24 per cent., { 24,938 49
	24 per cent., { 25,562 70

Times for the dividends, fixed by the by-laws: First Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½. (Last extra dividend, 1873.)

The total amount of loans, with each specified rate of interest: \$30,000, 4 per cent.; \$129,834.26, 5 per cent.; \$24,000, 5¼ per cent.; \$25,000, 5½ per cent.; \$626,043.72, 6 per cent..

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	491
Aggregate amount of the same,	463,376 00
Number of open accounts,	3,058
Number and amount of deposits (including dividends), received for previous year,	1,669, 222,877 20

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	155	\$87,338 59
Number and amount of withdrawals,	1,655	169,858 01
Number of accounts opened the previous year,	406	
Number of accounts closed the previous year,	321	
Amount of expenses of the corporation during previous year,		4,085 20
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: Oct. 15.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s,	\$15,000	\$15,150 00	\$15,000 00
of Fall River 6s,	25,000	30,270 00	27,407 50
of Holyoke 7s,	5,000	5,750 00	5,000 00
Town of Abington 4½s,	6,000	6,150 00	6,000 00
City of Meriden, Conn., 7s,	20,000	22,200 00	20,000 00
of Portland, Me., 6s,	7,000	8,400 00	7,000 00
of Bangor, Me., 6s,	10,000	11,000 00	8,605 00
	\$88,000	\$98,920 00	\$89,012 50

BANK STOCK.

Abington Nat'l Bank, Abington,	\$15,500	\$19,375 00	\$15,500 00
Boston Nat'l Bank, Boston,	7,400	8,343 50	7,400 00
Blackstone Nat'l Bank, Boston,	7,500	7,925 00	7,500 00
Central Nat'l Bank, Boston,	1,200	720 00	1,200 00
Continental Nat'l Bank, Boston,	2,500	2,593 75	2,500 00
Eliot Nat'l Bank, Boston,	5,900	7,242 25	5,900 00
Freeman's Nat'l Bank, Boston,	1,500	1,582 50	1,500 00
First Nat'l Bank, Adams,	4,000	5,600 00	4,000 00
First Nat'l Bank, Danvers,	2,850	3,135 00	2,850 00
Globe Nat'l Bank, Boston,	5,000	4,937 50	5,000 00
Howard Nat'l Bank, Boston,	15,000	17,025 00	15,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	6,800	7,905 00	6,800 00
Mount Vernon Nat'l Bank, Boston,	3,800	4,769 00	3,800 00
Merchants' Nat'l Bank, Boston,	10,000	13,300 00	10,000 00
Metropolitan Nat'l Bank, Boston,	6,000	6,705 00	6,000 00
North Nat'l Bank, Boston,	2,200	2,640 00	2,200 00
Old Colony Nat'l Bank, Plymouth,	3,200	4,800 00	3,200 00
Nat'l Bank of the Republic, Boston,	4,500	5,760 00	4,500 00
Nat'l Bank of Redemption, Boston,	11,000	12,127 50	11,000 00
Second Nat'l Bank, Boston,	5,000	7,450 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	1,000	950 00	1,000 00
State Nat'l Bank, Boston,	3,200	3,752 00	3,200 00
Traders' Nat'l Bank, Boston,	4,800	4,464 00	4,800 00
Third Nat'l Bank, Boston,	2,000	1,700 00	2,000 00
Nat'l Webster Bank, Boston,	4,700	4,747 00	4,700 00
Nat'l Eagle Bank, Boston,	1,900	2,009 25	1,900 00
	\$143,450	\$167,558 25	\$143,450 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s,	\$50,000	\$56,000 00	\$40,261 08
Old Colony Railroad 7s,	5,000	6,206 25	5,400 00
	\$55,000	\$62,206 25	\$45,661 08

AMHERST SAVINGS BANK—AMHERST.

Incorporated 1864. Number of corporators, 13.

ENOS F. COOK, *President.*SAMUEL C. CARTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$825,245 26	Public funds,	\$78,150 00
Earnings undivided,	29,370 24	Loans on public funds,	500 00
Guaranty fund,	19,797 69	Bank stock,	135,708 01
		Loans on bank stock,	1,100 00
		Railroad bonds,	82,675 00
		Real estate,	15,000 00
		Loans on real estate,	423,558 77
		Loans on personal security,	58,647 77
		Loans to counties, cities or towns,	30,700 00
		Loans on bank books,	600 00
		Deposit in banks, on interest,	45,000 00
		Cash on hand,	2,773 64
	\$874,413 19		\$874,413 19

Loans on Public Funds:—

On \$500 U. S. Bond, \$500 00

Loans on bank stock, amount on each:—

On 15 shares First National Bank, Amherst, \$800 00
 On 3 shares Northampton National Bank, Northampton, 300 00
 Invested in real estate (for banking purposes), 15,000 00
 Estimated value of the same, 15,000 00
 Amount of municipal tax on real estate, 143 33

Cash on Deposit in Banks, amount in each:—

First National Bank, Northampton, \$20,000 00
 Holyoke National Bank, Holyoke, 25,000 00
 Whole amount of interest or profits received or earned, 40,188 45
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 15,577 92
 year, } 2½ per cent., { 17,521 07

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend, 5½.

The total amount of loans, with each specified rate of interest: \$3,000 at 4½ per cent.; \$311,708.56 at 5 per cent.; \$50,800 at 5½ per cent.; \$152,779.50 at 6 per cent.; \$11,818.27 at 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000, 307

Aggregate amount of the same, 250,309 73

Number of open accounts, 2,738

Number and amount of deposits (including dividends), received for previous year, 1,688 165,679 74

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 109 62,228 10

Number and amount of withdrawals, 1,415 131,452 72

Number of accounts opened the previous year,	253
Number of accounts closed the previous year,	281
Amount of expenses of the corporation during previous year,	\$2,300 00
Amount of treasurer's bond,	5,000 00
Date of examination by commissioner: May 21.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$20,000	\$22,400 00	\$20,500 00
of Bath, Me., 6s,	5,000	5,150 00	5,000 00
of Fall River, Mass., 6s,	8,000	9,480 00	8,680 00
of Pawtucket, R. I., 5s,	3,000	3,300 00	3,195 00
Town of Rutland, Vt., 4s,	20,000	20,125 00	20,125 00
of Clinton, Mass., 4s,	20,000	20,650 00	20,650 00
	\$76,000	\$81,105 00	\$78,150 00

BANK STOCK.

First Nat'l Bank, Easthampton,	\$9,400	\$11,750 00	\$10,724 00
First Nat'l Bank, Northampton,	12,900	17,673 00	17,176 00
First Nat'l Bank, Holyoke,	10,000	13,300 00	10,800 00
Hampshire N'l Bank, Northampton,	8,900	11,303 00	10,213 00
Northampton N'l B'k, Northampton,	13,300	23,275 00	13,504 00
Conway Nat'l Bank, Conway,	4,500	5,625 00	5,137 00
Crocker Nat'l Bank, Turner's Falls,	8,400	10,500 00	8,664 39
Agawam Nat'l Bank, Springfield,	10,000	13,100 00	12,530 00
Chapin Nat'l Bank, Springfield,	10,000	12,800 00	12,703 00
Suffolk Nat'l Bank, Boston,	2,300	2,599 00	2,771 62
Hide and Leather N'l Bank, Boston,	1,000	1,167 50	1,107 00
First Nat'l Bank, Barre,	5,000	6,250 00	6,160 00
First Nat'l Bank, Palmer,	1,400	1,820 00	1,790 00
Nat'l Bank Republic, Boston,	8,000	10,400 00	10,095 50
City Nat'l Bank, Worcester,	4,000	4,800 00	5,120 00
Mechanics' Nat'l Bank, Worcester,	1,000	1,200 00	1,250 00
Citizens' Nat'l Bank, Worcester,	2,500	3,000 00	3,062 50
First Nat'l Bank, Amherst,	2,000	2,960 00	2,900 00
	\$114,600	\$153,522 50	\$135,708 01

RAILROAD BONDS.

New London & Northern R. R. 6s,	\$3,500	\$3,500 00	\$3,500 00
New London & Northern R. R. 7s,	25,000	31,250 00	25,000 00
Boston & Revere Beach R. R. 6s,	25,000	29,000 00	26,268 75
Fitchburg Railroad 5s,	25,000	28,250 00	27,906 25
	\$78,500	\$92,000 00	\$82,675 00

ANDOVER SAVINGS BANK — ANDOVER.

Incorporated 1834. Number of corporators, 47.

MOSES FOSTER, *President.*JOHN F. KIMBALL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,511,982 23	Public funds,	\$384,100 00
Earnings undivided,	40,029 19	Bank stock,	210,750 00
Guaranty fund,	44,000 00	Loans on bank stock,	500 00
		Railroad bonds,	281,000 00
		Real estate by foreclosure,	14,135 03
		Loans on real estate,	498,961 40
		Loans on personal security,	191,876 84
		Deposit in banks, on interest,	8,761 89
		Deposit in banks, not on interest,	4,343 97
		Cash on hand,	1,582 29
	\$1,596,011 42		\$1,596,011 42

Loans on Bank Stock,

On 6 shares Andover National Bank, \$500 00

Amount of real estate held by foreclosure, \$14,135 03

Assessed value of the same, 21,900 00

Amount of income received from the same, 40 00

Amount of municipal tax on real estate, 356 00

Cash on Deposit in Banks, amount in each:—

Andover National Bank, \$7,343 97

Blackstone National Bank, Boston, 5,761 89

Whole amount of interest or profits received or earned, \$96,542 86

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 34,974 51
year, } 2½ per cent., { 35,991 51

Times for the dividends, fixed by the by-laws, Third Wednesday in June and December.

The total amount of loans, with each specified rate of interest: \$115,000, 4½ per cent.; \$55,400, 5 per cent.; \$21,500, 5½ per cent.; \$486,038.24, 6 per cent.; \$13,400, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 254

Aggregate amount of the same, 326,088 00

Amount of investments from which no income is received, 1,900 00

Number of open accounts, 3,909

Number and amount of deposits (including dividends), received for previous year 2,156 196,040 00

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 199 102,025 00

Number and amount of withdrawals, 1,590 186,334 79

Number of accounts opened the previous year,	498
Number of accounts closed the previous year,	339
Amount of expenses of the corporation during previous year,	\$2,100 00
Amount of treasurer's bond,	30,000 00
Date of examination by Commissioner: April 5.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4s,	\$23,600	\$28,000 00	\$23,600 00
City and Town bonds: —			
City of Bangor, Me.,	25,000	28,000 00	25,000 00
of Belfast, Me.,	17,000	17,000 00	17,000 00
of Boston,	1,000	1,000 00	1,000 00
of Chelsea,	27,000	30,000 00	27,000 00
of Charlestown,	2,000	2,000 00	2,000 00
of Cambridge,	14,000	15,000 00	14,000 00
of Dover,	25,500	28,000 00	25,500 00
of Fall River,	11,000	11,500 00	11,000 00
of Holyoke,	18,000	20,000 00	18,000 00
of Lynn,	30,000	34,000 00	30,000 00
of Lowell,	6,000	6,500 00	6,000 00
of Lewiston,	6,000	6,500 00	6,000 00
Town of Melrose,	15,000	17,000 00	15,000 00
City of Milwaukee,	10,000	11,000 00	10,000 00
of Norwich,	30,000	34,000 00	30,000 00
of Nashua,	5,000	5,500 00	5,000 00
of Newburyport,	20,000	23,000 00	20,000 00
Town of Northampton,	33,000	38,000 00	33,000 00
City of Portland,	23,500	26,000 00	23,500 00
of Portsmouth,	33,500	35,000 00	33,500 00
of Salem,	3,000	3,600 00	3,000 00
of Worcester,	5,000	5,300 00	5,000 00
	\$384,100	\$425,900 00	\$384,100 00

BANK STOCK.

Andover Nat'l Bank, Andover,	\$30,900	\$37,500 00	\$30,900 00
Bay State Nat'l Bank, Lawrence,	7,500	10,000 00	7,500 00
Boylston Nat'l Bank, Boston,	700	700 00	700 00
Blackstone Nat'l Bank, Boston,	14,700	15,200 00	14,700 00
Continental Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
Commonwealth Nat'l Bank, Boston,	15,000	16,000 00	15,000 00
Everett Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
Eagle Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Hide and Leather Nat'l Bank, Boston,	10,000	11,500 00	10,000 00
Merchants' Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
New England Nat'l Bank, Boston,	5,800	7,000 00	5,800 00
North Nat'l Bank, Boston,	3,100	3,700 00	3,100 00
Republic Nat'l Bank, Boston,	22,500	27,600 00	22,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . . .	\$26,800	\$31,500 00	\$26,300 00
Old Boston Nat'l Bank, Boston, . . .	6,750	8,000 00	6,750 00
Second Nat'l Bank, Boston, . . .	11,000	16,500 00	11,000 00
Security Nat'l Bank, Boston, . . .	600	1,000 00	600 00
Union Nat'l Bank, Boston, . . .	6,000	7,800 00	6,000 00
Union Nat'l Bank, Weymouth, . . .	5,000	6,000 00	5,000 00
Wachusett Nat'l Bank, Fitchburg, . . .	5,000	9,000 00	5,000 00
Webster Nat'l Bank, Boston, . . .	15,400	16,400 00	15,400 00
	\$210,750	\$251,900 00	\$210,750 00

RAILROAD BONDS.

Boston & Maine Railroad, . . .	\$50,000	\$60,000 00	\$50,000 00
Boston & Lowell Railroad, . . .	72,000	82,000 00	72,000 00
Boston & Lowell Railroad 4½s, . . .	50,000	50,000 00	50,000 00
Old Colony Railroad, . . .	25,000	30,000 00	25,000 00
New Bedford Railroad, . . .	10,000	11,000 00	10,000 00
Worcester & Nashua Railroad, . . .	5,000	5,000 00	5,000 00
Boston & Revere Beach Railroad, . . .	14,000	15,000 00	14,000 00
Newport & Richford Railroad, . . .	5,000	5,000 00	5,000 00
Connecticut & Passumpsic R. R'd, . . .	50,000	58,000 00	50,000 00
	\$281,000	\$316,000 00	\$281,000 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

Incorporated April 2, 1860. Number of Corporators, 35.

WILLIAM G. PECK, *President.*ABEL R. PROCTOR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$749,954 04	Public funds,	\$40,792 75
Earnings undivided,	18,153 92	Loans on public funds,	250 00
Guaranty fund,	17,528 46	Bank stock,	19,866 25
		Railroad bonds,	84,050 00
		Real estate,	26,396 59
		Real estate by foreclosure,	37,281 70
		Loans on real estate,	448,173 11
		Loans on personal security,	40,613 63
		Loans to counties, cities or towns,	66,200 00
		Deposit in banks, on interest,	20,771 38
		Expense account,	548 50
		Tax account,	552 51
		Insurance account,	9 50
		Cash on hand,	130 50
	\$785,636 42		\$785,636 42

Loans on Public Funds:—

On \$1,000 City of Fall River 6's, \$250 00

Invested in real estate (for banking purposes), \$26,396 59

Estimated value of the same, 26,000 00

Amount of real estate held by foreclosure, 37,281 70

Assessed value of the same, 42,050 00

Amount of income received from the same, 2,504 32

Amount of municipal tax on real estate, 1,480 29

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston, \$20,771 38

Whole amount of interest or profits received or earned, \$42,336 59

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 14,339 41
year, } 2 per cent., { 14,449 40

Times for the dividends, fixed by the by-laws: first Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend, 4 7-64.

The total amount of loans, with each specified rate of interest: \$20,771.38 3 per cent.; \$24,000 4 per cent.; \$36,750 4½ per cent.; \$10,000 4¾ per cent.; \$35,870 5 per cent.; \$10,000 5½ per cent.; \$431,426.24 6 per cent.; \$2,000 6½ per cent.; \$5,100 7 per cent.; \$100 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 284

Aggregate amount of the same, 265,708 75

Number of open accounts, 2,694

Number and amount of deposits (including dividends), received for previous year, 2,257 172,357 65

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 96 67,240 03

Number and amount of withdrawals,	1,472	\$161,136 65
Number of accounts opened the previous year,	318	
Number of accounts closed the previous year,	244	
Amount of expenses of the corporation during previous year,		1,710 39
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount invested.
United States 4s, coupon,	\$150	\$549 00	\$492 75
City and Town bonds: —			
City of Portland, Me., 6s, coupon,	20,000	24,000 00	20,100 00
of Lawrence, Mass., 6s, coupon,	6,000	6,960 00	5,000 00
of Holyoke, Mass., 6s, "	5,000	6,050 00	4,167 00
Town of Woburn, Mass., 6s, "	7,000	8,050 00	5,833 00
of No. Adams, Mass., 6s, "	5,000	5,062 50	5,200 00
	\$13,450	\$50,671 50	\$40,792 75

BANK STOCK.

Continental Nat'l Bank, Boston,	\$5,000	\$5,250 00	\$5,955 75
Republic Nat'l Bank, Boston,	3,300	4,240 50	4,281 50
North America Nat'l Bank, Boston,	2,500	2,575 00	2,975 00
First Ward Nat'l Bank, Boston,	2,200	2,516 25	2,346 25
Union Nat'l Bank, Boston,	1,200	1,650 00	1,644 00
Redemption Nat'l Bank, Boston,	1,000	1,102 50	1,353 75
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,310 00
	\$16,200	\$18,634 25	\$19,866 25

RAILROAD BONDS.

Newport & Richford Railroad 5s,	\$20,000	\$20,700 00	\$20,000 00
Conn. & Passumpsic River R.R. 7s,	15,000	17,475 00	15,000 00
Mansfield & Framingham R.R. 6s,	15,000	15,000 00	15,000 00
Vermont & Massachusetts R.R. 5s,	10,000	11,050 00	10,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	7,000	7,770 00	7,000 00
Mansfield & Framingham R.R. 7s,	6,000	6,720 00	6,000 00
Eastern Railroad 6s,	5,500	6,160 00	5,050 00
Fitchburg Railroad 6s,	2,000	2,350 00	2,000 00
Boston & Lowell Railroad 7s,	2,000	2,420 00	2,000 00*
Old Colony Railroad 6s,	1,000	1,190 00	1,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad, 6s,	1,000	1,130 00	1,000 00
	\$84,500	\$91,965 00	84,050 00

* This bank was notified that this investment was illegal and these bonds have since been disposed of.

ATHOL SAVINGS BANK—ATHOL.

Incorporated 1867. Number of corporators, 36.

JOHN G. MUDGE, *President*.ALPHEUS HARDING, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,040,102 90	Public funds,	\$54,000 00
Earnings undivided,	26,388 60	Loans on public funds,	5,000 00
Guaranty fund,	23,000 00	Bank stock,	9,800 00
		Loans on bank stock,	50,950 00
		Railroad bonds,	20,000 00
		Loans on real estate,	428,321 88
		Loans on personal security,	339,363 34
		Loans to counties, cities or towns,	62,980 00
		Deposit in banks on interest,	117,000 00
		Expense account,	941 51
		Unsettled interest,	724 54
		Cash on hand,	410 23
	\$1,089,491 50		\$1,089,491 50

Loans on Public Funds:—

On \$5,000 Cambridge city 6s, \$5,000 00

Loans on Bank Stock, amount on each:—

On 150 shares Commonwealth National Bank, Boston, \$13,500 00
 On 100 shares So. Reading National Bank, 10,000 00
 On 105 shares Safety Fund National Bank, Fitchburg, 10,000 00
 On 125 shares Home National Bank, Holyoke, 10,000 00
 On 53 shares Westminster National Bank, 4,200 00
 On 28 shares Athol National Bank, 1,950 00
 On 13 shares Miller's River National Bank, 1,300 00

Cash on Deposit in Banks, amount in each:—

Holyoke National Bank, \$8,000 00
 Home National Bank, Holyoke, 10,000 00
 City National Bank, Holyoke, 25,000 00
 Orange National Bank, 15,000 00
 Athol National Bank, 25,000 00
 Westminster National Bank, 5,000 00
 Commonwealth National Bank, Boston, 16,000 00
 Miller's River National Bank, Athol, 13,000 00

Whole amount of interest or profits earned, \$51,617 81
 Rate and amount of each semi-annual dividend for previous } 2 per cent. { 19,558 76
 year, } 2 per cent. { 19,916 71

Times for the dividends, fixed by the by-laws: January 1, and July 1.

The total amount of loans, with each specified rate of interest: \$29,000 3 per cent; \$21,500 4 per cent; \$25,000 4½ per cent; \$25,000 4¼ per cent; \$199,500 4½ per cent; \$11,500 4¾ per cent; \$573,403.88 5 per cent; \$17,000 5½ per cent; \$177,811.34 6 per cent; \$5,000 7 per cent; \$2,700 9 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 290

Aggregate amount of the same, 246,081 22

Number of open accounts,	3,668	
Number and amount of deposits (including dividends), received for previous year,	8,932	\$200,380 12
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	157	78,552 47
Number and amount of withdrawals,	2,005	171,645 01
Number of accounts opened the previous year,	511	
Number of accounts closed the previous year,	486	
Amount of expenses of the corporation during previous year,		3,120 02
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: August 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$10,000	\$13,000 00	\$10,000 00
City of Cambridge 6s,	5,000	5,250 00	5,000 00
of Lynn 6s,	10,000	11,400 00	10,000 00
of Newton 5s,	10,000	11,400 00	10,000 00
of Portland, Me., 6s,	5,000	5,200 00	5,000 00
Town of Meriden, Ct., 6s,	14,000	15,062 50	14,000 00
	\$54,000	\$61,312 50	\$54,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$1,100	\$1,100 00	\$1,100 00
Eliot Nat'l Bank, Boston,	1,000	1,200 00	1,000 00
Nat'l Eagle Bank, Boston,	5,000	5,250 00	5,000 00
Miller's River Nat'l Bank, Athol,	2,700	4,725 00	2,700 00
	\$9,800	\$12,275 00	\$9,800 00

RAILROAD BONDS.

Vermont & Mass. Railroad 5s,	\$20,000	\$22,000 00	\$20,000 00
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ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated 1860. Number of corporators, 69.

ABIEL CODDING, *President.*EDWARD R. PRICE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$661,901 51	Bank stock,	\$10,079 00
Earnings undivided,	8,723 09	Loans on real estate,	343,649 00
Guaranty fund,	15,400 00	Loans on personal security,	125,321 00
		Loans to counties, cities or towns,	180,000 00
		Deposit in banks, on interest,	19,667 42
		Deposit in banks, not on interest,	7,183 18
		Expense account,	125 00
	\$686,024 60		\$686,024 60

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Co., Boston,	\$19,667 42
Attleborough National Bank, North Attleborough,	7,183 18

Whole amount of interest or profits received or earned,	\$37,819 28
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 14,712 75
	2½ per cent., { 15,377 38

Times for the dividends, fixed by the by-laws: Tuesday, after 2d Monday in April and October.

The total amount of loans, with each specified rate of interest: \$95,000, 4 per cent.; \$2,000, 4½ per cent.; \$10,000, 4½ per cent.; \$117,000, 5 per cent.; \$407,095, 6 per cent.; \$17,625, 7 per cent.; \$250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	253
Aggregate amount of the same,	\$266,520
Number of open accounts,	2,157
Number and amount of deposits (including dividends), received for previous year,	2,151 235,207 86
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	182 98,544 00
Number and amount of withdrawals,	1,642 189,315 08
Number of accounts opened the previous year,	534
Number of accounts closed the previous year,	329
Amount of expenses of the corporation during previous year,	1,710 59
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: February 28.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Attleborough,	\$5,100	\$5,355 00	\$5,079 00
Boston Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
	<u>\$10,100</u>	<u>\$11,105 00</u>	<u>\$10,079 00</u>

BARRE SAVINGS BANK — BARRE.

Incorporated May, 1869. Number of corporators, 47.

CHARLES BRIMBLECOM, *President.*HARDING WOODS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$260,004 15	Bank stock,	\$118,878 29
Earnings undivided, . .	16,669 14	Railroad bonds,	6,060 00
Guaranty fund,	5,085 00	Real estate by foreclosure, . .	12,000 00
		Loans on real estate,	50,098 67
		Loans on personal security, . .	89,982 32
		Loans to counties, cities or towns,	1,500 00
		Deposit in banks, not on interest,	2,922 33
		Expense account,	316 68
	\$281,758 29		\$281,758 29

Amount of real estate held by foreclosure,	\$12,000 00
Assessed value of the same,	9,400 00
Amount of income received from the same,	346 26
Amount of municipal tax on real estate,	146 68

Cash on Deposit in Bank: —

First National Bank, Barre,	\$2,922 33
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Whole amount of interest or profits received or earned,	\$14,175 59
Rate and amount of each semi-annual dividend for previous year,	4,978 67
Rate and amount of each semi-annual dividend for previous year,	5,059 68

Times for the dividends, fixed by the by-laws: January 15 and July 15.

The total amount of loans, with each specified rate of interest: \$8,250, 5 per cent.; \$10,000, 5½ per cent.; \$5,000, 5¾ per cent.; \$103,848.67, 6 per cent.; \$4,000, 6½ per cent.; \$10,049, 7 per cent.; \$433.32, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	48
Aggregate amount of the same,	39,880 99
Amount of investments from which no income is received,	1,000 00
Number of open accounts,	906
Number and amount of deposits (including dividends), received for previous year,	398 45,203 52
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	25 13,304 37
Number and amount of withdrawals,	411 41,084 12
Number of accounts opened the previous year,	106
Number of accounts closed the previous year,	115
Amount of expenses of the corporation during previous year,	661 17
Amount of treasurer's bond,	15,000 00
Date of examination by commissioners: July 11.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$1,200	\$1,452 00	\$1,469 00
Blackstone Nat'l Bank, Boston, . .	4,200	4,305 00	5,722 59
Boston Nat'l Bank, Boston, . . .	6,200	7,130 00	7,741 02
Boylston Nat'l Bank, Boston, . . .	2,000	2,260 00	2,785 33
Continental Nat'l Bank, Boston, . .	1,700	1,802 00	2,018 56
Eliot Nat'l Bank, Boston, . . .	2,500	2,950 00	2,991 00
First Nat'l Bank, Boston, . . .	4,500	9,000 00	7,744 00
Mechanics' Nat'l Bank, Boston, . .	2,800	3,528 00	3,500 00
Nat'l Bank of Commerce, Boston, . .	3,200	3,616 00	5,316 00
Nat'l Bank of No. America, Boston, .	2,500	2,625 00	2,718 75
Nat'l Bank of Redemption, Boston, .	4,600	5,520 00	6,263 50
Nat'l Exchange Bank, Boston, . . .	1,800	2,088 00	2,977 50
Nat'l Hide and Leather B'k, Boston, .	2,500	2,900 00	2,912 70
Nat'l Revere Bank, Boston, . . .	900	1,035 00	1,185 00
Nat'l Webster Bank, Boston, . . .	3,300	3,333 00	3,462 63
Old Boston Nat'l Bank, Boston, . . .	3,500	4,200 00	5,407 50
Second Nat'l Bank, Boston, . . .	3,400	5,100 00	5,032 35
Shoe and Leather Nat'l B'k, Boston, .	2,000	1,900 00	2,800 00
Suffolk Nat'l Bank, Boston, . . .	3,000	3,450 00	3,753 75
Tremont Nat'l Bank, Boston, . . .	6,000	6,360 00	7,728 50
Nat'l Market Bank, Brighton, . . .	5,000	7,050 00	7,660 00
Ware Nat'l Bank, Ware, . . .	700	840 00	901 25
Central Nat'l Bank, Worcester, . . .	5,200	7,280 00	7,624 00
Citizens' Nat'l Bank, Worcester, . .	2,100	2,625 00	2,961 00
City Nat'l Bank, Worcester, . . .	5,000	6,300 00	6,830 00
First Nat'l Bank, Worcester, . . .	2,000	3,300 00	2,700 00
First Nat'l Bank, Barre, . . .	5,500	6,325 00	7,667 00
Less interest earned at date of purchase,			\$119,872 93
			994 64
	\$87,300	\$108,274 00	\$118,878 29

RAILROAD BONDS.

Eastern Railroad 6s,	\$5,000	\$5,550 00	\$5,200 00
Rutland Railroad 5s,	1,000	660 00	860 00
	\$6,000	\$6,210 00	\$6,060 00

BASS RIVER SAVINGS BANK — SOUTH YARMOUTH.

Incorporated April 20, 1874. Number of corporators, 34.

DAVID KELLEY, *President.*DAVID D. KELLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$349,147 86	Public funds,	\$59,792 85
Earnings undivided, . .	4,108 49	Bank stock,	90,420 18
Guaranty fund,	4,438 95	Loans on bank stock,	1,302 30
		Railroad bonds,	26,075 00
		Real estate by foreclosure, . .	2,727 78
		Loans on real estate,	44,508 50
		Loans on personal security, . .	103,071 30
		Loans to counties, cities or towns,	6,000 00
		Loans on bank books,	230 00
		Deposit in banks, on interest, . .	8,498 71
		Loans on mill stocks,*	2,500 00
		Sagamore M'f'g Co.,*	5,507 81
		Border City M'f'g Co.,*	5,454 54
		Cash on hand,	1,606 33
	\$357,695 30		\$357,695 30

Loans on Bank Stock, amount on each:—

On 12 shares First National Bank, Yarmouth,	\$1,175 00
On 2 shares Cape Cod National Bank, Harwich,	127 30

Amount of real estate held by foreclosure,	\$2,727 78
Assessed value of the same,	4,100 00
Amount of income received from the same,	68 33
Amount of municipal tax on real estate,	12 08

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$1,107 92
National Bank of Republic, Boston,	7,390 79

Whole amount of interest or profits received or earned,	\$16,642 29
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 6,048 23
	2 per cent., } 6,468 42

Times for the dividends, fixed by the by-laws: April and October.

The total amount of loans, with each specified rate of interest: \$25,127.30, 5 per cent.; \$21,500, 5½ per cent.; \$44,500, 5½ per cent.; \$5,000, 5¾ per cent.; \$46,182 39, 6 per cent.; \$725, 6½ per cent.; \$14,577.41, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 147

Aggregate amount of the same,	80,812 10
Amount of investments from which no income is received,	1,500 00
Number of open accounts,	1,353

* Taken to secure indebtedness.

Number and amount of deposits (including dividends), received for previous year,	820	\$91,640 31
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	72	37,265 88
Number and amount of withdrawals,	604	59,292 51
Number of accounts opened the previous year,	210	
Number of accounts closed the previous year,	105	
Amount of expenses of the corporation during previous year,		1,226 13
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: Sept. 18.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value	Amount Invested.
City and town bonds:—			
City of Columbus, O.,	\$10,000	\$10,300 00	\$10,000 00
of Boston, Mass.,	10,000	10,400 00	10,000 00
of Providence, R.I.,	10,000	11,700 00	11,442 85
of Lowell, Mass.,	8,000	8,280 00	8,000 00
Town of Beverly, Mass.,	5,000	5,175 00	5,000 00
of Clinton, Mass.,	5,000	5,175 00	5,000 00
of Spencer, Mass.,	10,000	10,350 00	10,350 00
	\$58,000	\$61,380 00	\$59,792 85

BANK STOCK.

Everett Nat'l Bank, Boston,	\$6,300	\$6,457 50	\$6,615 00
Shawmut Nat'l Bank, Boston,	2,500	2,868 75	2,750 00
State Nat'l Bank, Boston,	1,500	1,758 75	1,770 00
Market Nat'l Bank, Boston,	1,300	1,199 25	1,300 00
Republic Nat'l Bank, Boston,	8,200	10,537 00	9,429 88
Tremont Nat'l Bank, Boston,	7,300	7,573 75	7,780 00
Blackstone Nat'l Bank, Boston,	800	826 00	800 00
Old Boston Nat'l Bank, Boston,	700	840 00	756 00
Eagle Nat'l Bank, Boston,	2,100	2,220 75	2,205 00
Manufacturers' Nat'l Bank, Boston,	9,000	8,865 00	9,069 30
Suffolk Nat'l Bank, Boston,	1,000	1,127 50	1,000 00
Second Nat'l Bank, Boston,	4,900	7,350 00	6,738 00
Exchange Nat'l Bank, Boston,	5,000	5,650 00	5,927 00
Merchants' Nat'l Bank, Boston,	5,600	7,434 00	7,280 00
Boston Nat'l Bank, Boston,	3,000	3,367 50	3,270 00
Faneuil Hall Nat'l Bank, Boston,	5,500	7,177 50	6,765 00
Redemption Nat'l Bank, Boston,	5,000	5,600 00	6,500 00
Atlas Nat'l Bank, Boston,	3,000	3,365 00	3,660 00
Citizens' Nat'l Bank, New Bedford,	2,000	2,410 00	2,000 00
First Nat'l Bank, New Bedford,	2,400	3,189 00	2,400 00
First Nat'l Bank, Yarmouth,	1,900	2,375 00	2,405 00
	\$79,000	\$92,192 25	\$90,420 18

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad 7s,	\$4,000	\$4,960 00	\$4,000 00
Old Colony Railroad 6s,	3,000	3,351 00	3,000 00
New Bedford Railroad,	3,000	3,358 50	3,000 00
Fall River Railroad,	10,000	10,250 00	*10,525 00
Vermont & Massachusetts Railroad,	5,000	5,550 00	5,550 00
	\$25,000	\$27,469 50	\$26,075 00

* This bank was notified that this investment was illegal, and these bonds have since been disposed of.

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 21, 1871. Number of corporators, 40.

DAVIS THAYER, JR., *President.*CHAS. W. STEWART, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$299,642 70	Public funds,	\$18,127 50
Earnings undivided,	5,162 05	Bank stock,	47,502 77
Guaranty fund,	5,204 78	Real estate by foreclosure,	20,531 82
		Loans on real estate,	157,186 50
		Loans on personal security,	37,694 70
		Loans to counties, cities or towns,	8,000 00
		Deposit in banks, on interest,	18,509 55
		Expense account,	429 82
		Suspense account,	437 67
		Furniture,	961 18
		Cash on hand,	628 02
	<u>\$310,009 53</u>		<u>\$310,009 53</u>

Amount of real estate held by foreclosure,	\$20,531 82
Assessed value of the same,	21,600 00
Amount of income received from the same,	893 00
Amount of municipal tax on real estate,	313 45

Cash on Deposit in Banks, amount in each: —

Franklin Nat'l Bank,	\$14,477 04
Maverick Nat'l Bank, Boston,	2,149 04
International Trust Co., Boston,	1,883 47

Whole amount of interest or profits received or earned,	\$15,542 47
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	5,493 36
year, } 2 per cent., {	5,511 66

Times for the dividends, fixed by the by-laws: First Monday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$8,000, 4 per cent.; \$54,483, 5 per cent.; \$139,098.20, 6 per cent.; \$1,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 147

Aggregate amount of the same, 198,281 20

Amount of investments from which no income is received, 5,051 20

Number of open accounts, 1,219

Number and amount of deposits (including dividends), received for previous year, 829 80,663 35

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 61 33,764 47

Number and amount of withdrawals, 697 67,740 22

Number of accounts opened the previous year, 191

Number of accounts closed the previous year, 137

Amount of expenses of the corporation during previous year, 1,312 43

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 16.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$16,000	\$17,062 50	\$16,312 50
City of Bath, Me.,	2,000	2,000 00	1,815 00
	\$18,000	\$19,062 50	\$18,127 50

BANK STOCK.

Wrentham Nat'l Bank, Wrentham. .	\$630	\$720 80	\$990 00
Franklin Nat'l Bank, Franklin, . .	9,400	10,716 00	*11,117 65
Tremont Nat'l Bank, Boston, . . .	3,100	3,215 00	3,902 37
Hide and Leather Nat'l Bank, Boston, ton,	900	1,025 00	1,032 75
Howard Nat'l Bank, Boston,	2,500	2,838 00	2,902 50
Washington Nat'l Bank, Boston, . .	2,300	2,996 00	3,266 00
Eliot Nat'l Bank, Boston,	7 000	8,400 00	8,887 50
Market Nat'l Bank, Boston,	1,000	922 00	1,100 00
Revere Nat'l Bank, Boston,	1,600	1,900 00	1,776 00
Commerce Nat'l Bank, Boston, . . .	2,700	2,943 00	3,456 00
Shoe and Leather Nat'l Bank, Boston, ton,	800	768 00	1,137 00
Columbian Nat'l Bank, Boston, . . .	1,400	1,736 00	1,845 00
North America Nat'l Bank, Boston, .	1,500	1,545 00	1,680 00
Hamilton Nat'l Bank, Boston,	3,000	3,623 00	3,790 00
Continental Nat'l Bank, Boston, . .	500	515 00	620 00
	\$38,330	\$43,862 80	\$47,502 77

* This bank has been notified that this investment exceeds the legal limit.

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated 1847. Number of corporators, 46.

JULIUS ROCKWELL, *President.*ROBERT W. ADAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,945,508 82	Public funds,	\$699,500 00
Earnings undivided,	20,341 13	Bank stock,	113,120 00
Guaranty fund,	37,500 00	Loans on bank stock,	7,800 00
		Railroad bonds,	80,500 00
		Real estate by foreclosure,	2,950 00
		Loans on real estate,	755,155 00
		Loans on personal security,	191,214 20
		Loans to counties, cities or towns,	55,000 00
		Deposit in banks, on interest,	21,568 19
		Deposit in banks, not on interest,	13,689 66
		Expense account,	4,341 20
		Premium account,	31,257 60
		Cash on hand,	27,254 10
	\$2,003,349 95		\$2,003,349 95

Loans on Bank Stock, amount on each:—

On 25 shares Third National Bank, Pittsfield,	\$2,500 00
On 43 shares Pittsfield National Bank, Pittsfield,	33,000 00
On 15 shares Agricultural National Bank, Pittsfield,	2,000 00

Amount of real estate held by foreclosure,	\$2,950 00
Assessed value of the same,	9,200 00
Amount of income received from the same,	589 11
Amount of municipal tax on real estate,	146 28

Cash on Deposit in Banks, amount in each:—

Agricultural National Bank, Pittsfield,	\$6,518 40
Pittsfield National Bank, Pittsfield,	7,171 26
Third National Bank, Pittsfield,	10,000 00
National Revere Bank, Boston,	6,471 81
National Bank of the Republic, Boston,	5,096 38

Whole amount of interest or profits received or earned,	\$102,041 90
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 35,877 66 } 2 per cent., { 36,427 83

Times for the dividends, fixed by the by-laws: first Thursday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½. (Last extra dividend in 1872.)

The total amount of loans, with each specified rate of interest: \$35,000, 4 per cent.; \$78,950, 5 per cent.; \$885,219.20, 6 per cent.; \$10,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 221

Aggregate amount of the same, 284,164 20

Number of open accounts,	\$6,792	
Number and amount of deposits (including dividends) received for previous year,	5,934	\$499,986 74
Number and amount of deposits of and exceeding \$300 at any one time for the previous year,	277	150,678 50
Number and amount of withdrawals,	4,763	445,300 16
Number of accounts opened the previous year,	1,199	
Number of accounts closed the previous year,	1,007	
Amount of expenses of the corporation during previous year,		5,450 70
Amount of treasurer's bond,		50,000 00
Date of examination by commissioner : April 24.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$205,000	\$249,075 00	\$221,232 02
United States currency 6s,	55,000	69,850 00	55,000 00
Pittsfield, Mass., 6s,	15,000	16,000 00	15,000 00
Pittsfield, Mass., 7s,	35,000	40,500 00	35,000 00
Pittsfield, Mass., 4s,	12,000	12,100 00	12,000 00
Adams, Mass., 6s,	25,000	27,000 00	25,000 00
Charlestown, Mass., 6s,	5,000	5,500 00	5,000 00
Providence, R. I., 5s,	27,000	31,050 00	28,000 00
Pawtucket, R. I., 5s,	20,000	22,400 00	20,000 00
East Providence, R. I., 5s,	26,500	29,580 00	27,000 00
Boston, Mass., 4s,	30,000	31,200 00	30,000 00
Bath, Me., 6s,	12,000	12,000 00	12,000 00
New Hampshire 6s,	10,000	12,106 50	11,000 00
West Hartford, Conn., 4s,	18,000	18,540 00	18,000 00
Marlborough, Mass., 4s,	75,000	77,225 00	76,125 00
Keene, N. H., 4s,	20,000	20,600 00	20,000 00
Indianapolis, Ind., 6s,	10,000	11,000 00	11,000 00
Milwaukee, Wis., 7s,	10,000	12,000 00	10,500 00
Columbus, O., 4s,	50,000	51,000 00	50,000 00
Lowell, Mass, 4s,	39,000	40,170 00	39,715 20
	\$699,500	\$788,896 50	\$721,572 22

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$4,100	\$4,233 00	\$4,100 00
Howard Nat'l Bank, Boston,	3,200	3,632 00	3,200 00
Shawmut Nat'l Bank, Boston,	2,000	2,295 00	2,000 00
North Nat'l Bank, Boston,	3,500	4,200 00	3,500 00
Atlantic Nat'l Bank, Boston,	4,500	6,761 00	4,500 00
Merchants' Nat'l Bank, Boston,	6,800	9,027 00	6,800 00
Boston Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
Atlas Nat'l Bank, Boston,	10,900	12,782 00	13,099 75
Nat'l Revere Bank, Boston,	12,000	14,250 00	12,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Webster Bank, Boston, . . .	\$8,000	\$ 8,080 00	\$8,000 00
Nat'l Eagle Bank, Boston, . . .	8,000	8,460 00	8,000 00
Nat'l Hide and Leather B'k, Boston,	2,500	2,900 00	2,500 00
Nat'l Bank of Commerce, Boston, .	6,000	6,660 00	6,000 00
Nat'l Bank of the Republic, Boston,	8,000	10,280 00	9,798 13
Hadley Falls Nat'l Bank, Holyoke, .	2,000	3,500 00	2,000 00
Adams Nat'l Bank, No. Adams, . . .	200	300 00	200 00
Agricultural Nat'l Bank, Pittsfield, .	3,200	6,400 00	3,200 00
Pittsfield Nat'l Bank, Pittsfield, . .	5,500	8,910 00	5,500 00
Lee Nat'l Bank, Lee,	6,720	8,000 00	6,720 00
First Nat'l Bank, Chicopee,	6,000	10,500 00	6,000 00
	\$118,120	\$142,370 00	\$117,117 88

RAILROAD BONDS.

Worcester & Nashua R. R. 5s,	\$10,000	\$10,600 00	\$10,000 00
Boston, Revere B'ch & Lynn R. R. 6s,	11,000	12,540 00	12,000 00
Conn. & Passumpsic Rivers R. R. 7s,	9,500	11,210 00	11,000 00
N. Y., N. Haven & Hartford R. R. 4s,	25,000	25,750 00	25,000 00
Vermont & Massachusetts R. R. 5s,	25,000	27,750 00	27,687 50
	\$80,500	\$87,850 00	\$85,687 50

BEVERLY SAVINGS BANK — BEVERLY.

Incorporated 1867. Number of corporators, 37.

WM. ENDICOTT, *President*.R. G. BENNETT, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$744,495 76	Public funds,	\$35,000 00
Earnings undivided,	3,547 99	Bank stock,	165,670 00
Guaranty fund,	14,000 00	Loans on bank stock,	6,200 00
		Railroad bonds,	13,000 00
		Real estate,	8,353 45
		Real estate by foreclosure,	1,646 08
		Loans on real estate,	254,864 00
		Loans on personal security,	217,910 00
		Loans to counties, cities or towns,	28,000 00
		Deposit in bank, not on interest,	14,653 10
		Expense account,	9 00
		Premium account,	16,738 12
	\$762,043 75		\$762,043 75

Loans on Bank Stock:—

On 63 shares Beverly National Bank,	\$6,200 00
Invested in real estate (for banking purposes),	\$8,353 45
Estimated value of the same,	8,353 45
Amount of real estate held by foreclosure,	1,646 08
Assessed value of the same,	2,500 00
Amount of income received from the same,	143 00
Amount of municipal tax on real estate,	113 40

Cash on Deposit in Bank:—

Beverly National Bank,	\$14,653 10
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Whole amount of interest or profits received or earned,	\$35,823 30
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 12,943 60
	2 per cent., } 14,037 24

Times for the dividends, fixed by the by-laws: Fourth Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$75,500, 4 per cent.; \$30,000, 4½ per cent.; \$126,000, 4½ per cent.; \$12,500, 5 per cent.; \$262,974, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	227
Aggregate amount of the same,	242,742 00
Number of open accounts,	2,369
Number and amount of deposits (including dividends), received for previous year,	7,175 186,449 89

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	116	\$67,862 48
Number and amount of withdrawals,	1,502	127,138 50
Number of accounts opened the previous year,	383	
Number of accounts closed the previous year,	254	
Amount of expenses of the corporation during previous year,		1,268 65
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: June 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly bonds,	\$35,000	\$35,700 00	\$35,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,000	\$5,800 00	\$5,000 00
Blackstone Nat'l Bank, Boston,	4,200	4,326 00	4,200 00
City Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Continental Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
Eagle Nat'l Bank, Boston,	5,000	5,350 00	5,000 00
Exchange Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
Freeman's Nat'l Bank, Boston,	7,000	7,350 00	7,000 00
Globe Nat'l Bank, Boston,	2,000	1,980 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,800 00	5,000 00
Howard Nat'l Bank, Boston,	5,000	5,675 00	5,000 00
Massachusetts Nat'l Bank, Boston,	10,000	10,700 00	10,000 00
Merchandise Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Merchants' Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
New England Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
North Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Redemption Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Republic Nat'l Bank, Boston,	6,100	7,708 00	6,100 00
Revere Nat'l Bank, Boston,	3,800	4,522 00	3,800 00
Shoe and Leather Nat'l B'k, Boston,	5,000	4,750 00	5,000 00
Traders' Nat'l Bank, Boston,	8,500	7,905 00	8,500 00
Tremont Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
First Nat'l Bank, Lynn,	5,000	6,000 00	5,000 00
Grand Nat'l Bank, Marblehead,	1,800	2,070 00	1,800 00
Asiatic Nat'l Bank, Salem,	4,470	6,258 00	4,470 00
Exchange Nat'l Bank, Salem,	5,700	6,726 00	5,700 00
First Nat'l Bank, Salem,	5,000	6,250 00	5,000 00
Mercantile Nat'l Bank, Salem,	5,000	5,900 00	5,000 00
Naumkeag Nat'l Bank, Salem,	1,700	2,329 00	1,700 00
Salem Nat'l Bank, Salem,	5,400	6,100 00	5,400 00
Beverly Nat'l Bank, Beverly,	20,000	25,400 00	20,000 00
	\$165,670	\$188,009 00	\$165,670 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad,	\$2,000	\$2,225 00	\$2,000 00
Boston and Lowell Railroad,	11,000	11,660 00	11,000 00
	\$13,000	\$13,885 00	\$13,000 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 54.

ALONZO H. EVANS, *President.*CURTIS C. NICHOLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$11,742,372 42	Public funds,	\$1,814,000 00
Earnings undivided,	322,775 39	Loans on public funds,	86,450 00
Guaranty fund,	220,737 33	Bank stock,	420,700 00
		Loans on bank stock,	72,600 00
		Railroad bonds,	140,000 00
		Loans on railroad bonds,	6,000 00
		Real estate,	140,280 13
		Real estate by foreclosure,	108,418 40
		Loans on real estate,	5,240,248 87
		Loans on personal security,	3,314,505 00
		Loans to counties, cities or towns,	499,000 00
		Deposits in banks, on interest,	429,027 68
		Expense account,	56 63
		Cash on hand,	14,598 43
	\$12,285,885 14		\$12,285,885 14

Loans on Public Funds, amount on each:—

On \$2,000 State of Maine Bonds,	\$2,000 00
On \$5,000 U. S. 4s,	5,000 00
On \$8,600 U. S. 4½s, }	22,650 00
On \$14,050 U. S. 4s, }	
On \$3,000 U. S. 4½s,	3,000 00
On \$1,000 U. S. Bonds,	1,000 00
On \$500 City of Burlington, Vt., Bonds,	400 00
On \$2,000 City of Cambridge 6s,	1,400 00
On \$50,000 City of Lawrence 4s,	50,000 00

Loans on Bank Stock, amount on each:—

On 146 shares Maverick National Bank,	\$14,600 00
On 30 shares Blackstone National Bank,	2,500 00
On 30 shares Faneuil Hall, 35 shares Hide and Leather and 5 shares Webster National Banks,	7,000 00
On 200 shares National City Bank,	20,000 00
On 26 shares Rockland National Bank,	2,500 00
On 253 shares Fourth National Bank,	20,000 00
On 60 shares National Security Bank,	6,000 00

Loans on Railroad Bonds:—

On \$6,000 New York, Providence & Boston Railroad 7s,	\$6,000 00
Invested in real estate (for banking purposes),	\$140,280 13
Estimated value of the same,	177,400 00
Amount of real estate held by foreclosure,	108,418 40
Assessed value of the same,	152,600 00
Amount of income received from the same,	7,100 00
Amount of municipal tax on real estate,	5,652 29

Cash on Deposit in Banks, amount in each:—

National Bank of Commonwealth, Boston,	\$211,182 74
Blackstone National Bank, Boston,	2,509 74
Traders' National Bank, Boston,	14,062 08
Merchandise National Bank, Boston,	19,224 12
National Bank of Security, Boston,	77,049 00
Mount Vernon National Bank, Boston,	50,000 00
Pocasset National Bank, Fall River,	30,000 00
City National Bank, Worcester,	25,000 00

Whole amount of interest or profits received or earned, \$587,314 60

Rate and amount of each semi-annual dividend for previous } 2 per cent., }
 year, } 2 per cent., } 207,376 01
 213,309 51

Times for the dividends, fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend (extra dividend, 1874): 7.

The total amount of loans, with each specified rate of interest: \$39,000 at 3 per cent.; \$100,000 at 3½ per cent.; \$100,000 at 3¾ per cent.; \$137,000 at 4 per cent.; \$274,000 at 4¼ per cent.; \$1,732,350 at 4½ per cent.; \$130,000 at 4¾ per cent.; \$967,000 at 4¾ per cent.; \$2,739,535.77 at 5 per cent.; \$494,300 at 5¼ per cent.; \$1,033,437 at 5½ per cent.; \$43,968 at 5¾ per cent.; \$1,107,730 at 6 per cent.; \$229,340 at 6½ per cent.; \$188,143.10 at 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 344

Aggregate amount of the same, 592,100 00

Amount of investments from which no income is received, 1,418 40

Number of open accounts, 80,695

Number and amount of deposits (including dividends), received from previous year, 68,719 3,725,834 64

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 1,961 1,201,020 00

Number and amount of withdrawals, 49,751 3,040,764 44

Number of accounts opened the previous year, 8,985

Number of accounts closed the previous year, 7,090

Amount of expenses of the corporation during previous year, 33,051 64

Amount of treasurer's bond, 25,000 00

Date of examination by commissioner: October 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. bonds,	\$600,000	\$719,500 00	\$600,000 00
State and city bonds:—			
State of Maine,	50,000	53,000 00	50,000 00
City of Chelsea,	79,000	83,000 00	79,000 00
of Boston,	200,000	220,000 00	200,000 00
of Salem,	100,000	102,000 00	100,000 00
of Somerville,	103,000	103,780 00	103,000 00
of Lowell,	255,000	255,300 00	255,000 00
of Keene, N. H.,	100,000	100,000 00	100,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio,	\$50,000	\$50,000 00	\$50,000 00
of Fall River,	50,000	50,000 00	50,000 00
of Indianapolis, Ind.,	30,000	30,000 00	30,000 00
of Lynn,	100,000	100,000 00	100,000 00
Louisville & Portland Canal Com- pany (guaranteed by U. S.),	20,000	20,200 00	20,000 00
District of Columbia,	77,000	83,930 00	77,000 00
	<u>\$1,814,000</u>	<u>\$1,970,710 00</u>	<u>\$1,814,000 00</u>

BANK STOCK.

Third Nat'l Bank, Springfield,	\$10,000	\$16,000 00	\$10,000 00
Boston Nat'l Bank, Boston,	15,000	17,100 00	15,000 00
Nat'l Hide and Leather B'k, Boston,	32,500	37,050 00	32,500 00
Nat'l Bank of Republic, Boston,	15,000	18,750 00	15,000 00
Second Nat'l Bank, Boston,	12,000	17,640 00	12,000 00
First Nat'l Bank, Boston,	25,000	49,500 00	25,000 00
Blackstone Nat'l Bank, Boston,	41,100	41,922 00	41,100 00
Suffolk Nat'l Bank, Boston,	17,100	19,494 00	17,100 00
Shawmut Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Tremont Nat'l Bank, Boston,	39,500	41,080 00	39,500 00
Continental Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
Rockland Nat'l Bank, Boston,	20,000	26,000 00	20,000 00
Washington Nat'l Bank, Boston,	15,000	19,050 00	15,000 00
Howard Nat'l Bank, Boston,	20,000	22,400 00	20,000 00
Revere Nat'l Bank, Boston,	22,500	25,425 00	22,500 00
Merchants' Nat'l Bank, Boston,	4,700	6,251 00	4,700 00
Webster Nat'l Bank, Boston,	7,500	7,425 00	7,500 00
Nat'l Commonwealth Bank, Boston,	28,000	30,520 00	28,000 00
Nat'l Commerce Bank, Boston,	12,400	13,640 00	12,400 00
Merchandise Nat'l Bank, Boston,	10,000	9,550 00	10,000 00
North Nat'l Bank, Boston,	1,700	2,125 00	1,700 00
Boylston Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
First Nat'l Bank, Marlboro',	10,000	9,800 00	10,000 00
Nat'l Eagle Bank, Boston,	10,000	10,200 00	10,000 00
Atlas Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
Nat'l City Bank, Boston,	6,700	7,169 00	6,700 00
	<u>\$420,700</u>	<u>\$498,491 00</u>	<u>\$420,700 00</u>

RAILROAD BONDS.

Eastern Railroad bonds,	\$140,000	\$155,400 00	\$140,000 00
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BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated 1864. Number of corporators, 100.

GEORGE W. POPE, *President.*HENRY R. REYNOLDS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$854,582 94	Bank stock,	\$103,690 50
Earnings undivided, . .	19,228 10	Loans on bank stock,	5,500 00
Guaranty fund,	18,141 61	Real estate,	115,000 00
		Real estate by foreclosure, . .	3,849 20
		Loans on real estate,	519,200 00
		Loans on personal security, . .	95,000 00
		Deposit in banks, on interest, .	34,624 84
		Expense account,	464 95
		Accrued interest,	10,602 72
		Cash on hand,	4,020 44
	\$891,952 65		\$891,952 65

Loans on Bank Stock, amount on each:—

On 5 shares Mechanics' National Bank, Boston,	\$500 00
On 58 shares Fourth National Bank, Boston,	5,000 00
Invested in real estate (for banking purposes),	\$115,000 00
Estimated value of the same,	100,000 00
Amount of real estate held by foreclosure,	3,849 20
Assessed value of the same,	3,200 00
Amount of income received from the same,	180 00
Amount of municipal tax on real estate,	1,405 90

Cash on Deposit in Bank:—

Mount Vernon National Bank, Boston,	\$34,624 84
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Whole amount of interest or profits received or earned, \$39,438 89

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 15,500 65
year, } 2 per cent., { 15,831 24

Times for the dividends, fixed by the by-laws: 2d Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$447,550, 5 per cent.; \$11,700, 5½ per cent.; \$141,400, 6 per cent.; \$24,050, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 42

Aggregate amount of the same, 77,900 00

Number of open accounts, 6,048

Number and amount of deposits (including dividends) received for previous year, 7,525 280,884 80

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 149 82,702 00

Number and amount of withdrawals, 4,308 248,153 86

Number of accounts opened the previous year, 988

Number of accounts closed the previous year, 810

Amount of expenses of the corporation during the previous year, 5,360 65

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: February 18.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . . .	\$15,000	\$15,375 00	\$16,725 00
Nat'l Hide and Leather B'k, Boston,	10,000	11,662 50	11,550 00
Atlas Nat'l Bank, Boston, . . .	5,000	5,862 50	6,300 00
Manufacturers' Nat'l Bank, Boston, .	5,000	4,850 00	5,325 00
Merchants' Nat'l Bank, Boston, . .	2,500	3,337 50	3,600 00
Nat'l Bank No. America, Boston, . .	5,000	5,150 00	5,525 00
Fourth Nat'l Bank, Boston, . . .	5,000	5,450 00	5,175 00
Boston Nat'l Bank, Boston, . . .	5,000	5,625 00	6,050 00
Tremont Nat'l Bank, Boston, . . .	4,100	4,243 50	5,084 00
Webster Nat'l Bank, Boston, . . .	4,800	4,800 00	5,448 00
Atlantic Nat'l Bank, Boston, . . .	4,200	6,426 00	6,384 00
State Nat'l Bank, Boston, . . .	1,100	1,284 25	1,402 50
First Nat'l Bank, Boston, . . .	7,000	13,965 00	14,210 00
Howard Nat'l Bank, Boston, . . .	5,000	5,675 00	6,250 00
Nat'l Bank of Commerce, Boston, .	3,700	4,107 00	4,662 00
	\$82,400	\$97,813 25	\$103,690 50

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 32.

BENJAMIN F. DYER, *President.*CHAS. H. HOBART, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$123,397 71	Public funds,	\$13,000 00
Earnings undivided,	2,912 40	Loans on public funds,	500 00
Guaranty fund,	1,725 78	Bank stock,	27,118 24
		Railroad bonds,	20,000 00
		Loans on real estate,	52,940 00
		Loans to counties, cities or towns,	7,500 00
		Deposit in bank, on interest,	5,277 65
		Premium,	1,700 00
	\$128,035 89		\$128,035 89

Loans on Public Funds:—

On \$1,000 United States bonds, \$500 00

Cash on Deposit in Bank:—

Shawmut Nat'l Bank, Boston,	\$5,277 65
Whole amount of interest or profits received or earned,	6,283 24
Rate and amount of each semi-annual dividend for previous year,	2,137 08
Rate and amount of each semi-annual dividend for previous year,	2,247 08
Times for the dividends, fixed by the by-laws: January 1 and July 1.	
The total amount of loans, with each specified rate of interest: \$7,500, 4½ per cent.; \$48,780, 6 per cent.; \$4,660, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	54
Aggregate amount of the same,	60,940 00
Number of open accounts,	417
Number and amount of deposits (including dividends), received for previous year,	31,418 29
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	23
Number and amount of withdrawals,	239
Number of accounts opened the previous year,	54
Number of accounts closed the previous year,	46
Amount of expenses of the corporation during previous year,	287 75
Amount of treasurer's bond,	5,000 00
Date of examination by commissioners: October 9.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford 5s,	\$3,000	\$3,510 00	\$3,000 00
of Fall River 6s,	1,000	1,190 00	1,000 00
of Boston 6s,	2,000	2,360 00	2,000 00
Town of Brookline 5s,	3,000	3,375 00	3,000 00
City of Worcester 4s,	2,000	2,160 00	2,000 00
of Manchester 4s,	2,000	2,080 00	2,000 00
	\$13,000	\$14,675 00	\$13,000 00

BANK STOCK.

Merchants' Nat'l Bank, Boston, . .	\$700	\$931 00	\$920 50
Union Nat'l Bank, Weymouth, . . .	2,200	2,640 00	2,591 50
Manufacturers' Nat'l Bank, Boston, .	2,000	2,000 00	2,096 25
Union Market Nat'l Bank, Water- town,	1,600	1,920 00	1,920 00
State Nat'l Bank, Boston,	1,500	1,800 00	1,616 25
Blackstone Nat'l Bank, Boston, . . .	3,100	3,224 00	3,295 37
North America Nat'l Bank, Boston, .	1,000	1,030 00	1,138 75
Shawmut Nat'l Bank, Boston,	2,000	2,320 00	2,498 75
Commonwealth Nat'l Bank, Boston, .	1,800	2,052 00	1,982 25
Hide and Leather Nat'l Bank, Boston, .	1,000	1,170 00	1,150 00
Merchandise Nat'l Bank, Boston, . .	1,300	1,472 25	1,472 25
Brockton Nat'l Bank, Brockton, . . .	2,500	2,609 37	2,609 37
Freeman's Nat'l Bank, Boston, . . .	800	848 00	1,002 00
Shoe and Leather Nat'l B'k, Boston, .	2,500	2,400 00	2,825 00
	\$24,000	\$26,416 62	\$27,118 24

RAILROAD BONDS.

Newport & Richford Railroad 5s, . .	\$5,000	\$5,050 00	\$5,000 00
Fitchburg Railroad 5s,	2,000	2,200 00	2,000 00
Boston & Lowell Railroad 4½s, . . .	3,000	3,090 00	*3,000 00
Connecticut & Passumpsic Rivers Railroad 7s,	5,000	5,900 00	5,000 00
Vermont & Massachusetts Railroad 5s,	5,000	5,550 00	5,000 00
	\$20,000	\$21,790 00	\$20,000 00

* This bank has been notified that this investment is illegal.

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Number of corporators, 19.

SPENCER LEONARD, *President.*SAMUEL P. GATES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$259,423 85	Public funds,	\$13,000 00
Earnings undivided,	3,742 48	Bank stock,	38,361 99
Guaranty fund,	6,510 00	Loans on bank stock,	565 00
Suspense account,	31 00	Railroad bonds,	14,000 00
Profit and loss acc't,	1,500 00	Real estate by foreclosure,	3,500 00
		Loans on real estate,	151,157 00
		Loans on personal security,	31,790 30
		Loans to counties, cities or towns,	3,400 00
		Deposit in bank on interest,	7,237 55
		Cash on hand,	8,195 49
	\$271,207 33		\$271,207 33

Loans on Bank Stock, amount on each:—

On 1 share Bristol County National Bank, Taunton,	\$85 00
On 4 shares Eliot National Bank, Boston, }	480 00
On 1 share First National Bank, Boston, }	

Amount of real estate held by foreclosure,	\$3,500 00
Assessed value of the same,	2,350 00
Amount of income received from the same,	150 00
Amount of municipal tax on real estate,	35 25

Cash on Deposit in Bank:—

First National Bank, Boston,	\$7,237 55
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Whole amount of interest or profits received or earned,	\$13,531 38
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	4,330 49
year, } 2 per cent., {	
Times for the dividends, fixed by the by-laws: April 1st and October 1st.	4,709 06

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 $\frac{1}{2}$.The total amount of loans, with each specified rate of interest: \$3,000, 4 $\frac{1}{2}$ per cent.; \$13,400, 5 per cent.; \$162,722.30, 6 per cent.; \$7,025, 7 per cent.; \$200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	142
Aggregate amount of the same,	145,347 30
Number of open accounts,	1,016
Number and amount of deposits (including dividends), received for previous year,	910 102,715 87
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	89 50,123 06

Number and amount of withdrawals,	729	\$76,222 38
Number of accounts opened the previous year,	170	
Number of accounts closed the previous year,	109	
Amount of expenses of the corporation during previous year,		720 00
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: July 14.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fall River 6s,	\$6,000	\$7,350 00	\$6,000 00
Boston 5s,	5,000	5,900 00	5,000 00
United States 4s,	2,000	2,440 00	2,000 00
	\$13,000	\$15,690 00	\$13,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$7,000	\$7,227 50	\$7,000 00
Blue Hill Nat'l Bank, Milton,	1,700	1,887 00	2,218 75
Boylston Nat'l Bank, Boston,	1,300	1,495 00	1,300 00
Eagle Nat'l Bank, Boston,	1,200	1,269 00	1,200 00
Fourth Nat'l Bank, Boston,	2,500	2,725 00	2,500 00
Freeman's Nat'l Bank, Boston,	2,000	2,110 00	2,000 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,302 50	1,250 00
Globe Nat'l Bank, Boston,	900	888 75	900 00
Howard Nat'l Bank, Boston,	2,000	2,270 00	2,000 00
Merchants' Nat'l Bank, Boston,	1,000	1,327 50	1,391 24
Nat'l Bank of Redemption, Boston,	3,000	3,307 50	3,852 50
Nat'l Bank of Security, Boston,	600	1,071 00	1,042 50
Shawmut Nat'l Bank, Boston,	1,100	1,262 25	1,100 00
Washington Nat'l Bank, Boston,	300	390 75	300 00
Brockton Nat'l Bank, Brockton,	2,000	2,160 00	2,000 00
Home Nat'l Bank, Brockton,	2,200	2,464 00	2,200 00
Bristol County Nat'l Bank, Taunton,	3,600	6,192 00	6,107 00
	\$33,400	\$33,349 75	\$38,861 99

RAILROAD BONDS.

Boston & Maine Railroad,	\$1,000	\$1,230 00	\$1,000 00
Boston, Revere Beach & Lynn R. R.,	3,000	3,300 00	3,000 00
Old Colony Railroad,	5,000	5,960 00	5,000 00
Fitchburg Railroad,	5,000	5,950 00	5,000 00
	\$14,000	\$16,440 00	\$14,000 00

BRIGHTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1861. Number of corporators, 104.

N. WARREN SANBORN, *President.*BELA S. FISKE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$173,966 41	Loans on public funds,	\$1,000 00
Earnings undivided,	9,550 90	Bank stock,	35,413 13
Guaranty fund,	4,500 90	Railroad bonds,	3,780 00
		Real estate by foreclosure,	34,353 68
		Loans on real estate,	107,640 00
		Loans on personal security,	5,000 00
		Deposit in bank, not on inter- est,	122 38
		Expense account,	496 80
		Cash on hand,	212 22
	\$188,018 21		\$188,018 21

Loans on Public Funds, amount on each:—

On \$1,200 State of Maine 6's; \$100 U. S. 4's,	\$1,000 00
Amount of real estate held by foreclosure,	\$34,353 68
Assessed value of the same,	26,150 00
Amount of income received from the same,	1,474 12
Amount of municipal tax on real estate,	350 67

Cash on Deposit in Bank:—

National Market Bank of Brighton, Boston,	\$122 38
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Whole amount of interest or profits received or earned,	\$9,353 65
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	2,996 22
year, } 2 per cent., {	3,083 38

Times for the dividends, fixed by the by-laws: first Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 25-100.

The total amount of loans, with each specified rate of interest: \$87,150, 6 per cent.; \$9,100, 6½ per cent.; \$7,690, 7 per cent.; \$3,600, 7 ²/₁₀ per cent.; \$100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	49
Aggregate amount of the same,	62,340 00
Amount of investments from which no income is received,	2,000 00
Number of open accounts,	845
Number and amount of deposits (including dividends), received for previous year,	981 49,028 05
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	22 16,000 00

Number and amount of withdrawals,	367	\$33,952 87
Number of accounts opened the previous year,	168	
Number of accounts closed the previous year,	116	
Amount of expenses of the corporation during previous year,		1,676 48
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 7.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Webster Bank, Boston,	\$4,500	\$4,545 00	\$4,500 00
Nat'l Market Bank, Brighton,	3,000	4,207 50	4,500 00
Old Boston Nat'l Bank, Boston,	1,550	1,860 00	1,922 00
Tremont Nat'l Bank, Boston,	2,500	2,593 75	2,755 00
Third Nat'l Bank, Boston,	2,500	2,125 00	2,500 00
Freeman's Nat'l Bank, Boston,	2,300	2,426 50	2,830 00
Shawmut Nat'l Bank, Boston,	2,100	2,399 25	2,359 25
Everett Nat'l Bank, Boston,	1,900	1,947 50	2,151 75
Metropolitan Nat'l Bank, Boston,	1,800	1,931 50	1,800 00
Eliot Nat'l Bank, Boston,	1,500	1,741 25	1,732 50
Hide and Leather N'l Bank, Boston,	1,500	1,740 00	1,635 00
Blackstone Nat'l Bank, Boston,	1,200	1,239 00	1,200 00
Suffolk Nat'l Bank, Boston,	1,000	1,127 50	1,208 25
State Nat'l Bank, Boston,	1,000	1,175 00	1,132 50
Howard Nat'l Bank, Boston,	500	567 50	610 00
Revere Nat'l Bank, Boston,	500	591 25	585 00
Central Nat'l Bank, Boston,	500	300 00	1,000 00
First Nat'l Bank, Lynn,	500	600 00	591 88
Union Market Nat'l B'k, Watertown,	400	440 00	400 00
	\$30,750	\$33,557 50	\$35,413 13

RAILROAD BONDS.

Old Colony Railroad 7s,	\$2,000	\$2,455 00	\$2,520 00
Boston and Maine Railroad 7s,	1,000	1,241 25	1,260 00
	\$3,000	\$3,696 25	\$3,780 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Number of corporators, 112.

JOSEPH E. WILBUR, *President.*ALFRED C. PLACE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,942,553 30	Public funds,	\$336,000 00
Earnings undivided,	21,806 87	Loans on public funds,	1,000 00
Guaranty fund,	78,000 00	Bank stock,	243,100 00
Suspense,	17 15	Loans on bank stock,	200 00
		Railroad bonds,	125,000 00
		Loans on railroad stock,	500 00
		Real estate,	25,000 00
		Loans on real estate,	1,367,158 84
		Loans on personal security,	902,166 03
		Loans to counties, cities or towns,	10,000 00
		Loans on bank books,	3,740 00
		Deposit in banks, on interest,	27,693 11
		Expense account,	397 14
		Cash on hand,	422 20
	\$3,042,377 32		\$3,042,377 32

Loans on Public Funds:—

On \$1,000 United States 4½s, \$1,000 00

Loan on Bank Stock:—

On 2 shares Bristol County National Bank, Taunton, \$200 00

Loan on Railroad Stock:—

On 5 shares Boston and Albany Railroad, \$500 00

Invested in real estate (for banking purposes), \$25,000 00

Estimated value of the same, 40,000 00

Amount of municipal tax on real estate, 1,160 11

Cash on Deposit in Banks, amount in each:—

Bristol County National Bank, Taunton, \$24,201 82

Maverick National Bank, Boston, 2,975 64

National Bank of the Republic, Boston, 515 65

Whole amount of interest or profits received or earned, \$161,744 77

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 55,571 00
year, } 2 per cent., { 56,416 34

Times for the dividends, fixed by the by-laws: April 1 and Oct. 1.

The total amount of loans, with each specified rate of interest: \$47,500, 4½

per cent.; \$145,000, 4½ per cent.; \$90,000, 4¾ per cent.; \$25,000, 4¾

per cent.; \$300,507, 5 per cent.; \$9,081.53, 5¼ per cent.; \$131,700, 5½

per cent.; \$22,500, 5¾ per cent.; \$1,513,476.34, 6 per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 1,008

Aggregate amount of the same,	\$1,032,412 74
Number of open accounts,	8,464
Number and amount of deposits (including dividends), received for previous year,	5,937 602,434 78
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	381 243,243 83
Number and amount of withdrawals,	5,439 522,140 64
Number of accounts opened the previous year,	1,150
Number of accounts closed the previous year,	995
Amount of expenses of the corporation during previous year,	5,970 00
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner; Aug. 11.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$60,900 00	\$55,000 00
“ “ 4½s,	50,000	56,875 00	55,000 00
State and city bonds:—			
City of Taunton,	50,000	51,090 00	50,000 00
of Providence, R. I.,	50,000	57,500 00	55,000 00
of Brockton,	30,000	32,100 00	30,000 00
of New Bedford,	20,000	23,000 00	20,000 00
of Boston,	10,000	11,800 00	10,000 00
of Cambridge,	10,000	11,300 00	10,000 00
of Fall River,	10,000	11,400 00	10,000 00
of Lowell,	10,000	11,100 00	10,000 00
of Springfield,	6,000	7,560 00	6,000 00
of Portsmouth, N. H.,	5,000	5,850 00	5,000 00
of Dover, N. H.,	10,000	11,900 00	10,000 00
State of New Hampshire,	10,000	12,200 00	10,000 00
	\$321,000	\$364,485 00	\$336,000 00

BANK STOCK.

Machinists' Nat'l Bank, Taunton,	\$16,200	\$28,830 00	\$27,200 00
Bristol County Nat'l Bank, Taunton,	5,000	8,650 00	8,000 00
Taunton Nat'l Bank, Taunton,	1,700	2,800 00	2,700 00
Nat'l Bank of Fairhaven,	2,000	2,000 00	2,000 00
Third Nat'l Bank, Springfield,	10,000	18,000 00	17,000 00
Atlantic Nat'l Bank, Boston,	10,000	15,000 00	14,000 00
Boston Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
Columbian Nat'l Bank, Boston,	5,000	6,200 00	6,000 00
Everett Nat'l Bank, Boston,	8,400	8,560 00	8,400 00
Eliot Nat'l Bank, Boston,	2,500	3,050 00	2,500 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,000 00
First Nat'l Bank, Boston,	10,000	19,950 00	19,000 00
Freeman's Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Hamilton Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Howard Nat'l Bank, Boston,	5,000	5,650 00	5,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Metropolitan Nat'l Bank, Boston, . .	\$6,000	\$6,660 00	\$6,000 00
Merchants' Nat'l Bank, Boston, . .	10,000	13,300 00	13,000 00
Mount Vernon Nat'l Bank, Boston, .	2,000	2,500 00	2,000 00
Nat'l Bank of Commerce, Boston, . .	10,000	11,100 00	10,000 00
Nat'l Bank of No. America, Boston, .	2,500	2,575 00	2,500 00
Nat'l Bank of Redemption, Boston, .	10,000	11,000 00	10,000 00
Nat'l Exchange Bank, Boston, . . .	5,000	5,700 00	5,000 00
Nat'l Eagle Bank, Boston,	2,000	2,100 00	2,000 00
Nat'l Hide and Leather B'k, Boston, .	5,000	5,800 00	5,000 00
Nat'l Rockland Bank, Boston,	5,000	6,750 00	6,000 00
Nat'l Union Bank, Boston,	4,500	6,165 00	5,500 00
North Nat'l Bank, Boston,	10,000	12,000 00	11,000 00
People's Nat'l Bank, Boston,	5,000	7,900 00	7,000 00
Shawmut Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
State Nat'l Bank, Boston,	10,000	11,700 00	11,000 00
Second Nat'l Bank, Boston,	5,300	7,900 00	7,300 00
Tremont Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
	\$196,100	\$262,890 00	\$243,100 00

RAILROAD BONDS.

Boston, Clinton, Fitchburg, & New Bedford Railroad,	\$50,000	\$55,000 00	\$50,000 00
Fitchburg Railroad,	20,000	21,800 00	20,000 00
Vermont & Massachusetts, R.R., . .	20,000	21,800 00	20,000 00
Boston, Revere Beach & Lynn R.R., .	15,000	16,350 00	15,000 00
Boston & Albany R.R.,	10,000	11,900 00	10,000 00
Old Colony R.R.,	10,000	11,700 00	10,000 00
	\$125,000	\$138,550 00	\$125,000 00

BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated 1872. Number of corporators, 26.

JOHN FALLON, *President.*

GILBERT E. HOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$649,298 71	Public funds,	\$150,000 00
Earnings undivided, . .	16,369 64	Loans on public funds, . . .	2,000 00
Guaranty fund,	15,500 00	Bank stock,	127,900 00
Balance of Smith fund,	23,355 80	Loans on bank stock,	1,600 00
		Real estate by foreclosure, . .	56,480 00
		Loans on real estate,	191,591 00
		Loans on personal security, . .	83,110 00
		Deposit in banks, on interest, .	86,176 50
		Deposit in banks, not on inter- est,	5,000 00
		Cash on hand,	666 65
	\$704,524 15		\$704,524 15

Loans on Public Funds: —

On \$2,000 Lawrence water bonds, \$2,000 00

Loans on Bank Stock: —

On 57 shares Lawrence National Bank, \$1,600 00

Amount of real estate held by foreclosure, \$56,480 00

Assessed value of the same, 57,100 00

Amount of income received from the same, 2,152 87

Amount of municipal tax on real estate, 982 58

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston, \$296 02

Lawrence National Bank, Lawrence, 90,880 48

Whole amount of interest or profits received or earned, \$36,993 45

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 11,768 35
 year, } 2½ per cent., { 15,141 05

Times for the dividends, fixed by the by-laws: Third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½. (Extra dividend, October, 1882.)

The total amount of loans, with each specified rate of interest: \$25,000, 4½ per cent.; \$12,000, 5 per cent.; \$25,800, 5½ per cent.; \$179,905, 6 per cent.; \$6,675, 6½ per cent.; \$28,921, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 194

Aggregate amount of the same, 168,801 00

Amount of investments from which no income is received, 1,400 00

Number of open accounts, 1,899

Number and amount of deposits (including dividends), received for previous year, 1,487, 172,499 75

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	132	\$79,649 57
Number and amount of withdrawals,	1,010	128,829 52
Number of accounts opened the previous year,	303	
Number of accounts closed the previous year,	293	
Amount of expenses of the corporation during previous year,		\$3,069 65
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 7.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	\$150,000	\$183,000 00	\$150,000 00

BANK STOCK.

Bay State Nat'l Bank, Lawrence,	\$4,850	\$7,680 00	\$6,400 00
City Nat'l Bank, Boston,	4,400	4,554 00	4,400 00
Commerce Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
Eagle Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Eliot Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Everett Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
Globe Nat'l Bank, Boston,	3,300	3,265 00	3,300 00
Hamilton Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,710 00	1,500 00
Howard Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Lawrence Nat'l Bank, Lawrence,	7,800	8,580 00	7,800 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Market Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
North America Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Shawmut Nat'l Bank, Boston,	7,600	8,740 00	7,600 00
Shoe and Leather Nat'l B'k, Boston,	10,000	9,500 00	10,000 00
Suffolk Nat'l Bank, Boston,	10,000	11,130 00	10,000 00
Tremont Nat'l Bank, Boston,	16,900	17,322 00	16,900 00
Webster Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
	\$126,350	\$137,131 00	\$127,900 00

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated 1831. Number of corporators, 49.

JOHN J. WHIPPLE, *President.*

CLARENCE R. FILLEBROWN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$371,923 47	Public funds,	\$9,985 00
Earnings undivided,	1,040 25	Bank stock,	10,904 75
Guaranty fund,	3,040 00	Loans on bank stock,	80 00
		Railroad bonds,	26,600 00
		Loans on real estate,	218,425 00
		Loans on personal security,	94,090 00
		Deposit in bank, not on interest,	15,503 80
		Expense account,	128 63
		Cash on hand,	286 54
	\$376,003 72		\$376,003 72

Loans on Bank Stock :—

On 1 share Randolph National Bank, Randolph, \$80 00

Cash on Deposit in Bank :—

Brockton National Bank, Brockton, \$15,503 80

Whole amount of interest or profits received or earned, \$16,923 29

Rate and amount of each semi-annual dividend for previous } 2 per cent.; { 4,851 71
 year, } 2 per cent., { 5,960 96

Times for the dividends, fixed by the by-laws : April 15, October 15.

The total amount of loans, with each specified rate of interest : \$28,500, 5 per cent. ; \$266,015, 6 per cent. ; \$10,750, 6½ per cent. ; \$7,000, 7 per cent. ; \$250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 175

Aggregate amount of the same, 184,915 00

Number of open accounts, 2,113

Number and amount of deposits (including dividends), received for previous year, 3,811 264,434 71

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 174 92,351 32

Number and amount of withdrawals, 1,956 147,723 00

Number of accounts opened the previous year, 1,064

Number of accounts closed the previous year, 419

Amount of expenses of the corporation during previous year, 1,057 06

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner : June 27.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton 4s.	\$4,000	\$4,120 00	\$4,000 00
of Brockton 5s.	5,700	6,555 00	5,985 00
	\$9,700	\$10,675 00	\$9,985 00

BANK STOCK.

Manufacturers' Nat'l Bank, Boston,	\$1,000	\$950 00	\$1,000 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,150 00	1,104 75
Tremont Nat'l Bank, Boston, . . .	1,800	1,854 00	1,800 00
Brockton Nat'l Bank, Brockton, . .	5,000	5,400 00	5,000 00
Home Nat'l Bank, Brockton,	2,000	2,280 00	2,000 00
	\$10,800	\$11,634 00	\$10,904 75

RAILROAD BONDS.

Newport & Richford Railroad, . . .	\$5,000	\$5,175 00	\$5,000 00
Boston, Revere Beach & Lynn R. R., .	1,000	1,110 00	1,050 00
Boston & Lowell Railroad,	2,000	2,340 00	*2,200 00
Old Colony Railroad,	1,000	1,190 00	1,100 00
Vermont & Massachusetts Railroad,	5,000	5,525 00	5,250 00
Boston & Maine Railroad,	5,000	6,100 00	5,500 00
Worcester & Nashua Railroad, . . .	5,500	5,665 00	5,500 00
Nashua & Rochester Railroad, . . .	1,000	1,030 00	1,000 00
	\$25,500	\$28,135 00	\$26,600 00

* This bank has been notified that this investment is illegal.

BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 12, 1872. Number of corporators, 35.

HENRY D. FALES, *President*.HIRAM P. GERALD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$42,344 59	Loans on real estate,	\$26,451 62
Earnings undivided,	1,077 76	Loans on personal security,	5,850 00
Guaranty fund,	738 23	Loans to counties, cities or towns,	6,500 00
		Deposit in banks, on interest,	4,752 21
		Expense account,	75 00
		Cash on hand,	531 75
	\$44,160 58		\$44,160 58

Cash on Deposit in Banks, amount in each :—

Spencer National Bank,	\$4,000 00
First National Bank, Worcester,	752 21

Whole amount of interest or profits received or earned, \$2,308 87

Rate and amount of each semi-annual dividend for previous year, } 2 per cent., { 690 64

. } 2 per cent., { 744 07

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 2-5.

The total amount of loans, with each specified rate of interest: \$6,500, 4 per cent.; \$1,500, 5 per cent.; \$3,500, 5½ per cent.; \$27,326, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 57

Aggregate amount of the same, 38,826 62

Number of open accounts, 338

Number and amount of deposits (including dividends), received for previous year, 313 21,520 00

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 42 21,372 07

Number and amount of withdrawals, 323 20,446 16

Number of accounts opened the previous year, 76

Number of accounts closed the previous year, 66

Amount of expenses of the corporation during previous year, 150 00

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: July 7.

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated Feb. 24, 1871. Number of corporators, 58.

WM. H. LINCOLN, *President.*WM. E. LINCOLN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$198,075 51	Public funds,	\$14,750 00
Earnings undivided,	2,184 02	Bank stock,	34,834 63
Guaranty fund,	2,480 46	Real estate by foreclosure,	4,326 22
		Loans on real estate,	120,337 50
		Loans on personal security,	16,000 00
		Deposit in banks, on interest,	11,294 00
		Expense account,	407 53
		Interest,	631 17
		Tax title,	50 76
		Cash on hand,	108 18
	\$202,739 99		\$202,739 99

Amount of real estate held by foreclosure,	\$4,326 22
Assessed value of the same,	2,400 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	56 10

Cash on Deposit in Banks, amount in each:—

Shawmut National Bank, Boston,	\$10,231 25
Central National Bank, Boston,	1,062 75

Whole amount of interest or profits received or earned,	\$8,502 19
Rate and amount of each semi-annual dividend for previous } 2 per cent., }	2,946 62
year, } 2 per cent., }	3,266 45

Times for the dividends, fixed by the by-laws: second Monday in January and July.

The total amount of loans, with each specified rate of interest: \$49,500, 5 per cent.; \$17,500, 5½ per cent.; \$43,587.50, 6 per cent.; \$5,150, 7 per cent.; \$1,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	38
Aggregate amount of the same,	45,037 50
Amount of investments from which no income is received,	1,416 78
Number of open accounts,	1,358
Number and amount of deposits (including dividends), received for previous year,	2,281 83,502 35
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	37 18,573 13
Number and amount of withdrawals,	947 51,229 96
Number of accounts opened the previous year,	312
Number of accounts closed the previous year,	214
Amount of expenses of the corporation during previous year,	1,178 00
Amount of treasurer's bond,	5,000 00

Date of examination by commissioner: November 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Brookline water scrip 7s, 1898, . . .	\$4,000	\$5,200 00	\$4,200 00
Brookline water scrip 4½s, 1893, . . .	10,000	10,550 00	10,550 00
	\$14,000	\$15,750 00	\$14,750 00

BANK STOCK.

Nat'l City Bank, Boston,	\$5,000	\$5,500 00	\$5,531 25
Central Nat'l Bank, Boston,	7,500	12,000 00	*15,588 00
Merchandise Nat'l Bank, Boston,	5,000	4,800 00	5,000 00
Revere Nat'l Bank, Boston,	3,700	4,394 00	4,057 00
Tremont Nat'l Bank, Boston,	3,000	3,097 50	3,344 13
Eagle Nat'l Bank, Boston,	1,200	1,269 00	1,314 25
	\$25,400	\$31,060 50	\$34,834 03

* This bank has been notified that this investment exceeds the legal limit.

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGE.

Incorporated March 16, 1853. Number of corporators, 11.

JOSEPH A. HOLMES, *President.*EDWARD HYDE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,710,740 14	Public funds,	\$463,600 00
Earnings undivided,	45,637 36	Bank stock,	98,100 00
Guaranty fund,	60,000 00	Railroad bonds,	221,000 00
		Loans on real estate,	1,119,971 56
		Loans on personal security,	842,000 00
		Deposit in banks, on interest,	67,106 10
		Expense account,	2,344 84
		Cash on hand,	2,255 00
	\$2,816,377 50		\$2,816,377 50

Amount of real estate held by foreclosure,	*\$6,000 00
Assessed value of the same,	6,600 00
Amount of municipal tax on real estate,	570 94

Cash on Deposit in Banks, amount in each:—

First National Bank, Cambridge,	\$55,021 23
Cambridgeport National Bank, Cambridge,	12,084 87

Whole amount of interest or profits received or earned,	\$171,549 39
Rate and amount of each semi-annual dividend for previous year,	2 per cent, { 49,442 64
	2 per cent., { 51,738 35

Times for the dividends, fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: \$169,500, 4 per cent.; \$25,000, 4½ per cent.; \$630,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$604,265.08, 5 per cent.; \$85,250, 5½ per cent.; \$283,681.67, 6 per cent.; \$115,820, 6½ per cent.; \$13,954.81, 7 per cent.; \$5,900, 7¾ per cent.; \$3,600, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	323
Aggregate amount of the same,	446,551 00
Number of open accounts,	7,756
Number and amount of deposits (including dividends), received for previous year,	7,426 597,575 18
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	363 211,670 00
Number and amount of withdrawals,	5,135 464,327 20
Number of accounts opened the previous year,	1,134
Number of accounts closed the previous year,	776
Amount of expenses of the corporation during previous year,	6,000 00
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: April 19.

* This bank has closed its foreclosed real estate account, having realized enough from sales already made to balance it, and has remaining real estate amounting to \$6,000, which has been carried to "Earnings undivided."

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered, . . .	\$245,000	\$298,900 00	\$245,000 00
United States 4½s, registered, . . .	1,100	1,237 50	1,100 00
City and town bonds:—			
City of Cambridge,	7,000	7,262 50	7,000 00
of Worcester,	50,000	50,500 00	50,000 00
of Boston,	8,000	8,128 00	8,000 00
of Taunton,	35,500	35,855 00	35,500 00
of Cleveland, Ohio,	31,000	32,240 00	31,000 00
of New Bedford,	5,000	5,750 00	5,000 00
Town of Woburn,	32,000	32,320 00	32,000 00
of South Abington,	19,000	19,190 00	19,000 00
of Watertown,	10,000	10,100 00	10,000 00
of Scituate,	20,000	20,200 00	20,000 00
	\$463,600	\$521,683 00	\$463,600 00

BANK STOCK.

Eliot Nat'l Bank, Boston,	\$4,000	\$4,910 00	\$4,000 00
Webster Nat'l Bank, Boston,	7,500	7,575 00	7,500 00
Nat'l Bank of Commerce, Boston,	5,600	6,216 00	5,600 00
Blackstone Nat'l Bank, Boston,	5,000	5,162 50	5,000 00
Washington Nat'l Bank, Boston,	5,000	6,512 50	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Tremont Nat'l Bank, Boston,	10,000	10,375 00	10,000 00
Suffolk Nat'l Bank, Boston,	15,000	16,912 50	15,000 00
Globe Nat'l Bank, Boston,	5,000	4,937 50	5,000 00
Union Nat'l Bank, Boston,	20,600	28,325 00	20,600 00
Nat'l City Bank, Cambridge,	1,400	2,240 00	1,400 00
Cambridgeport N'l B'k, Cambridge,	4,000	6,240 00	4,000 00
First Nat'l Bank, Cambridge,	5,000	8,000 00	5,000 00
	\$98,100	\$119,406 00	\$98,100 00

RAILROAD BONDS.

Fitchburg Railroad,	\$78,000	\$82,395 00	\$78,000 00
Old Colony Railroad,	20,000	24,525 00	20,000 00
Vermont & Massachusetts Railroad,	60,000	66,300 00	60,000 00
Boston & Albany Railroad,	63,000	74,970 00	63,000 00
	\$221,000	\$248,190 00	\$221,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated April 2, 1834. Number of corporators, 64.

CHARLES W. SEVER, *President.*JAMES M. THURSTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,135,204 18	Public funds,	\$171,192 50
Earnings undivided,	45,254 22	Loans on public funds,	85,000 00
Guaranty fund,	40,500 00	Bank stock,	279,718 85
		Loans on bank stock,	75,000 00
		Railroad bonds,	5,997 50
		Real estate by foreclosure,	62,533 76
		Loans on real estate,	663,778 85
		Loans on personal security,	721,800 00
		Loans to counties, cities or towns,	50,000 00
		Loans to railroads,	50,000 00
		Deposit in banks, on interest,	52,539 37
		Expense account,	1,244 43
		Cash on hand,	2,153 14
	\$2,220,958 40		\$2,220,958 40

Loan on Public Funds:—

On \$85,000 United States 4s, \$85,000 00

Loans on Bank Stock, amount on each:—

On 100 shares National Hide and Leather Bank, Boston, } \$25,000 00

On 170 shares Railroad National Bank, Lowell, }

On 500 shares Maverick National Bank Boston, 50,000 00

Amount of real estate held by foreclosure, \$62,533 76

Assessed value of the same, 64,650 00

Amount of income received from the same, 1,608 00

Amount of municipal tax on real estate, 1,074 35

Cash on Deposit in Banks, amount in each:—

Charles River National Bank, Cambridge, \$12,654 07

Maverick National Bank, Boston, 1,799 90

National Revere Bank, Boston, 30,831 32

National Bank of Redemption, Boston, 7,254 08

Whole amount of interest or profits received or earned, \$104,266 82

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 39,094 32

year, } 2 per cent., { 39,844 54

Times for the dividends, fixed by the by-laws: fourth Thursday in January and July.

The total amount of loans, with each specified rate of interest: \$50,000, 3 7-8 per cent.; \$155,000, 4 per cent.; \$40,000, 4 1/4 per cent.; \$314,000, 4 1/2 per cent.; \$50,000, 4 3/4 per cent.; \$500,300, 5 per cent.; \$37,000, 5 1/4 per cent.; \$71,000, 5 1/2 per cent.; \$292,228.85, 6 per cent.; \$41,800, 6 1/2 per cent.; \$55,950, 7 per cent.; \$35,700, 7 1/2 per cent.; \$2,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	258	
Aggregate amount of the same,		\$331,030 85
Amount of investments from which no income is received,		34,232 18
Number of open accounts,	6,101	
Number and amount of deposits (including dividends), received for previous year,	6,480	503,029 74
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	312	155,646 38
Number and amount of withdrawals,	4,497	411,208 31
Number of accounts opened the previous year,	924	
Number of accounts closed the previous year,	622	
Amount of expenses of the corporation during previous year,		5,482 09
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: June 3.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River,	\$21,000	\$25,570 00	\$20,150 00
of Newburyport,	18,000	21,060 00	18,090 00
of Cambridge,	22,000	25,570 00	21,932 50
of Lowell,	20,000	22,000 00	19,400 00
of Fitchburg,	25,000	27,750 00	25,125 00
of Providence, R. I.,	22,000	25,010 00	24,035 00
of Boston,	17,000	20,050 00	20,015 00
of Springfield,	1,000	1,300 00	1,350 00
Town of Medford,	2,000	2,180 00	2,220 00
of Westborough,	14,000	16,100 00	14,875 00
State of Massachusetts,	4,000	4,520 00	4,000 00
	\$166,000	\$191,110 00	\$171,192 50

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$15,900	\$18,960 75	\$19,054 25
Boston Nat'l Bank, Boston,	26,500	30,408 75	29,134 37
Continental Nat'l Bank, Boston,	1,800	1,903 50	2,203 25
Eliot Nat'l Bank, Boston,	10,700	13,348 25	12,489 12
Faneuil Hall Nat'l Bank, Boston,	4,200	5,554 50	5,484 75
Freeman's Nat'l Bank, Boston,	900	967 50	997 25
Globe Nat'l Bank, Boston,	6,900	6,951 75	8,919 26
Hamilton Nat'l Bank, Boston,	9,300	11,346 00	11,590 00
Howard Nat'l Bank, Boston,	11,400	13,167 00	12,831 49
Market Nat'l Bank, Boston,	5,800	5,539 00	6,280 63
Merchants' Nat'l Bank, Boston,	13,400	18,090 00	18,207 25
Shawmut Nat'l Bank, Boston,	1,000	1,167 50	1,206 25
State Nat'l Bank, Boston,	5,000	5,987 50	5,481 25
Suffolk Nat'l Bank, Boston,	14,500	16,638 75	17,836 50
Traders' Nat'l Bank, Boston,	8,300	7,885 00	8,300 00
Tremont Nat'l Bank, Boston,	11,700	12,402 00	14,003 25

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Commerce, Boston, . .	\$12,500	\$14,125 00	\$15,309 99
Exchange Nat'l Bank, Boston, . . .	1,100	1,276 00	1,575 75
Eagle Nat'l Bank, Boston,	1,100	1,185 25	1,241 88
Hide and Leather Nat'l Bank, Boston, ton,	2,800	3,311 00	3,144 00
Revere Nat'l Bank, Boston,	14,600	17,629 50	17,499 99
Union Nat'l Bank, Boston,	500	697 50	719 00
Charles River Nat'l Bank, Cambridge, bridge,	2,500	4,375 00	2,526 00
Newton Nat'l Bank, Newton,	4,600	5,152 00	5,880 00
Rockland Nat'l Bank, Roxbury,	3,000	4,110 00	4,625 25
Naumkeag Nat'l Bank, Salem,	5,000	7,300 00	7,800 00
First Nat'l Bank, New Bedford,	6,000	8,070 00	7,420 00
Nat'l Bank of Commerce, New Bedford, ford,	5,000	6,175 00	6,160 00
First Nat'l Bank, Leominster,	5,000	3,000 00	6,200 00
So. Framingham Nat'l Bank, Framingham, ingham,	5,000	6,575 00	5,000 00
Third Nat'l Bank, Boston,	20,000	17,400 00	20,598 12
	<u>\$236,000</u>	<u>\$270,699 00</u>	<u>\$279,718 85</u>

RAILROAD BONDS.

Boston & Albany R. R. 7s,	\$4,000	\$4,760 00	\$4,855 00
Lowell & Andover R. R. 6s,	1,000	1,120 00	1,142 50
	<u>\$5,000</u>	<u>\$5,880 00</u>	<u>\$5,997 50</u>

CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated 1835. Number of corporators, 26.

CHARLES H. FRENCH, *President*.NATH'L W. DUNBAR, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$461,041 36	Public funds,	\$36,500 00
Earnings undivided,	9,233 57	Loans on public funds,	5,000 00
Guaranty fund,	13,352 40	Bank stock,	49,170 00
		Railroad bonds,	26,000 00
		Real estate by foreclosure,	10,120 00
		Loans on real estate,	214,086 00
		Loans on personal security,	70,795 00
		Loans to counties, cities or towns,	53,839 00
		Deposit in bank, on interest,	18,079 31
		Expense account,	38 02
	\$483,627 33		\$483,627 33

Loan on Public Funds:—

On \$5,000 City of Boston 6s, \$5,000 00

Amount of real estate held by foreclosure, \$10,120 00

Assessed value of the same, 10,450 00

Amount of income received from the same, 465 40

Amount of municipal tax on real estate, 137 52

Cash on Deposit in Bank:—

Neponset National Bank, Canton, \$18,079 31

Whole amount of interest or profits received or earned, \$23,517 64

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 8,425 23

year, } 2 per cent., { 8,640 38

Times for the dividends, fixed by the by-laws: first Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: \$54,839, 4 per cent.; \$69,800, 5 per cent.; \$217,881, 6 per cent.; \$1,200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 197

Aggregate amount of the same, 206,216 00

Amount of investments from which no income is received, 3,200 00

Number of open accounts, 1,632

Number and amount of deposits (including dividends), received for previous year, 1,079 87,551 61

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 30 16,015 00

Number and amount of withdrawals,	745	\$71,338 02
Number of accounts opened the previous year,	237	
Number of accounts closed the previous year,	191	
Amount of expenses of the corporation during previous year,		1,148 35
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner : July 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	\$20,000	\$24,400 00	\$23,000 00
City of Providence 5s,	10,000	11,600 00	11,500 00
of Lynn 6s,	2,000	2,120 00	2,000 00
	\$32,000	\$38,120 00	\$36,500 00

BANK STOCK.

Neponset Nat'l Bank, Canton,	\$11,300	\$14,690 00	\$13,100 00
North Nat'l Bank, Boston,	1,700	2,040 00	1,870 00
Globe Nat'l Bank, Boston,	3,300	3,300 00	3,300 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,375 00	2,625 00
Atlas Nat'l Bank, Boston,	2,500	2,925 00	2,750 00
Freeman's Nat'l Bank, Boston,	4,000	4,220 00	4,400 00
Blackstone Nat'l Bank, Boston,	2,500	2,575 00	2,625 00
Market Nat'l Bank, Boston,	5,000	4,612 50	5,250 00
Central Nat'l Bank, Boston,	2,500	1,500 00	2,500 00
Nat'l B'k of North America, Boston,	5,000	5,150 00	5,500 00
Nat'l Webster Bank, Boston,	2,500	2,525 00	2,625 00
Nat'l Eagle Bank, Boston,	2,500	2,643 75	2,625 00
	\$45,300	\$48,556 25	\$49,170 00

RAILROAD BONDS.

Boston & Albany Railroad 7s,	\$12,000	\$14,400 00	\$14,500 00
Boston & Maine Railroad 7s,	5,000	6,137 50	6,000 00
Eastern Railroad 6s,	5,500	6,187 50	5,500 00
	\$22,500	\$26,725 00	\$26,000 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated, 1846. Number of corporators, 48.

ADDISON GILBERT, *President.*

GEORGE J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,518,142 07	Public funds,	\$91,400 00
Earnings undivided,	14,953 63	Bank stock,	201,500 00
Guaranty fund,	56,000 00	Loans on bank stock,	28,000 00
Surplus fund,	12,220 22	Railroad bonds,	31,875 00
Premiums,	5,750 00	Real estate,	5,000 00
Taxes,	3,099 00	Real estate by foreclosure,	2,085 53
Sundry accounts,	9,161 95	Loans on real estate,	700,286 49
		Loans on personal security,	459,562 41
		Loans to counties, cities or towns,	92,800 00
		Deposit in bank, not on interest,	2,198 89
		Expense account,	270 27
		Sundry accounts,	12 70
		Cash on hand,	4,335 58
	\$1,619,326 87		\$1,619,326 87

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Gloucester,	\$1,000 00
On 295 shares City National Bank, Gloucester,	27,000 00

Invested in real estate (for banking purposes),	\$5,000 00
Estimated value of the same,	9,000 00
Amount of real estate held by foreclosure,	2,085 53
Assessed value of the same,	2,800 00
Amount of income received from the same,	139 09
Amount of municipal tax on real estate,	200 79

Cash on Deposit in Bank :—

Gloucester National Bank, Gloucester,	\$2,198 89
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Whole amount of interest or profits received or earned,	\$85,455 18
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., } 30,175 41
	2½ per cent., { 31,667 77

Times for the dividends fixed by the by-laws: April 1 and October 1.
 Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{23}{106}$.

The total amount of loans, with each specified rate of interest: \$28,300, 4 per cent.; \$20,000, 4½ per cent.; \$10,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$393,467.91, 5 per cent.; \$40,000, 5¼ per cent.; \$105,719.50, 5½ per cent.; \$557,300, 6 per cent.; \$33,400, 6½ per cent.; \$33,061, 7 per cent.; \$23,750, 7⅓ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	463
Aggregate amount of the same,	389,877 00

Amounts of investments from which no income is received,	\$2,500 00
Number of open accounts,	5,356
Number and amount of deposits (including dividends), received for previous year,	4,289 393,861 40
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	223 120,629 12
Number and amount of withdrawals,	4,112 308,446 55
Number of accounts opened the previous year,	1,016
Number of accounts closed the previous year,	795
Amount of expenses of the corporation during previous year,	4,492 21
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner : July 7.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$6,000 00	\$5,000 00
Town and city bonds :—			
Town of Brookline,	5,000	5,600 00	5,000 00
of Northampton,	5,000	5,500 00	5,000 00
of Gloucester,	400	400 00	400 00
City of Charlestown,	12,000	13,200 00	12,000 00
of Cambridge,	10,000	11,100 00	10,000 00
of Cleveland,	25,000	28,750 00	25,000 00
of Fall River,	8,000	8,800 00	8,000 00
of Lowell,	15,000	16,500 00	15,000 00
of Lawrence,	5,000	5,500 00	5,000 00
of Salem,	1,000	1,100 00	1,000 00
	\$91,400	\$102,450 00	\$91,400 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$15,000 00	\$10,000 00
Atlas Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
Blackstone Nat'l Bank, Boston,	11,200	11,536 00	11,200 00
Central Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
City Nat'l Bank, Gloucester,	10,000	12,500 00	10,000 00
City Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Commerce Nat'l Bank, Boston,	10,000	11,100 00	10,000 00
Cape Ann Nat'l Bank, Gloucester,	10,000	13,000 00	10,000 00
Eagle Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
Everett Nat'l Bank, Boston,	3,000	3,060 00	3,000 00
Exchange Nat'l Bank, Boston,	5,000	5,700 00	5,000 00
Freeman's Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Globe Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Gloucester Nat'l Bank, Gloucester,	5,000	6,400 00	5,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Howard Nat'l Bank, Boston,	5,000	5,650 00	5,000 00
Merchants' Nat'l Bank, Boston,	10,000	13,200 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New England Nat'l Bank, Boston, .	\$5,000	\$6,650 00	\$5,000 00
North Nat'l Bank, Boston, . . .	10,000	12,000 00	10,000 00
North America Nat'l Bank, Boston,	10,000	10,300 00	10,000 00
Old Boston Nat'l Bank, Boston, .	2,500	3,000 00	2,500 00
Redemption Nat'l Bank, Boston, .	16,600	18,260 00	16,600 00
Republic Nat'l Bank, Boston, . .	5,000	6,400 00	5,000 00
Rockport Nat'l Bank, Rockport, .	5,700	7,410 00	5,700 00
Second Nat'l Bank, Boston, . . .	5,000	7,450 00	5,000 00
Shawmut Nat'l Bank, Boston, . .	10,000	11,400 00	10,000 00
State Nat'l Bank, Boston, . . .	5,000	6,100 00	5,000 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,150 00	5,000 00
	\$201,500	\$237,716 00	\$201,500 00

RAILROAD BONDS.

Eastern R. R. 6s,	\$42,500	\$46,750 00	\$31,875 00
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CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated 1855. Number of corporators, 86.

JOSEPH K. BAKER, *President.*AUGUSTUS C. SNOW, 2d, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$300,662 28	Bank stock,	\$58,823 38
Earnings undivided,	3,084 65	Loans on bank stock,	3,000 00
Guaranty fund,	2,902 38	Railroad bonds,	24,402 00
		Real estate,	1,336 13
		Real estate to secure indebtedness,	16,013 12
		Real estate by foreclosure,	3,450 00
		Loans on real estate,	77,958 48
		Loans on personal security,	95,749 27
		Loans to counties, cities or towns,	7,025 00
		Deposit in bank, on interest,	18,700 00
		Cash on hand,	191 93
	\$306,649 31		\$306,649 31

Loan on Bank Stock:—

On 30 shares Cape Cod National Bank, Harwich, \$3,000 00

Invested in real estate (for banking purposes), \$1,336 13

Estimated value of the same, 1,000 00

Amount of real estate held by foreclosure, 3,450 00

Assessed value of the same, 4,000 00

Amount of income received from the same, 8 37

Amount of municipal tax on real estate, 290 00

Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich, \$18,700 00

Whole amount of interest or profits received or earned, \$17,167 58

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 5,513 28
year, } 2 per cent., { 5,698 08

Times for the dividends fixed by the by laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 2.

The total amount of loans, with each specified rate of interest: \$5,000, 5 per cent.; \$18,500, 5½ per cent.; \$99,228.49, 6 per cent.; \$700, 6¼ per cent.; \$5,584.61, 6½ per cent.; \$54,719.65, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 282

Aggregate amount of the same, 99,732 75

Amount of investments from which no income is received, 19,368 12

Number of open accounts, 1,883

Number and amount of deposits (including dividends), received for previous year,	745	85,139 30
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	61	30,810 05
Number and amount of withdrawals,	681	60,349 59
Number of accounts opened the previous year,	236	
Number of accounts closed the previous year,	165	
Amount of expenses of the corporation during previous year,		1,575 00
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: June 25.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Cape Cod Nat'l Bank, Harwich,	\$5,700	\$8,094 00	\$7,698 00
First Nat'l Bank, Yarmouth,	6,300	8,064 00	8,064 00
State Nat'l Bank, Boston,	4,800	5,628 00	6,031 00
Shawmut Nat'l Bank, Boston,	4,300	4,934 25	5,164 75
Everett Nat'l Bank, Boston,	4,000	4,100 00	4,685 00
Nat'l Revere Bank, Boston,	3,000	3,562 25	3,675 00
Nat'l Hide and Leather B'k, Boston,	3,000	3,487 50	3,482 50
Nat'l Bank of Commerce, Boston,	2,900	3,219 00	3,556 25
Blackstone Nat'l Bank, Boston,	2,700	2,781 00	3,138 00
Nat'l Exchange Bank, Boston,	2,600	2,964 00	3,145 00
Suffolk Nat'l Bank, Boston,	2,400	2,706 00	2,894 50
Nat'l B'k of North America, Boston,	1,600	1,648 00	1,836 00
Nat'l Bank of Republic, Boston,	1,500	1,920 00	1,950 00
Nat'l B'k of Commonwealth, Boston,	1,300	1,475 50	1,469 38
Nat'l Webster Bank, Boston,	1,000	1,010 00	1,124 25
Faneuil Hall Nat'l Bank, Boston,	700	911 75	909 75
	\$47,800	\$56,505 25	\$58,823 38

RAILROAD BONDS.

Old Colony Railroad,	\$11,000	\$13,640 00	\$13,327 00
Vermont & Massachusetts Railroad,	10,000	11,075 00	11,075 00
	\$21,000	\$24,715 00	\$24,402 00

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Number of corporators, 87.

OLIVER H. MOULTON, *President.*SAMUEL A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,292,205 81	Public funds,	\$16,000 00
Earnings undivided,	37,991 29	Loans on public funds,	2,000 00
Guaranty fund,	24,000 00	Bank stock,	222,101 37
		Loans on bank stock,	900 00
		Real estate by foreclosure,	47,650 00
		Loans on real estate,	724,688 00
		Loans on personal security,	245,814 00
		Deposit in banks, on interest,	92,486 88
		Cash on hand,	2,556 85
	<hr/>		<hr/>
	\$1,354,197 10		\$1,354,197 10

Loan on Public Funds:—

On \$1,000 City of Chelsea 6s, and \$1,000 City of Lawrence 6s, \$2,000 00

Loan on Bank Stock:—

On 15 shares Railroad National Bank, Lowell, \$900 00

Amount of real estate held by foreclosure, \$47,650 00

Assessed value of the same, 52,100 00

Amount of income received from the same, 7,177 21

Amount of municipal tax on real estate, 961 87

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell, \$42,486 88

Old Lowell National Bank, Lowell, 25,000 00

Prescott National Bank, Lowell, 25,000 00

Whole amount of interest or profits received or earned, \$69,197 64

Rate and amount of each semi-annual dividend for previous } 2 per cent. { 22,871 11
year, } 2 per cent. { 23,431 08

Times for the dividends, fixed by the by-laws: first Saturday in May and November.

The total amount of loans, with each specified rate of interest: \$29,500, 4 per cent.; \$336,350, 5 per cent.; \$163,664, 5½ per cent.; \$411,438, 6 per cent.; \$10,900, 6½ per cent.; \$20,350, 7 per cent.; \$1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 188

Aggregate amount of the same, 278,368 00

Amount of investments from which no income is received, 45,000 00

Number of open accounts, 3,647

Number and amount of deposits (including dividends), received for previous year, 3,573 364,291 87

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 264 154,766 00

Number and amount of withdrawals,	2,649	\$284,288 70
Number of accounts opened the previous year,	870	
Number of accounts closed the previous year,	653	
Amount of expenses of the corporation during previous year,		4,674 54
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Haverhill 6s,	\$4,000	\$4,200 00	\$4,000 00
Town of Methuen 6s,	12,000	12,600 00	12,000 00
	\$16,000	\$16,800 00	\$16,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$15,000 00	\$14,000 00
Blackstone Nat'l Bank, Boston,	8,700	9,048 00	11,100 00
Boston Nat'l Bank, Boston,	5,000	5,200 00	6,000 00
Central Nat'l Bank, Boston,	20,000	20,000 00	35,000 00
Eliot Nat'l Bank, Boston,	9,500	11,590 00	11,000 00
Hamilton Nat'l Bank, Boston,	1,300	1,560 00	1,497 62
Market Nat'l Bank, Boston,	5,000	4,650 00	5,500 00
Maverick Nat'l Bank, Boston,	1,000	2,250 00	1,217 50
Merchants' Nat'l Bank, Boston,	5,000	6,650 00	6,756 25
Metropolitan Nat'l Bank, Boston,	3,000	3,300 00	3,100 00
Commerce Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Redemption Nat'l Bank, Boston,	6,000	7,500 00	8,000 00
Republic Nat'l Bank, Boston,	2,700	3,463 00	3,415 50
City Nat'l Bank, Boston,	10,000	11,000 00	12,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,755 00	1,600 00
Webster Nat'l Bank, Boston,	2,400	2,400 00	2,400 00
Second Nat'l Bank, Boston,	7,000	10,500 00	10,000 00
Shawmut Nat'l Bank, Boston,	6,300	6,993 00	8,086 00
Shoe and Leather Nat'l B'k, Boston,	4,200	3,990 00	5,000 00
Suffolk Nat'l Bank, Boston,	5,000	5,650 00	6,112 50
Georgetown Nat'l B'k, Georgetown,	10,000	10,000 00	10,000 00
Appleton Nat'l Bank, Lowell,	10,000	17,500 00	16,962 50
First Nat'l Bank, Lowell,	3,000	4,500 00	4,240 00
Merchants' Nat'l Bank, Lowell,	15,000	18,750 00	18,350 00
Old Lowell Nat'l Bank, Lowell,	5,200	6,500 00	6,717 00
Prescott Nat'l Bank, Lowell,	1,000	1,400 00	1,000 00
Railroad Nat'l Bank, Lowell,	2,500	3,000 00	3,046 50
	\$170,300	\$205,149 00	\$222,101 37

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 87.

P. J. STONE, *President.*AMOS STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,631,546 68	Public funds,	\$200,000 00
Earnings undivided,	116,209 97	Loans on public funds,	8,200 00
Guaranty fund,	87,000 00	Bank stock,	679,200 00
		Loans on bank stock,	1,600 00
		Railroad bonds,	27,000 00
		Real estate,	80,000 00
		Real estate by foreclosure,	285,184 00
		Loans on real estate,	1,092,200 00
		Loans on personal security,	433,560 00
		Deposit in banks, on interest,	24,919 88
		Cash on hand,	2,892 77
	\$2,834,756 65		\$2,834,756 65

Loans on Public Funds, amount on each :—

On \$2,000 U. S. 4s,	\$1,600 00
On \$6,000 U. S. 4½s,	5,900 00
On \$1,000 U. S. 6s,	700 00

Loan on Bank Stock :—

On 16 shares Central National Bank, Lynn,	\$1,600 00
Invested in real estate (for banking purposes),	\$80,000 00
Assessed value of the same,	90,300 00
Amount of real estate held by foreclosure,	285,184 00
Assessed value of the same,	308,400 00
Amount of income received from the same,	25,712 01
Amount of municipal tax on real estate,	6,775 60

Cash on Deposit in Banks, amount in each :—

Monument National Bank, Boston,	\$21,257 15
Maverick National Bank, Boston,	3,662 73

Whole amount of interest or profits received or earned,	\$162,879 63				
Rate and amount of each semi-annual dividend for previous year,	<table> <tbody> <tr> <td>2½ per cent.,</td> <td>59,957 90</td> </tr> <tr> <td>2½ per cent.,</td> <td>62,480 35</td> </tr> </tbody> </table>	2½ per cent.,	59,957 90	2½ per cent.,	62,480 35
2½ per cent.,	59,957 90				
2½ per cent.,	62,480 35				

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½. (Last extra dividend in 1874.)

The total amount of loans, with each specified rate of interest: \$76,500, 4½ per cent.; \$377,160, 5 per cent.; \$355,200, 5½ per cent.; \$514,800, 6 per cent.; \$51,800, 6½ per cent.; \$160,100, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 349

Aggregate amount of the same, 553,894 00

Amount of investments from which no income is received,		\$7,900 00
Number of open accounts,	7,895	
Number and amount of deposits (including dividends) received for previous year,	7,099	602,058 63
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	446	262,397 62
Number and amount of withdrawals,	4,318	374,187 14
Number of accounts opened the previous year,	1,308	
Number of accounts closed the previous year,	906	
Amount of expenses of the corporation during the previous year,		5,877 30
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 28.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$200,000	\$227,000 00	\$200,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	\$35,800	\$41,170 00	\$35,800 00
Blackstone Nat'l Bank, Boston,	9,400	9,682 00	9,400 00
Blue Hill Nat'l Bank, Dorchester,	6,700	7,504 00	6,700 00
Boylston Nat'l Bank, Boston,	14,500	16,675 00	14,500 00
Bunker Hill National Bank, Boston,	25,000	46,000 00	25,000 00
City Nat'l Bank, Boston,	9,000	9,810 00	9,000 00
Columbian Nat'l Bank, Boston,	5,000	6,200 00	5,000 00
Commerce Nat'l Bank, Boston,	26,300	28,404 00	26,300 00
Continental Nat'l Bank, Boston,	50,000	51,500 00	50,000 00
Eliot Nat'l Bank, Boston,	30,000	36,000 00	30,000 00
First Nat'l Bank, Boston,	2,000	4,000 00	2,000 00
First Ward Nat'l Bank, Boston,	15,000	17,100 00	14,800 00
Freeman's Nat'l Bank, Boston,	10,000	10,500 00	9,300 00
Hide and Leather Nat'l B'k, Boston,	37,000	42,920 00	37,000 00
Howard Nat'l Bank, Boston,	30,400	34,352 00	30,400 00
Manufacturers' Nat'l Bank, Boston,	10,600	10,388 00	10,300 00
Market Nat'l Bank, Boston,	8,600	7,912 00	8,600 00
Market Nat'l B'k of Brighton, Boston,	2,700	3,780 00	2,700 00
Maverick Nat'l Bank, Boston,	13,200	29,436 00	12,900 00
Merchandise Nat'l Bank, Boston,	12,900	12,255 00	12,600 00
Metropolitan Nat'l Bank, Boston,	12,500	13,875 00	12,500 00
Monument Nat'l Bank, Boston,	7,000	14,210 00	7,000 00
North Nat'l Bank, Boston,	14,000	16,800 00	14,000 00
North America Nat'l Bank, Boston,	5,300	5,459 00	5,300 00
Redemption Nat'l Bank, Boston,	20,000	22,400 00	20,000 00
Republic Nat'l Bank, Boston,	34,200	43,776 00	34,200 00
Revere Nat'l Bank, Boston,	26,700	31,506 00	26,700 00
Shawmut Nat'l Bank, Boston,	2,200	2,508 00	2,200 00
Shoe and Leather Nat'l B'k, Boston,	25,800	24,510 00	25,600 00
State Nat'l Bank, Boston,	16,100	18,837 00	16,100 00
Suffolk Nat'l Bank, Boston,	18,500	20,720 00	18,500 00
Third Nat'l Bank, Boston,	10,000	8,500 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . . .	\$12,000	\$12,360 00	\$12,000 00
Washington Nat'l Bank, Boston, . . .	11,900	15,470 00	11,900 00
Webster Nat'l Bank, Boston, . . .	32,000	32,320 00	32,000 00
Andover Nat'l Bank, Andover, . . .	2,400	2,880 00	2,400 00
Conway Nat'l Bank, Conway, . . .	4,000	4,400 00	4,000 00
Franklin Co. Nat'l B'k, Greenfield, . .	10,000	10,000 00	10,000 00
First Nat'l Bank, Lynn, . . .	21,700	26,040 00	21,700 00
Home Nat'l Bank, Brockton, . . .	15,000	16,500 00	15,000 00
Newton Nat'l Bank, Newton, . . .	3,500	3,990 00	3,300 00
Railroad Nat'l Bank, Lowell, . . .	15,000	17,400 00	15,000 00
Wachusett Nat'l Bank, Fitchburg, . .	7,500	13,800 00	7,500 00
	\$681,400	\$803,849 00	\$679,200 00

RAILROAD BONDS.

Boston and Lowell Railroad, . . .	\$27,000	\$29,160 00	\$27,000 00
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CHELSEA SAVINGS BANK — CHELSEA.

Incorporated 1854. Number of corporators, 166.

JOHN H. OSGOOD, *President.*

JOHN F. FELLOWS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,701,627 58	Public funds,	\$453,933 25
Earnings undivided, . .	42,912 17	Bank stock,	105,933 42
Guaranty fund,	27,055 00	Loans on bank stock,	12,000 00
		Railroad bonds,	11,225 00
		Real estate,	11,124 32
		Real estate by foreclosure, . .	11,918 61
		Loans on real estate,	791,956 07
		Loans on personal security, . .	283,350 00
		Loans to counties, cities or towns,	63,225 00
		Deposit in banks on interest, . .	12,500 62
		Deposit in bank, not on interest, .	10,000 00
		Expense account,	2,204 41
		Cash on hand,	1,324 05
	\$1,770,694 75		\$1,770,694 75

Loans on Bank Stock, amount on each : —

On 50 shares Fourth National Bank, Boston,	\$4,500 00
On 100 shares First National Bank, Chelsea,	7,500 00

Invested in real estate (for banking purposes),	\$11,124 32
Estimated value of the same,	14,700 00
Amount of real estate held by foreclosure,	11,918 61
Assessed value of the same,	20,100 00
Amount of income received from the same,	474 79
Amount of municipal tax on real estate,	458 49

Cash on Deposit in Banks, amount in each : —

Hamilton National Bank, Boston,	\$11,951 61
First National Bank, Chelsea,	10,549 01

Whole amount of interest or profits received or earned,	\$87,775 41
Rate and amount of each semi-annual dividend for every } 2 per cent., {	29,781 12
year, } 2 per cent., {	30,708 33

Times for the dividends, fixed by the by-laws : second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 6¼. (Last extra dividend, 1874.)

The total amount of loans, with each specified rate of interest : \$28,225, 4 per cent. ; \$167,000, 4½ per cent. ; \$125,000, 4¾ per cent. ; \$116,655, 5 per cent. ; \$39,900, 5½ per cent. ; \$643,751.07, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	361	
Aggregate amount of the same,		\$533,876 47
Amount of investments from which no income is received,		800 00
Number of open accounts,	7,715	
Number and amount of deposits (including dividends), received for previous year,	12,154	529,741 74
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	282	169,663 00
Number and amount of withdrawals,	6,842	442,160 14
Number of accounts opened the previous year,	1,339	
Number of accounts closed the previous year,	940	
Amount of expenses of the corporation during previous year,		5,158 09
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: May 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. bonds,	\$30,000	\$31,090 00	\$31,068 75
State, city and town bonds: —			
State of Maine,	43,100	47,510 00	43,100 00
of New Hampshire,	9,200	11,500 00	10,635 75
City of Chelsea,	12,000	13,980 00	13,880 00
of Boston,	44,000	55,000 00	51,136 25
of Charlestown,	10,000	11,300 00	11,190 00
of Fitchburg,	2,000	2,280 00	2,280 00
of Worcester,	21,000	22,470 00	22,660 00
of Somerville,	10,000	10,200 00	10,000 00
of Lynn,	6,000	7,080 00	7,050 00
of Cambridge,	18,000	19,990 00	19,790 00
of Lowell,	45,500	50,505 00	46,920 00
of Fall River,	5,000	6,300 00	5,550 00
of Lawrence,	36,000	43,920 00	40,527 50
of Taunton,	2,000	2,360 00	2,340 00
of Manchester, N. H.,	4,000	4,120 00	4,000 00
of Lewiston, Me.,	16,000	16,320 00	16,480 00
of Burlington, Vt.,	2,500	2,525 00	2,500 00
of Providence, R.I.,	15,000	16,200 00	15,525 00
of Hartford, Conn.,	1,000	1,140 00	1,172 50
of Keene, N. H.,	20,000	20,800 00	20,800 00
Town of Woburn,	5,000	5,650 00	5,412 50
of Winthrop,	11,000	12,320 00	11,165 00
of Everett,	1,000	1,120 00	1,170 00
of Provincetown,	1,000	1,060 00	1,000 00
of Brookline,	5,000	5,575 00	5,625 00
of Danvers,	2,000	2,240 00	2,320 00
of Wallingford, Conn.,	17,000	17,340 00	17,170 00
of Norwalk, Conn.,	31,000	32,240 00	31,465 00
	\$425,300	\$477,135 00	\$453,933 25

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston, . . .	\$1,500	\$1,800 00	\$1,664 55
Howard Nat'l Bank, Boston, . . .	3,600	4,086 00	3,811 50
Massachusetts Nat'l Bank, Boston	7,250	7,240 00	9,122 40
Continental Nat'l Bank, Boston, . .	4,000	4,150 00	4,845 70
Commerce Nat'l Bank, Boston, . . .	700	777 00	700 00
Traders' Nat'l Bank, Boston, . . .	5,800	3,594 00	5,800 00
Exchange Nat'l Bank, Boston, . . .	1,400	1,596 00	1,763 05
North America Nat'l Bank, Boston,	500	515 00	518 75
Boylston Nat'l Bank, Boston, . . .	2,500	2,875 00	2,776 50
Atlas Nat'l Bank, Boston,	8,400	9,869 00	9,819 35
State Nat'l Bank, Boston,	2,500	2,931 00	2,934 00
Suffolk Nat'l Bank, Boston,	700	789 00	845 85
City Nat'l Bank, Boston,	4,300	4,730 00	4,956 15
Eagle Nat'l Bank, Boston,	1,800	1,904 00	2,002 95
Shawmut Nat'l Bank, Boston,	500	574 00	602 50
Boston Nat'l Bank, Boston,	2,000	2,255 00	2,329 37
Market Nat'l Bank, Boston,	600	741 00	646 50
Webster Nat'l Bank, Boston,	2,500	2,525 00	2,750 00
Republic Nat'l Bank, Boston,	10,000	12,800 00	13,137 50
Mechanics' Nat'l Bank, Boston,	900	1,143 00	1,170 00
Atlantic Nat'l Bank, Boston,	3,800	5,709 00	5,804 50
Everett Nat'l Bank, Boston,	3,800	3,895 00	4,422 25
Third Nat'l Bank, Boston,	5,000	4,250 00	5,381 25
Redemption Nat'l Bank, Boston,	6,300	6,946 00	8,410 50
First Nat'l Bank, Chelsea,	6,600	7,986 00	6,671 30
First Nat'l Bank, So. Weymouth,	2,000	2,600 00	2,420 50
Exchange Nat'l Bank, Salem,	500	575 00	626 50
	\$89,450	\$98,855 00	\$105,933 42

RAILROAD BONDS.

Salem & Lowell Mortgage Bonds (guaranteed by the Boston & Lowell Railroad),	\$10,000	\$11,000 00	\$11,225 00
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CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated March 20, 1875. Number of corporators, 41.

JOSIAH W. OSGOOD, *President.*HENRY J. BOYD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$138,832 07	Public funds,	\$3,050 00
Earnings undivided,	1,392 03	Bank stock,	18,051 00
Guaranty fund,	1,351 53	Loans on real estate,	*103,699 50
Interest,	267 32	Loans on personal security,	16,526 46
		Deposit in bank, not on interest,	447 71
		Expense account,	6 00
		Cash on hand,	62 28
	\$141,842 95		\$141,842 95

Cash on Deposit in Bank:—

Chicopee National Bank, Springfield, \$447 71

Whole amount of interest or profits received or earned, \$5,901 82

Rate and amount of each semi-annual dividend for previous year, } 2 per cent., { 2,330 26
} 2 per cent., { 2,483 21

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$120,225.96, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 88

Aggregate amount of the same, 107,760 96

Number of open accounts, 540

Number and amount of deposits (including dividends) received for previous year, \$27 62,168 09

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, 36 22,601 00

Number and amount of withdrawals, 390 35,366 74

Number of accounts opened the previous year, 142

Number of accounts closed the previous year, 70

Amount of expenses of the corporation during previous year, 400 41

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: October 14.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$3,050	\$3,721 00	\$3,050 00

* This bank has been notified that this amount exceeds the legal limit.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Springfield, . . .	\$3,700	\$4,810 00	\$3,700 00
Palmer Nat'l Bank, Palmer, . . .	2,700	3,510 00	3,161 00
Hadley Falls Nat'l Bank, Holyoke, .	2,000	3,410 00	3,410 00
Chapin Nat'l Bank, Springfield, . .	3,000	3,900 00	3,630 00
First Nat'l Bank, Springfield, . . .	1,000	1,650 00	1,650 00
Franklin Co. Nat'l Bank, Greenfield,	2,500	2,500 00	2,500 00
	\$14,900	\$19,780 00	\$18,051 00

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated 1845. Number of corporators, 57.

JOHN B. WOOD, *President*.H. H. HARRIS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$573,796 12	Bank stock,	\$55,650 00
Earnings undivided,	9,127 86	Loans on bank stock,	3,800 00
Guaranty fund,	9,450 00	Railroad bonds,	26,000 00
		Loans on real estate,	356,772 06
		Loans on personal security,	84,019 00
		Loans to counties, cities or towns,	34,500 00
		Deposit in banks, on interest,	29,219 75
		Cash on hand,	2,413 17
	\$592,373 98		\$592,373 98

Loans on Bank Stock, amount on each :—

On 20 shares First National Bank, Easthampton,	\$2,000 00
On 20 shares Third National Bank, Springfield,	1,800 00

Cash on Deposit in Banks, amount in each :—

First National Bank, Chicopee,	\$5,219 75
Hampshire County National Bank, Northampton,	14,000 00
City National Bank, Springfield,	10,000 00

Whole amount of interest or profits received or earned,	\$27,080 63
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 10,486 79
	2 per cent., } 10,790 91

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$8,000, 4 per cent.; \$15,000, 4½ per cent.; \$20,000, 4¾ per cent.; \$453,091, 5 per cent.; \$6,000, 6 per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each,	231
Aggregate amount of the same,	207,296 00
Number of open accounts,	1,568
Number and amount of deposits (including dividends), received for previous year,	1,590 162,749 66
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	118 71,928 00
Number and amount of withdrawals,	1,381 140,943 43
Number of accounts opened the previous year,	244
Number of accounts closed the previous year,	225
Amount of expenses of the corporation during previous year,	2,512 73
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: July 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Chicopee Nat'l Bank, Springfield, . . .	\$4,700	\$7,050 00	\$7,050 00
First Nat'l Bank, Springfield, . . .	6,700	10,050 00	10,050 00
Agawam Nat'l Bank, Springfield, . . .	3,000	3,900 00	3,900 00
Chapin Nat'l Bank, Springfield, . . .	6,600	8,000 00	6,600 00
City Nat'l Bank, Springfield, . . .	5,500	6,250 00	6,250 00
Palmer Nat'l Bank, Palmer, . . .	8,000	9,600 00	8,400 00
Nat'l Bank of Redemption, Boston, . . .	1,000	1,120 00	1,000 00
Maverick Nat'l Bank, Boston, . . .	1,200	2,400 00	2,400 00
First Nat'l Bank, Chicopee, . . .	10,000	15,000 00	10,000 00
	\$46,700	\$63,370 00	\$55,650 00

RAILROAD BONDS.

Boston & Albany Railroad, . . .	\$12,000	\$13,200 00	\$12,000 00
Boston, Revere Beach & Lynn R.R., . . .	10,000	10,600 00	10,000 00
Boston & Lowell Railroad, . . .	4,000	4,000 00	*4,000 00
	\$26,000	\$27,800 00	\$26,000 00

* This bank has been notified that this investment is illegal.

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated 1851. Number of corporators, 63.

JOSEPH HEALY, *President.*E. E. HATHAWAY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,454,596 86	Bank stock,	\$306,991 50
Earnings undivided,	86,087 97	Loans on real estate,	1,463,746 00
Guaranty fund,	57,403 58	Loans on personal security,	803,132 37
		Deposit in bank, not on interest,	21,270 67
		Expense account,	1,911 12
		Cash on hand,	1,036 75
	\$2,598,088 41		\$2,598,088 41

Cash on Deposit in Bank:—

Pocasset National Bank, Fall River, \$21,270 67

Whole amount of interest or profits received or earned, \$140,890 00

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 56,485 07
year, } 2½ per cent., { 58,538 94

Times for the dividends, fixed by the by-laws: June and December.

The total amount of loans, with each specified rate of interest: \$162,000,
5 per cent.; \$2,104,878.37, 5½ per cent.Number of outstanding loans which are of an amount not exceeding \$3,000
each, 390

Aggregate amount of the same, 558,320 00

Number of open accounts, 4,357

Number and amount of deposits (including dividends), received for pre-
vious year, 11,471 460,460 17Number and amount of deposits of and exceeding \$300 at any one time,
for the previous year, 326 196,307 52

Number and amount of withdrawals, 3,175 338,908 11

Number of accounts opened the previous year, 934

Number of accounts closed the previous year, 750

Amount of expenses of the corporation during previous year, 6,923 95

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: July 16.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston,	\$25,000	\$49,875 00	\$25,000 00
Second Nat'l Bank, Fall River,	18,000	22,500 00	18,000 00
Nat'l Hide and Leather B'k, Boston,	22,500	26,156 25	22,500 00
Nat'l Bank of Commerce, Boston,	7,500	8,325 00	7,500 00
Fall River Nat'l Bank, Fall River,	15,400	18,480 00	14,012 50

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Pocasset Nat'l Bank, Fall River, . . .	\$80,000	\$96,000 00	*\$80,000 00
Maverick Nat'l Bank, Boston, . . .	5,400	12,042 00	4,779 00
Howard Nat'l Bank, Boston, . . .	14,000	15,890 00	14,000 00
Eliot Nat'l Bank, Boston, . . .	7,900	9,697 25	7,900 00
Metacomet Nat'l Bank, Fall River, . .	28,700	34,440 00	28,700 00
Revere Nat'l Bank, Boston, . . .	28,100	33,368 75	28,100 00
Union Nat'l Bank, Fall River, . . .	15,000	15,000 00	15,000 00
Merchants' Nat'l Bank, Boston, . . .	5,000	6,650 00	5,000 00
Nat'l Bank of Redemption, Boston, . .	12,800	14,112 00	12,800 00
Railroad Nat'l Bank, Lowell, . . .	2,500	2,893 75	2,500 00
Massasoit Nat'l Bank, Fall River, . .	5,200	8,840 00	5,200 00
Washington Nat'l Bank, Boston, . . .	7,400	9,638 50	7,400 00
Nat'l Bank of Republic, Boston, . . .	2,500	3,200 00	2,500 00
State Nat'l Bank, Boston, . . .	2,600	3,048 50	2,600 00
Suffolk Nat'l Bank, Boston, . . .	2,500	2,818 75	2,500 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,147 50	1,000 00
	\$309,000	\$394,123 25	\$306,991 50

* This bank claims that as they held this stock when the act was passed setting off a part of Rhode Island, in which this bank was situated, to Massachusetts, they are entitled to hold the full amount.

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated 1870. Number of corporators, 44.

JOHN B. NICHOLS, *President.*GEO. W. NOYES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$604,875 90	Public funds,	\$20,000 00
Earnings undivided,	53,568 33	Loans on public funds,	6,100 00
Guaranty fund,	12,600 00	Bank stock,	45,798 33
		Loans on bank stock,	11,500 00
		Railroad bonds,	73,000 00
		Real estate by foreclosure,	72,753 77
		Loans on real estate,	246,905 00
		Loans on personal security,	165,830 00
		Loans to counties, cities or towns,	4,500 00
		Deposit in banks, on interest,	22,335 20
		Expense account,	1,061 93
		Premium account,	1,200 00
	\$670,984 23		\$670,984 23

Loans on Public Funds:—

On \$6,500 U. S. Bonds, \$6,100 00

Loans on Bank Stock, amount on each:—

On 100 shares Essex National Bank, Haverhill, \$10,000 00

On 6 shares Merrimack National Bank, Haverhill, 600 00

On 9 shares First National Bank, Haverhill, 900 00

Amount of real estate held by foreclosure, \$72,753 77

Assessed value of the same, 48,400 00

Amount of income received from the same, 2,563 20

Amount of municipal tax on real estate, 819 80

Cash on Deposit in Banks, amount in each:—

In First National Bank, Haverhill, \$14,335 20

In Merrimack National Bank, Haverhill, 8,000 00

Whole amount of interest or profits received or earned, \$34,300 37

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 12,666 50

year, } 2 per cent., { 10,925 00

Times for the dividends, fixed by the by-laws: June 1st and December 1st.

The total amount of loans, with each specified rate of interest: \$1,500, 4

per cent.; \$18,000, 4½ per cent.; \$80,800, 5 per cent.; \$64,900, 5½ per

cent.; \$242,060, 6 per cent.; \$25,225, 7 per cent.; \$2,350, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000

each, 121

Aggregate amount of the same, 139,235 00

Amount of investments from which no income is received, 2,202 44

Number of open accounts, 3,194

Number and amount of deposits (including dividends), received for previous year,	2,017	\$170,235 40
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	139	73,426 12
Number and amount of withdrawals,	1,370	101,214 06
Number of accounts opened the previous year,	537	
Number of accounts closed the previous year,	354	
Amount of expenses of the corporation during previous year,		2,053 00
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: May 24.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill,	\$10,000	\$10,200 00	\$10,000 00
of Lawrence,	10,000	11,200 00	10,000 00
	\$20,000	\$21,400 00	\$20,000 00

BANK STOCK.

First Nat'l Bank, Haverhill,	\$19,400	\$26,578 00	*\$24,143 08
Merrimack Nat'l Bank, Haverhill,	500	775 00	690 00
Haverhill Nat'l Bank, Haverhill,	200	290 00	200 00
Commerce Nat'l Bank, Boston,	900	972 00	900 00
Continental Nat'l Bank, Boston,	7,400	7,696 00	9,247 75
Massachusetts Nat'l Bank, Boston,	3,000	3,300 00	3,660 00
Merchants' Nat'l Bank, Boston,	2,500	3,325 00	3,173 75
Tremont Nat'l Bank, Boston,	3,000	3,120 00	3,783 75
	\$36,900	\$46,056 00	\$45,798 33

RAILROAD BONDS.

Boston & Maine R. R. 7s,	\$50,000	\$61,000 00	\$50,000 00
Old Colony R. R. 7s,	13,000	16,120 00	13,000 00
Old Colony R. R. 6s,	10,000	11,900 00	10,000 00
	\$73,000	\$89,020 00	\$73,000 00

* This bank has been notified that this investment exceeds the legal limit.

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated, 1837. Number of corporators, 61.

NATHAN ALLEN, *President*.F. A. BUTTRICK, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,909,833 73	Public funds,	\$158,100 00
Earnings undivided,	200,601 80	Bank stock,	679,882 00
Guaranty fund,	110,000 00	Loans on bank stock,	32,600 00
		Railroad bonds,	288,500 00
		Loans on real estate,	1,699,490 00
		Loans on personal security,	950,046 22
		Loans to counties, cities or towns,	213,000 00
		Deposit in banks, on interest,	193,051 40
		Expense account,	2,993 00
		Cash on hand,	2,772 91
	\$4,220,435 53		\$4,220,435 53

Loans on Bank Stock, amount on each:—

On 52 shares First National Bank, Lowell,	\$4,400 00
On 240 shares Appleton National Bank, Lowell,	21,900 00
On 10 shares Prescott National Bank, Lowell,	1,000 00
On 4 shares Second National Bank, Boston,	300 00
On 25 shares Wamesit National Bank, Lowell,	
On 20 shares Brockton National Bank, Brockton,	} 5,000 00
On 9 shares National Hide and Leather Bank, Boston,	

Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell,	\$143,051 40
Prescott National Bank, Lowell,	50,000 00

Whole amount of interest or profits received,	\$256,446 15
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 70,045 28 } 2 per cent., { 72,478 89
Times for the dividends, fixed by the by-laws: second Saturday in January and July.	

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{1}{5}$. (Extra dividend January, 1884.)The total amount of loans, with each specified rate of interest: \$17,250, 4 per cent.; \$1,803,612.32, 5 per cent.; \$130,400, $5\frac{1}{2}$ per cent.; \$961,273.90, 6 per cent.; \$60,000, $6\frac{1}{2}$ per cent.; \$20,000, $6\frac{1}{10}$ per cent.; \$52,600, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 207

Aggregate amount of the same, 303,341 21

Number of open accounts, 10,434

Number and amount of deposits (including dividends), received for previous year, 33,832 862,256 14

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	560	\$300,267 47
Number and amount of withdrawals,	11,165	733,330 46
Number of accounts opened the previous year,	1,890	
Number of accounts closed the previous year,	1,523	
Amount of expenses of the corporation during previous year,		9,409 11
Amount of treasurer's bond,		60,000 00
Date of examination by commissioner: November 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Hartford,	\$10,000	\$11,350 00	\$10,000 00
of Haverhill,	46,000	57,480 00	45,100 00
of Lowell,	3,000	3,397 50	3,000 00
of Lynn,	10,000	10,475 00	10,000 00
Town of Plymouth,	40,000	45,750 00	40,000 00
of Pittsfield,	50,000	50,625 00	50,000 00
	\$159,000	\$179,077 50	\$158,100 00

BANK STOCK.

Appleton Nat'l Bank, Lowell,	\$40,000	\$72,000 00	\$44,970 00
Atlantic Nat'l Bank, Boston,	8,000	12,020 00	10,000 00
Atlas Nat'l Bank, Boston,	18,000	21,105 00	18,000 00
Bay State Nat'l Bank, Lawrence,	1,875	3,125 00	1,875 00
Blackstone Nat'l Bank, Boston,	30,700	31,697 75	30,700 00
Boston Nat'l Bank, Boston,	20,000	22,400 00	20,000 00
Boylston Nat'l Bank, Boston,	12,400	14,260 00	12,400 00
Bunker Hill Nat'l Bank, Boston,	3,400	6,256 00	3,400 00
City Nat'l Bank, Boston,	5,300	5,830 00	5,300 00
Columbian Nat'l Bank, Boston,	13,800	17,112 00	16,560 00
Continental Nat'l Bank, Boston,	11,200	11,536 00	11,200 00
Eliot Nat'l Bank, Boston,	10,000	12,275 00	10,000 00
Everett Nat'l Bank, Boston,	500	512 50	500 00
First Nat'l Bank, Boston,	20,000	40,000 00	20,000 00
First Nat'l Bank, Lowell,	4,900	7,350 00	5,650 00
First Nat'l Bank, Marlboro',	5,000	5,000 00	5,000 00
Globe Nat'l Bank, Boston,	15,000	15,000 00	15,000 00
Hamilton Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Howard Nat'l Bank, Boston,	13,500	15,322 50	13,500 00
Market Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
Merchants' Nat'l Bank, Boston,	4,400	5,841 00	4,400 00
Metropolitan Nat'l Bank, Boston,	6,000	6,705 00	7,200 00
Nat'l Bank of Commerce, Boston,	15,000	16,650 00	15,000 00
Nat'l B'k of North America, Boston,	25,000	25,750 00	25,000 00
Nat'l Bank of Redemption, Boston,	40,000	44,100 00	50,700 00
Nat'l Bank of Republic, Boston,	40,000	51,400 00	42,825 00
Nat'l Eagle Bank, Boston,	3,000	3,172 50	3,000 00
Nat'l Exchange Bank, Boston,	5,000	5,700 00	5,000 00

BANK STOCK — Concluded.

	Par Value.	Market Value. Estimated	Amount Invested.
Nat'l Hide and Leather B'k, Boston,	\$10,000	\$11,600 00	\$10,000 00
Nat'l Pemberton Bank, Lawrence, . .	11,000	14,850 00	11,000 00
Nat'l Revere Bank, Boston,	37,500	44,531 25	37,500 00
Nat'l Union Bank, Boston,	3,600	4,950 00	3,600 00
Nat'l Webster Bank, Boston,	10,500	10,605 00	10,500 00
New England Nat'l Bank, Boston, . .	6,500	8,645 00	8,450 00
North Nat'l Bank, Boston,	16,700	20,040 00	16,700 00
Old Boston National Bank, Boston,	7,900	4,740 00	3,950 00
Prescott Nat'l Bank, Lowell,	22,000	33,000 00	22,450 00
Railroad Nat'l Bank, Lowell,	11,300	12,995 00	12,052 00
Second Nat'l Bank, Boston,	26,500	39,485 00	26,500 00
Shawmut Nat'l Bank, Boston,	10,000	11,475 00	10,000 00
State National Bank, Boston,	2,000	2,345 00	2,000 00
Suffolk National Bank, Boston, . . .	20,500	23,113 75	20,500 00
Third National Bank, Boston,	40,000	40,000 00	40,000 00
Tremont Nat'l Bank, Boston,	23,600	24,485 00	23,600 00
Washington Nat'l Bank, Boston, . . .	3,900	5,079 75	3,900 00
	\$655,475	\$806,060 00	\$679,882 00

RAILROAD BONDS.

Boston & Lowell Railroad,	\$127,500	\$154,912 50	\$127,500 00
Old Colony & Newport Railroad, . . .	50,000	59,750 00	50,000 00
Eastern Railroad,	72,000	81,000 00	61,000 00
Fitchburg Railroad,	50,000	50,750 00	50,000 00
	\$299,500	\$346,412 50	\$288,500 00

CLINTON SAVINGS BANK — CLINTON.

Incorporated 1851. Number of corporators, 63.

CHARLES L. SWAN, *President.*

CHAUNCEY L. S. HAMMOND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$994,599 04	Public funds,	\$71,020 00
Earnings undivided, . .	5,361 32	Loans on public funds,	3,890 00
Guaranty fund,	17,000 00	Bank stock,	81,090 00
		Loans on bank stock,	12,700 00
		Railroad bonds,	33,900 00
		Loans on real estate,	550,621 42
		Loans on personal security,	218,012 50
		Loans to counties, cities or towns,	24,000 00
		Premium,	7,218 59
		Cash on hand,	14,507 85
	\$1,016,960 36		\$1,016,960 36

Loan on Public Funds:—

On \$4,000 United States 4s, \$3,890 00

Loans on Bank Stock, amount on each:—

On 16 shares Merchants' National Bank, New Bedford, \$1,600 00
 On 83 shares Wachusett National Bank, Fitchburg, 4,600 00
 On 45 shares Safety Fund National Bank, Fitchburg, }
 On 20 shares First National Bank, Norwich, Ct., } 6,500 00

Amount of municipal tax on real estate, \$165 34

Whole amount of interest or profits received or earned, 47,707 28

Rate and amount of each semi-annual dividend for pre- } 2 per cent., {
 vious year, } 2 per cent., { 18,271 63
 Times for the dividends, fixed by the by-laws: second Monday in April
 and October. 18,757 26

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$4,000, 4 per cent.; \$20,000, 4½ per cent.; \$534,402 50, 5 per cent.; \$45,592 53, 5½ per cent.; \$174,488 03, 6 per cent.; \$30,740 86, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 257

Aggregate amount of the same, 256,890 06

Amount of investments from which no income is received, 11,800 00

Number of open accounts, 3,442

Number and amount of deposits (including dividends), received for previous year, 3,258 279,161 29

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 178 101,790 15

Number and amount of withdrawals,	2,075	\$224,198 88
Number of accounts opened the previous year,	613	
Number of accounts closed the previous year,	500	
Amount of expenses of the corporation during previous year,		2,701 75
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: September 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Taunton,	\$8,000	\$8,960 00	\$8,620 00
Town of Clinton,	62,400	67,728 00	62,400 00
	<u>\$70,400</u>	<u>\$76,688 00</u>	<u>\$71,020 00</u>

BANK STOCK.

First Nat'l Bank, Clinton,	\$30,000	\$37,500 00	*\$30,490 00
Orange Nat'l Bank, Orange,	5,000	6,000 00	5,000 00
First Nat'l Bank, Leominster,	1,500	1,050 00	1,500 00
First Nat'l Bank, New Bedford,	5,000	6,660 00	5,000 00
N'l B'k of Commerce, New Bedford,	5,000	6,250 00	5,000 00
Metropolitan Nat'l Bank, Boston,	3,000	3,352 50	3,000 00
Howard Nat'l Bank, Boston,	1,600	1,816 00	1,600 00
Webster Nat'l B'k, Boston,	10,500	10,605 00	10,500 00
City Nat'l Bank, Boston,	500	550 00	500 00
Boston Nat'l Bank, Boston,	200	224 00	200 00
Atlas Nat'l Bank, Boston,	1,400	1,641 50	1,400 00
Nat'l Bank of No. America, Boston,	4,200	4,326 00	4,200 00
Market Nat'l Bank, Boston,	2,000	1,845 00	2,000 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,850 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,160 00	1,000 00
Traders' Nat'l Bank, Boston,	700	651 00	700 00
Central Nat'l Bank, Boston,	4,000	2,400 00	4,000 00
	<u>\$80,600</u>	<u>\$90,881 00</u>	<u>\$81,090 00</u>

RAILROAD BONDS.

Old Colony Railroad 6s,	\$10,000	\$11,950 00	\$10,900 00
Old Colony Railroad 7s,	5,000	6,206 25	5,000 00
Fitchburg Railroad 7s,	13,000	16,136 25	13,000 00
Worcester & Nashua 5s,	5,000	5,175 00	5,000 00
	<u>\$33,000</u>	<u>\$39,467 50</u>	<u>\$33,900 00</u>

* This bank has been notified that this investment exceeds the legal limit.

COHASSET SAVINGS BANK—COHASSET.

Incorporated, 1845. Number of corporators, 31.

MARTIN LINCOLN, *President.*

CALEB LOTHROP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$356,858 50	Bank stock,	\$56,500 00
Earnings undivided,	6,377 36	Railroad bonds,	22,000 00
Guaranty fund,	8,700 00	Real estate by foreclosure,	5,500 00
		Loans on real estate,	188,075 00
		Loans on personal security,	50,000 00
		Loans to counties, cities or towns,	27,300 00
		Deposit in bank, on interest,	20,171 29
		Profit and loss,	1,999 88
		Cash on hand,	389 69
	<hr/>		<hr/>
	\$371,935 86		\$371,935 86

Amount of real estate held by foreclosure,	\$5,500 00
Assessed value of the same,	6,000 00
Amount of income received from the same,	400 00
Amount of municipal tax on real estate,	102 00

Cash on Deposit in Bank :—

Boston National Bank, Boston,	\$20,171 29
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Whole amount of interest or profits received or earned,	\$19,660 01
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 8,414 27
	2½ per cent., { 8,588 68

Times for the dividends, fixed by the by-laws: first Tuesday in January and July,

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4¾.

The total amount of loans, with each specified rate of interest: \$21,300, 4 per cent.; \$40,000, 4¾ per cent.; \$97,150, 5 per cent.; \$106,925, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 105

Aggregate amount of the same, 79,325 00

Number of open accounts, 941

Number and amount of deposits (including dividends) received for previous year, 384 48,803 68

Number and amount of deposits of and exceeding \$300, at any one time, for the previous year, 35 20,282 00

Number and amount of withdrawals, 447 46,030 23

Number of accounts opened the previous year, 106

Number of accounts closed the previous year, 67

Amount of expenses of the corporation during the year, 1,413 02

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: October 1.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$3,000	\$3,517 50	\$3,000 00
Blackstone Nat'l Bank, Boston, . . .	2,000	2,065 00	2,000 00
Boston Nat'l Bank, Boston, . . .	4,500	5,040 00	4,500 00
City Nat'l Bank, Boston, . . .	4,300	4,730 00	4,300 00
Columbian Nat'l Bank, Boston, . . .	2,000	2,480 00	2,000 00
Continental Nat'l Bank, Boston, . . .	4,000	4,120 00	4,000 00
Eagle Nat'l Bank, Boston, . . .	1,800	1,903 50	1,800 00
Everett Nat'l Bank, Boston, . . .	2,000	2,050 00	2,000 00
Hide and Leather Nat'l B'k, Boston, . . .	2,500	2,900 00	2,500 00
Market Nat'l Bank, Boston, . . .	3,000	2,767 50	3,000 00
Merchants' Nat'l Bank, Boston, . . .	2,300	3,053 25	2,300 00
North Nat'l Bank, Boston, . . .	1,200	1,440 00	1,200 00
Republic Nat'l Bank Boston, . . .	2,200	2,827 00	2,200 00
Revere Nat'l Bank, Boston, . . .	4,500	5,343 75	4,500 00
Shawmut Nat'l Bank, Boston, . . .	3,200	3,672 00	3,200 00
State Nat'l Bank, Boston, . . .	3,800	4,455 50	3,800 00
Tremont Nat'l Bank, Boston, . . .	3,600	3,735 00	3,600 00
Union Nat'l Bank, Boston, . . .	1,500	2,062 50	1,500 00
Washington Nat'l Bank, Boston, . . .	1,000	1,302 50	1,000 00
Webster Nat'l Bank, Boston, . . .	4,100	4,141 00	4,100 00
	\$56,500	\$63,606 00	\$56,500 00

RAILROAD BONDS.

Old Colony R. R. 7s,	\$9,000	\$11,160 00	\$9,000 00
Eastern R. R. 6s,	13,000	14,560 00	13,000 00
	\$22,000	\$25,720 00	\$22,000 00

CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Number of corporators, 16.

GEO. E. MARSHALL, *President*.

D. P. ABERCROMBIE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$436,259 63'	Public funds,	\$43,500 00
Earnings undivided,	5,295 71	Bank stock,	29,472 50
Guaranty fund,	4,900 00	Loans on bank stock,	5,900 00
		Railroad bonds,	32,000 00
		Real estate,	31,000 00
		Loans on real estate,	204,415 10
		Loans on personal security,	90,955 00
		Deposit in bank, not on inter- est,	946 82
		Expense account,	592 98
		Premium account,	7,107 50
		Interest account,	7 99
		Cash on hand,	557 45
	\$446,455 34		\$446,455 34

Loans on Bank Stock, amount on each:—

On 40 shares Packard National Bank, Greenfield,	\$4,000 00
On 18 shares Crocker National Bank, Turner's Falls,	1,200 00
On 5 shares Northampton National Bank and savings bank book,	700 00

Invested in real estate (for banking purposes),	\$31,000 00
Estimated value of the same,	31,000 00
Amount of municipal tax on real estate,	302 48

Cash on Deposit in Bank:—

Crocker National Bank, Turner's Falls,	\$946 82
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Whole amount of interest or profits received or earned,	\$22,440 60
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	7,704 93
year, } 2 per cent., {	7,975 62

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{7}{15}$.

The total amount of loans, with each specified rate of interest: \$95,800, 5 per cent; \$205,470.10, $5\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	222
Aggregate amount of the same,	175,470 10
Amount of investments from which no income is received,	2,056 25
Number of open accounts,	1,297
Number and amount of deposits (including dividends), received for previous year,	2,430 130,430 38

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	89	\$51,839 46
Number and amount of withdrawals,	743	97,227 70
Number of accounts opened the previous year,	311	
Number of accounts closed the previous year,	206	
Amount of expenses of the corporation during previous year,		1,209 51
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner : Sept. 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State and city bonds : —			
State of Massachusetts, 5s,	\$10,000	\$11,500 00	\$10,000 00
of Maine, 6s,	8,000	9,000 00	8,000 00
of New Hampshire, 6s,	2,500	2,900 00	2,500 00
City of Boston, 6s,	6,000	7,100 00	6,000 00
of Boston, 5s,	4,000	4,500 00	4,000 00
of Lowell, 6s,	3,000	3,350 00	3,000 00
of Providence, 5s,	5,000	5,650 00	5,000 00
of Somerville, 5s,	5,000	5,150 00	5,000 00
	\$43,500	\$49,150 00	\$43,500 00

BANK STOCK.

Crocker Nat'l Bank, Turner's Falls,	\$8,700	\$11,310 00	\$9,835 00
Conway Nat'l Bank, Conway,	6,000	7,200 00	6,930 00
Central Nat'l Bank, Boston,	1,000	700 00	2,056 25
Columbian Nat'l Bank, Boston,	700	875 00	1,014 50
Webster Nat'l Bank, Boston,	1,000	1,020 00	1,155 00
Eliot Nat'l Bank, Boston,	1,000	1,220 00	1,242 50
Commerce Nat'l Bank, Boston,	1,000	1,100 00	1,292 50
Tremont Nat'l Bank, Boston,	1,000	1,040 00	1,242 50
Continental Nat'l Bank, Boston,	4,000	4,160 00	4,704 25
	\$24,400	\$28,625 00	\$29,472 50

RAILROAD BONDS.

Fitchburg Railroad 5s,	\$10,000	\$11,000 00	\$10,000 00
Boston & Revere Beach Railroad 6s,	7,000	7,700 00	7,000 00
Boston & Lowell Railroad 4½s,	5,000	5,100 00	*5,000 00
Old Colony Railroad 6s,	5,000	5,700 00	5,000 00
Vermont & Massachusetts R.R 5s,	5,000	5,500 00	5,000 00
	\$32,000	\$35,000 00	\$32,000 00

* This bank has been notified that this investment is illegal.

DANVERS SAVINGS BANK — DANVERS.

Incorporated 1850. Number of corporators, 49.

AUGUSTUS MUDGE, *President.*ISRAEL H. PUTNAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$980,172 09	Public funds,	\$21,605 00
Earnings undivided, . .	27,998 03	Bank stock,	131,121 00
Guaranty fund,	26,750 00	Loans on bank stock,	6,650 00
		Railroad bonds,	30,000 00
		Real estate by foreclosure,	71,000 00
		Loans on real estate,	399,939 00
		Loans on personal security,	320,211 65
		Loans to counties, cities or towns,	5,000 00
		Deposit in banks, on interest,	42,944 98
		Deposit in banks, not on interest,	5,000 00
		Cash on hand,	1,418 49
	\$1,034,920 12		\$1,034,920 12

Loans on Bank Stock, amount on each:—

On 59 shares First National Bank, Danvers,	\$4,650 00
On 16 shares First National Bank, Danvers,	} 2,000 00
On 6 shares Salem National Bank, Salem,	
Amount of real estate held by foreclosure,	\$71,000 00
Assessed value of the same,	81,675 00
Amount of income received from the same,	4,043 86
Amount of municipal tax on real estate,	1,357 89

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$29,944 98
First National Bank, Danvers,	18,000 00

Whole amount of interest or profits received or earned,	\$49,894 10
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	19,253 59
year, } 2 per cent., {	18,930 01

Times for the dividends fixed by the by-laws: April 1 and October 1.

The total amount of loans, with each specified rate of interest: \$5,000, 4 per cent.; \$25,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$164,100, 5 per cent.; \$101,000, 5½ per cent.; \$304,099.50, 6 per cent.; \$3,737, 6½ per cent.; \$54,647.50, 7 per cent.; \$49,246.65, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	237
Aggregate amount of the same,	214,084 00
Amount of investments from which no income is received,	*63,246 65
Number of open accounts,	2,991
Number and amount of deposits (including dividends), received for previous year,	1,623 154,306 50
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	83 49,091 00

* Of this amount, \$49,246.65 is secured by 16 Huntington Avenue certificates.

Number and amount of withdrawals,	1,403	\$167,088 30
Number of accounts opened the previous year,	316	
Number of accounts closed the previous year,	328	
Amount of expenses of the corporation during previous year,		2,992 15
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: March 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s, registered, 1900, .	\$10,000	\$10,500 00	\$10,000 00
of Boston 6s, coupon, 1894, .	10,000	11,800 00	9,775 00
of Hartford 6s, coupon, 1893, .	2,000	2,270 00	1,830 00
	<u>\$22,000</u>	<u>\$24,570 00</u>	<u>\$21,605 00</u>

BANK STOCK.

Blackstone Nat'l Bank, Boston, .	\$5,300	\$5,472 25	\$5,300 00
North America Nat'l Bank, Boston, .	3,100	3,193 00	3,148 75
Continental Nat'l Bank, Boston, .	1,000	1,030 00	1,080 00
State Nat'l Bank, Boston,	5,000	5,862 50	5,356 25
Redemption Nat'l Bank, Boston, .	6,500	7,166 25	7,901 25
Merchants' Nat'l Bank, Boston, .	5,000	6,650 00	6,475 00
Globe Nat'l Bank, Boston,	8,500	8,393 75	10,612 50
Atlas Nat'l Bank, Boston,	5,000	5,800 00	5,675 00
Washington Nat'l Bank, Boston, .	2,500	3,256 25	2,500 00
Revere Nat'l Bank, Boston,	7,500	8,906 25	7,500 00
Howard Nat'l Bank, Boston,	6,800	7,718 00	6,800 00
Exchange Nat'l Bank, Boston,	6,500	7,410 00	6,500 00
Commerce Nat'l Bank, Boston,	6,000	6,660 00	6,000 00
Traders' Nat'l Bank, Boston,	2,300	2,139 00	2,300 00
Tremont Nat'l Bank, Boston,	2,000	2,075 00	2,000 00
Third Nat'l Bank, Boston,	6,000	5,100 00	6,000 00
Asiatic Nat'l Bank, Salem,	8,100	11,340 00	8,100 00
Naumkeag Nat'l Bank, Salem,	500	685 00	500 00
First Nat'l Bank, Salem,	700	875 00	700 00
Salem Nat'l Bank, Salem,	2,500	3,000 00	2,862 50
Warren Nat'l Bank, Peabody,	2,000	2,720 00	2,000 00
First Nat'l Bank, Danvers,	69,000	7,636 00	6,900 00
Rockport Nat'l Bank, Rockport,	1,000	1,350 00	1,000 00
Commerce Nat'l Bank, New Bedford,	7,500	9,000 00	8,962 50
First Nat'l Bank, New Bedford,	12,500	16,612 00	14,947 25
	<u>\$120,700</u>	<u>\$140,050 25</u>	<u>\$131,121 00</u>

RAILROAD BONDS.

Boston & Lowell R. R. 4½s	\$30,000	\$30,000 00	*\$30,000 00
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* This bank was notified that this investment was illegal; and these bonds have since been disposed of.

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated May, 1831. Number of corporators, 100.

WALDO COLBURN, *President.*

CALVIN GUILD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,647,239 18	Public funds,	\$322,500 00
Earnings undivided,	82,920 61	Loans on public funds,	1,000 00
Guaranty fund,	52,586 35	Bank stock,	80,638 50
		Loans on bank stock,	300 00
		Railroad bonds,	354,700 00
		Real estate by foreclosure,	12,500 00
		Loans on real estate,	609,384 11
		Loans on personal security,	357,575 00
		Loans to counties, cities or towns,	9,850 00
		Deposit in bank, on interest,	34,298 53
	\$1,782,746 14		\$1,782,746 14

Loan on Public Funds :—
 On \$1,000 Town of Melrose bonds, \$1,000 00

Loan on Bank Stock :—
 On 5 shares Dedham National Bank, \$300 00

Amount of real estate held by foreclosure, \$12,500 00
 Assessed value of the same, 11,300 00
 Amount of income received from the same, 400 00
 Amount of municipal tax on real estate, 157 66

Cash on Deposit in Bank :—
 Dedham National Bank, \$34,298 53

Whole amount of interest or profits received or earned, \$93,426 27
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 29,920 80
 year, } 2 per cent., { 30,616 05

Times for the dividends, fixed by the by-laws : May 1 and November 1.
 The total amount of loans, with each specified rate of interest : \$50,000, 4½ per cent. ; \$290,000, 5 per cent. ; \$5,000, 5½ per cent. ; \$323,259.11, 6 per cent. ; \$9,850, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 376
 Aggregate amount of the same, 419,234 11
 Number of open accounts, 4,678
 Number and amount of deposits (including dividends), received for previous year, 2,607 289,723 70
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 197 104,008 00
 Number and amount of withdrawals, 2,145 211,193 39
 Number of accounts opened the previous year, 588
 Number of accounts closed the previous year, 430

Amount of expenses of the corporation during previous year, . . . \$3,648 17
 Amount of treasurer's bond, 15,000 00
 Date of examination by commissioner: August 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Fall River,	\$10,000	\$11,000 00	\$10,000 00
of Manchester, N. H.,	18,000	20,160 00	18,000 00
of Augusta, Me.,	5,000	5,200 00	5,000 00
of Biddeford, Me.,	4,000	4,000 00	4,000 00
of Portland, Me.,	9,000	10,800 00	9,000 00
of Worcester,	10,000	10,300 00	10,000 00
of Charlestown,	6,000	6,660 00	6,000 00
of Providence, R. I.,	20,000	21,400 00	20,000 00
of Boston,	110,000	117,000 00	110,000 00
of Cleveland, O.,	60,000	61,800 00	60,000 00
of Columbus, O.,	10,000	10,000 00	10,000 00
District of Columbia,	38,500	42,605 00	38,500 00
Town of Lincoln,	2,000	2,260 00	2,000 00
of Malden,	10,000	11,200 00	10,000 00
of Melrose,	5,000	5,900 00	5,000 00
of Woburn,	5,000	5,750 00	5,000 00
	\$322,500	\$346,035 00	\$322,500 00

BANK STOCK.

Dedham Nat'l Bank, Dedham,	\$15,000	\$17,250 00	\$15,000 00
Howard Nat'l Bank, Boston,	4,000	4,540 00	4,000 00
Blackstone Nat'l Bank, Boston,	7,500	7,743 75	7,500 00
State Nat'l Bank, Boston,	2,500	2,931 25	2,500 00
Union Nat'l Bank, Boston,	2,500	3,437 50	2,500 00
Globe Nat'l Bank, Boston,	2,500	2,468 75	2,500 00
People's Nat'l Bank, Boston,	6,000	9,600 00	6,000 00
Commerce Nat'l Bank, Boston,	7,500	8,137 50	7,500 00
Atlas Nat'l Bank, Boston,	14,500	16,747 50	14,500 00
Webster Nat'l Bank, Boston,	8,500	8,585 00	8,500 00
Shawmut Nat'l Bank, Boston,	5,000	5,737 50	5,000 00
Traders' Nat'l Bank, Boston,	5,200	4,836 00	5,138 50
	\$80,700	\$92,014 75	\$80,638 50

RAILROAD BONDS.

Worcester & Nashua Railroad,	\$10,000	\$9,000 00	\$9,700 00
Boston & Maine Railroad,	23,000	27,800 00	23,000 00
Boston & Lowell Railroad,	24,000	26,885 00	24,000 00
Old Colony Railroad,	5,000	5,800 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	35,000	39,200 00	35,000 00

RAILROAD BONDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts Railroad,	\$110,000	\$122,100 00	\$110,000 00
Eastern Railroad,	75,000	83,625 00	*75,000 00
Lowell & Andover Railroad,	7,000	7,770 00	7,000 00
Connecticut & Passumpsic Railroad,	26,000	30,160 00	26,000 00
Nashua & Rochester Railroad,	3,000	3,000 00	3,000 00
Fitchburg Railroad,	12,000	13,440 00	12,000 00
Newport & Richford Railroad,	15,000	15,825 00	15,000 00
Salem & Lowell Railroad,	10,000	11,100 00	10,000 00
	\$355,000	\$395,705 00	\$354,700 00

* This bank has been notified that a part of this investment is illegal.

EAST BOSTON SAVINGS BANK—BOSTON.

Incorporated April 26, 1848. Number of corporators, 28.

GEORGE T. SAMPSON, *President.*WILLIAM B. PIGEON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,260,753 27	Bank stock,	\$212,900 00
Earnings undivided,	100,478 22	Loans on bank stock,	700 00
Guaranty fund,	23,751 60	Real estate,	19,939 64
		Real estate by foreclosure,	95,654 20
		Loans on real estate,	666,662 18
		Loans on personal security,	331,675 00
		Deposit in bank, on interest,	27,378 99
		Expense account,	1,815 69
		Accrued interest,	25,908 32
		Real estate income account,	6 53
		Cash on hand,	2,342 54
	\$1,384,983 09		\$1,384,983 09

Loans on Bank Stock, amount on each:—

On 10 shares First Ward National Bank, Boston,	\$500 00
On 2 shares Provincetown National Bank, Provincetown,	200 00

Invested in real estate (for banking purposes),	\$19,939 64
Estimated value of the same,	25,000 00
Amount of real estate held by foreclosure,	95,654 20
Assessed value of the same,	87,100 00
Amount of income received from the same,	8,217 68
Amount of municipal tax on real estate,	2,006 76

Cash on Deposit in Bank:—

First Ward National Bank, Boston,	\$27,378 99
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Whole amount of interest or profits received or earned,	\$70,064 26
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	22,383 78
year, } 2 per cent., {	23,198 31

Times for the dividends, fixed by the by-laws: third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$40,000, 4½ per cent.; \$118,000, 4¾ per cent.; \$269,508.18, 5 per cent.; \$123,600, 5½ per cent.; \$3,000, 5¾ per cent.; \$375,195, 6 per cent.; \$5,700, 6½ per cent.; \$58,514, 7 per cent.; \$5,520, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 312

Aggregate amount of the same, 563,704 00

Amount of investments from which no income is received, 6,348 80

Number of open accounts, 5,115

Number and amount of deposits (including dividends), received for previous year, 6,181 376,481 07

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	196	\$115,796 00
Number and amount of withdrawals,	2,660	309,011 56
Number of accounts opened the previous year,	1,115	
Number of accounts closed the previous year,	884	
Amount of expenses of the corporation during previous year,		5,352 37
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 2.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	\$1,000	\$1,172 50	\$1,000 00
Boston Nat'l Bank, Boston,	20,000	22,400 00	20,000 00
Blackstone Nat'l Bank, Boston,	3,800	3,923 50	3,800 00
Boylston Nat'l Bank, Boston,	4,100	4,715 00	4,100 00
Continental Nat'l Bank, Boston,	10,000	10,300 00	10,000 00
Commerce Nat'l Bank, Boston,	13,700	15,207 00	13,700 00
Eagle Nat'l Bank, Boston,	10,000	10,575 00	10,000 00
Eliot Nat'l Bank, Boston,	11,500	14,116 25	11,500 00
First Ward Nat'l Bank, Boston,	1,500	1,715 63	1,500 00
Freeman's Nat'l Bank, Boston,	25,000	26,375 00	25,000 00
Globe Nat'l Bank, Boston,	20,000	19,750 00	20,000 00
Hide and Leather Nat'l B'k, Boston,	6,700	6,772 00	6,700 00
Howard Nat'l Bank, Boston,	7,200	8,172 00	7,200 00
Merchandise Nat'l Bank, Boston,	2,400	2,280 00	2,400 00
Market Nat'l Bank, Boston,	5,000	4,612 50	5,000 00
Mount Vernon Nat'l Bank, Boston,	2,400	3,012 00	2,400 00
Massachusetts Nat'l Bank, Boston,	3,000	3,217 50	3,000 00
North America Nat'l Bank, Boston,	15,000	15,450 00	15,000 00
Revere Nat'l Bank, Boston,	10,000	11,875 00	10,000 00
Republic Nat'l Bank, Boston,	5,000	6,425 00	5,000 00
Suffolk Nat'l Bank, Boston,	10,000	11,275 00	10,000 00
State Nat'l Bank, Boston,	10,000	11,725 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	6,400	6,080 00	6,400 00
Traders' Nat'l Bank, Boston,	4,200	3,906 00	4,200 00
Tremont Nat'l Bank, Boston,	5,000	5,437 50	5,000 00
	\$212,900	\$230,489 38	\$212,900 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

K. E. SHELDON, *President.*I. N. NUTTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$342,268 82	Public funds,	\$8,970 00
Earnings undivided, . .	6,194 74	Bank stock,	55,418 00
Guaranty fund,	5,335 94	Railroad bonds,	28,000 00
		Real estate,	2,740 69
		Loans on real estate,	160,870 11
		Loans on personal security, . .	77,403 84
		Deposit in bank, on interest, . .	18,670 17
		Expense account,	496 30
		Premium account,	333 75
		Interest account,	10 00
		Cash on hand,	886 64
	\$353,799 50		\$353,799 50

Invested in real estate (for banking purposes), \$2,740 69
 Estimated value of the same, 2,740 69

Cash on Deposit in Bank:—

Tremont National Bank, Boston, \$18,670 17

Whole amount of interest or profits received or earned, \$16,614 80

Rate and amount of each semi-annual dividend for previous } 2½ per cent, { 6,810 49
 year, } 2 per cent, { 6,038 81

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 4¾.

The total amount of loans, with each specified rate of interest: \$5,000, 4 per cent.; \$37,600, 5 per cent.; \$39,089.84, 5½ per cent.; \$193,584.11, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 171

Aggregate amount of the same, 153,684 11

Number of open accounts, 1,205

Number and amount of deposits (including dividends), received for previous year, 1,047 106,628 83

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 86 44,959 70

Number and amount of withdrawals, 696 54,983 45

Number of accounts opened the previous year, 232

Number of accounts closed the previous year, 98

Amount of expenses of the corporation during previous year, 1,025 29

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: July 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$6,000 00	\$5,000 00
City and town bonds:—			
City of Bath, Me., 6s,	2,000	2,070 00	2,070 00
Town of Woburn 6s,	2,000	2,200 00	1,900 00
	\$9,000	\$10,270 00	\$8,970 00

BANK STOCK.

City Nat'l Bank, Boston,	\$2,000	\$2,180 00	\$2,276 75
Commonwealth Nat'l Bank, Boston,	1,000	1,135 00	1,225 00
Eagle Nat'l Bank, Boston,	1,700	1,797 75	1,700 00
Fourth Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
Globe Nat'l Bank, Boston,	3,000	2,962 50	3,000 00
Hamilton Nat'l Bank, Boston,	1,000	1,200 00	1,250 00
Hide and Leather Nat'l B'k, Boston,	2,300	2,668 00	2,300 00
Market Nat'l Bank, Boston,	2,000	1,850 00	2,317 50
Merchandise Nat'l Bank, Boston,	2,000	1,900 00	2,000 00
North America Nat'l Bank, Boston,	2,000	2,060 00	2,000 00
Nat'l Bank of Redemption, Boston,	5,000	5,600 00	6,500 00
Shawmut Nat'l Bank, Boston,	2,000	2,300 00	2,167 50
State Nat'l Bank, Boston,	2,200	2,579 50	2,471 25
Traders' Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Tremont Nat'l Bank, Boston,	5,000	5,200 00	5,480 00
Webster Nat'l Bank, Boston,	4,000	4,360 00	4,000 00
Brockton Nat'l Bank, Brockton,	4,500	4,950 00	4,650 00
Home Nat'l Bank, Brockton,	4,000	4,600 00	4,580 00
	\$51 200	\$55,292 75	\$55,418 00

RAILROAD BONDS.

Old Colony Railroad 6s,	\$6,000	\$6,960 00	\$6,000 00
Eastern Railroad 6s,	5,000	5,500 00	5,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	3,000	3,450 00	3,000 00
Newport & Richford Railroad 5s,	4,000	4,120 00	4,000 00
Fall River Railroad 5s,	5,000	5,250 00	*5,000 00
Vermont & Massachusetts R. R. 5s,	5,000	5,500 00	5,000 00
	\$28,000	\$30,780 00	\$28,000 00

* This bank has been notified that this investment is illegal.

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—CAMBRIDGE.

Incorporated 1854. Number of corporators, 39.

GEORGE STEVENS, *President*.SAMUEL SLOCOMB, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,072,454 99	Public funds,	\$19,000 00
Earnings undivided,	16,027 87	Bank stock,	130,700 00
Guaranty fund,	35,150 68	Loans on bank stock,	2,200 00
Premiums,	3,634 84	Railroad bonds,	19,000 00
Profit and loss,	2,500 00	Real estate,	3,245 41
		Real estate by foreclosure,	31,835 00
		Loans on real estate,	664,566 40
		Loans on personal security,	209,600 00
		Deposit in bank, on interest,	44,629 13
		Deposit in banks, not on interest,	1,000 00
		Expense account,	4 75
		Cash on hand,	1,987 69
	\$1,129,768 38		\$1,129,768 38

Loan on Bank Stock :—

On 36 shares Lechmere National Bank,	\$2,200 00
Invested in real estate (for banking purposes),	\$3,245 41
Estimated value of the same,	5,000 00
Amount of real estate held by foreclosure,	31,835 00
Assessed value of the same,	44,900 00
Amount of income received from the same,	2,625 48
Amount of municipal tax on real estate,	779 19

Cash on Deposit in Bank :—

Lechmere National Bank,	\$45,629 13
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Whole amount of interest or profits received or earned,	\$57,220 98
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., } 23,944 50
	2½ per cent., } 24,455 68

Times for the dividends fixed by the by-laws: April 15 and October 15.

The total amount of loans, with each specified rate of interest: \$33,528, 4 per cent.; \$25,000, 4½ per cent.; \$80,000, 4½ per cent.; \$147,355, 5 per cent.; \$47,500, 5½ per cent.; \$525,308.40, 6 per cent.; \$10,900, 6½ per cent.; \$8,775, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 361

Aggregate amount of the same, 407,161 40

Amount of investments from which no income is received: 60 shares Cambridge Land Company, par value \$100 per share; charged to profit and loss.

Number of open accounts, 4,661

Number and amount of deposits (including dividends), received for previous year, 14,343, 330,926 67

Number and amount of deposits of and exceeding \$300 at any one time,
for the previous year, 189 \$100,087 58
Number and amount of withdrawals, 4,188 276,926 56
Number of accounts opened the previous year, 1,109
Number of accounts closed the previous year, 918
Amount of expenses of the corporation during previous year, 2,000 00
Amount of treasurer's bond, 20,000 00
Date of examination by commissioner: March 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge bonds,	\$19,000	\$19,000 00	\$19,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$700	\$819 00	\$700 00
Blackstone Nat'l Bank, Boston,	5,400	5,562 00	5,400 00
Boston Nat'l Bank, Boston,	6,300	7,056 00	6,300 00
Bunker Hill Nat'l Bank, Boston,	4,100	7,544 00	4,100 00
Nat'l Bank of Commerce, Boston,	6,700	7,437 00	6,700 00
Commonwealth Nat'l Bank, Boston,	4,000	4,520 00	4,000 00
Continental Nat'l Bank, Boston,	3,000	3,090 00	3,000 00
Eliot Nat'l Bank, Boston,	1,200	1,464 00	1,200 00
Exchange Nat'l Bank, Boston,	1,600	1,824 00	1,600 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
First Ward Nat'l Bank, Boston,	5,000	5,700 00	4,000 00
Globe Nat'l Bank, Boston,	2,100	2,058 00	2,100 00
Hide and Leather Nat'l Bank, Boston,	11,500	13,340 00	11,500 00
Howard Nat'l Bank, Boston,	6,000	6,780 00	6,000 00
Massachusetts Nat'l Bank, Boston,	500	535 00	500 00
Merchants' Nat'l Bank, Boston,	5,000	6,600 00	5,000 00
Metropolitan Nat'l Bank, Boston,	2,400	2,664 00	2,400 00
New England Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
North Nat'l Bank, Boston,	1,900	2,280 00	1,900 00
North America Nat'l Bank, Boston,	500	515 00	500 00
Nat'l Bank of Redemption, Boston,	1,000	1,100 00	1,000 00
Republic Nat'l Bank, Boston,	5,800	7,424 00	5,800 00
Revere Nat'l Bank, Boston,	3,800	4,484 00	3,800 00
Third Nat'l Bank, Boston,	11,000	9,350 00	11,000 00
Tremont Nat'l Bank, Boston,	7,600	7,828 00	7,600 00
Union Nat'l Bank, Boston,	500	685 00	500 00
Webster Nat'l Bank, Boston,	6,700	6,767 00	6,700 00
City Nat'l Bank, Cambridge,	2,600	3,380 00	2,600 00
Charles River Nat'l B'k, Cambridge,	2,400	3,120 00	2,400 00
Lechmere Nat'l Bank, Cambridge,	7,600	9,880 00	7,600 00
Newton Nat'l Bank, Newton,	1,300	1,300 00	1,300 00
Fall River Nat'l Bank, Fall River,	1,100	1,100 00	1,100 00
First Nat'l Bank, Malden,	2,500	2,500 00	2,500 00
First Nat'l Bank, Marlboro',	3,000	2,500 00	2,000 00
Merchants' Nat'l B'k, Newburyport,	600	600 00	600 00
Concord Nat'l Bank, Concord,	3,300	3,300 00	3,300 00
	\$132,700	\$150,366 00	\$130,700 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad,	\$8,500	\$9,520 00	\$4,000 00
Boston & Albany Railroad,	15,000	18,000 00	15,000 00
	\$23,500	\$27,520 00	\$19,000 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Number of corporators, 30.

JOHN MAYHER, *President.*SAMUEL T. SEELEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$345,488 37	Bank stock,	\$70,400 00
Earnings undivided,	767 46	Loans on bank stock,	1,400 00
Guaranty fund,	11,000 00	Real estate by foreclosure,	1,035 21
		Loans on real estate,	172,463 11
		Loans on personal security,	107,506 00
		Deposit in bank, not on interest,	4,152 76
		Expense account,	298 75
	\$357,255 83		\$357,255 83

Loans on Bank Stock, amount on each:—

On 13 shares First National Bank, Easthampton,	\$1,300 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	100 00

Amount of real estate held by foreclosure,	\$1,035 21
Assessed value of the same,	825 00

Cash on Deposit in Bank:—

First National Bank, Easthampton,	\$4,152 76
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Whole amount of interest or profits received or earned,	\$20,386 19
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 6,238 76
	2 per cent., { 6,498 52

Times for the dividends, fixed by the by-laws: Jan. 23 and July 23.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½. (Last extra dividend in 1873.)

The total amount of loans, with each specified rate of interest: \$45,031, 5 per cent.; \$14,200, 5½ per cent.; \$213,213.11, 6 per cent.; \$8,925, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	179
Aggregate amount of the same,	130,619 11
Number of open accounts,	1,312
Number and amount of deposits (including dividends), received for previous year,	1,183 90,864 27
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	58 35,652 25
Number and amount of withdrawals,	758 74,844 98
Number of accounts opened the previous year,	248
Number of accounts closed the previous year,	181
Amount of expenses of the corporation during previous year,	1,223 00
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: May 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Easthampton, . . .	\$10,000	\$13,000 00	\$10,000 00
First Nat'l Bank, Northampton, . . .	10,200	13,060 00	10,200 00
First Nat'l Bank, Westfield, . . .	5,000	7,265 00	7,000 00
First Nat'l Bank, Lynn, . . .	4,400	5,500 00	4,400 00
Blackstone Nat'l Bank, Boston, . . .	2,200	2,300 00	2,200 00
Second Nat'l Bank, Boston, . . .	2,000	3,000 00	2,000 00
North Nat'l Bank, Boston, . . .	2,000	2,600 00	2,000 00
Nat'l Bank of Commerce, Boston, . . .	700	840 00	700 00
Commonwealth Nat'l Bank, Boston, . . .	10,000	11,500 00	10,000 00
Holyoke Nat'l Bank, Holyoke, . . .	10,000	13,000 00	10,000 00
Hampshire Co Nat'l Bank, North- ampton, . . .	1,000	1,250 00	1,000 00
Northampton Nat'l Bank, North- ampton, . . .	7,500	12,375 00	9,900 00
Chicopee Nat'l Bank, Springfield, . . .	1,000	1,700 00	1,000 00
	\$66,000	\$87,390 00	\$70,400 00

EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated 1872. Number of corporators, 30.

DAVID TUCKER, *President*.JOSEPH A. CUSHING, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$284,897 96	Public funds,	\$41,000 00
Guaranty fund,	6,846 50	Bank stock,	5,000 00
		Railroad bonds,	27,000 00
		Real estate by foreclosure,	897 70
		Loans on real estate,	189,536 75
		Loans on personal security,	19,175 00
		Deposit in bank, on interest,	5,908 72
		Expense account,	2,987 02
		Cash on hand,	241 27
	\$291,746 46		\$291,746 46

Amount of real estate held by foreclosure,	\$897 70
Assessed value of the same,	1,025 00
Amount of income received from the same,	62 09
Amount of municipal tax on real estate,	15 00

Cash on Deposit in Bank:—

Manufacturers' National Bank, Boston,	\$5,908 72
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Whole amount of interest or profits received or earned,	\$16,661 14
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	4,970 89
year, } 2 per cent., {	5,319 50

Times for the dividends, fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 6-100.

The total amount of loans, with each specified rate of interest: \$4,000, 4½ per cent.; \$1,400, 5 per cent.; \$6,500, 5½ per cent.; \$121,078, 6 per cent.; \$29,520, 6½ per cent.; \$46,214, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 178

Aggregate amount of the same, 161,991 00

Amount of investments from which no income is received, 2,000 00

Number of open accounts, 1,080

Number and amount of deposits (including dividends), received for previous year, 2,923 83,163 51

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 43 34,324 00

Number and amount of withdrawals, 587 53,148 55

Number of accounts opened the previous year, 208

Number of accounts closed the previous year, 155

Amount of expenses of the corporation during previous year, 1,008 00

Amount of treasurer's bond, 20,000

Date of examination by commissioner: June 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s,	\$4,000	\$5,333 00	\$4,000 00
City of Charlestown 6s,	7,000	8,100 00	7,000 00
of Boston 4s,	8,000	8,400 00	8,000 00
of Portland 6s,	3,000	3,300 00	3,000 00
of Brockton 4s,	10,000	10,400 00	10,000 00
State of Maine 6s,	4,000	4,400 00	4,000 00
Town of Abington 4s,	5,000	5,150 00	5,000 00
	<u>\$41,000</u>	<u>\$45,083 00</u>	<u>\$41,000 00</u>

BANK STOCK.

Union Nat'l Bank, Weymouth,	\$4,500	\$5,400 00	\$4,500 00
Central Nat'l Bank, Boston,	500	1,000 00	2,000 00
	<u>\$5,000</u>	<u>\$6,400 00</u>	<u>\$6,500 00</u>

RAILROAD BONDS.

Old Colony Railroad 6s,	\$7,000	\$8,400 00	\$7,000 00
Old Colony Railroad 4½s,	5,000	5,300 00	5,000 00
Boston, Clinton, Fitchburg, & New Bedford Railroad 5s,	12,000	13,200 00	12,000 00
Boston & Maine Railroad,	3,000	3,750 00	3,000 00
	<u>\$27,000</u>	<u>\$30,650 00</u>	<u>\$27,000 00</u>

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Number of corporators, 70.

WM. C. APPLETON, *President.*GEO. C. LEACH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,638,800 35	Public funds,	\$437,300 00
Earnings undivided,	8,327 70	Bank stock,	54,200 00
Guaranty fund,	28,865 40	Loans on bank stock,	3,400 00
Tax account,	2,700 00	Railroad bonds,	113,500 00
Suspense account,	48 78	Loans on real estate,	488,750 00
		Loans on personal security,	528,600 00
		Deposit in bank, on interest,	51,600 17
		Expense account,	492 67
		Cash on hand,	899 39
	\$1,678,742 23		\$1,678,742 23

Loans on Bank Stock, amount on each:—

On 30 shares People's National Bank, Boston,	\$2,400 00
On 10 shares Exchange National Bank, Boston,	1,000 00

Cash on Deposit in Bank:—

People's National Bank, Boston,	\$51,600 17
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Whole amount of interest or profits received or earned,	\$78,961 52
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 35,454 96
	2¼ per cent., { 37,327 40

Times for the dividend fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 8. (Last extra dividend in 1839.)

The total amount of loans, with each specified rate of interest: \$138,600, 4 per cent.; \$267,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$454,050, 5 per cent.; \$17,500, 5½ per cent.; \$84,870, 6 per cent.; \$3,775, 6½ per cent.; \$11,650, 7 per cent.; \$4,600, 7½ per cent.; \$10,600, 7 3-10 per cent.; \$3,105, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	85
Aggregate amount of the same,	147,880 00
Number of open accounts,	6,218
Number and amount of deposits (including dividends), received for previous year,	7,275 510,215 76
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	243 136,106 00
Number and amount of withdrawals,	4,480 360,294 77
Number of accounts opened the previous year,	1,084
Number of accounts closed the previous year,	821

Amount of expenses of the corporation during previous year, . . . \$6,416 92
 Amount of treasurer's bond, 5,000 00
 Date of examination by commissioner: May 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$125,000	\$142,187 00	\$125,000 00
State, city and town bonds:—			
State of Maine,	1,000	1,130 00	1,000 00
of New Hampshire,	2,600	3,120 00	2,600 00
City of Boston,	102,000	115,400 00	102,000 00
of Manchester, N. H.,	10,000	11,500 00	10,000 00
of Bangor, Me.,	4,000	4,840 00	4,000 00
of Providence, R. I.,	25,000	29,000 00	25,000 00
of Biddeford, Me.,	20,000	20,000 00	20,000 00
of Lynn,	10,000	12,000 00	10,000 00
of Portsmouth, N. H.,	10,000	11,500 00	10,000 00
of Dover, N. H.,	5,700	6,441 00	5,700 00
of Springfield,	20,000	27,600 00	20,000 00
of Taunton,	20,000	24,200 00	20,000 00
of Lowell,	13,000	14,690 00	13,000 00
of Lawrence,	15,000	18,000 00	15,000 00
of Fall River,	10,000	10,200 00	10,000 00
of Portland, Me.,	5,000	5,900 00	5,000 00
of Chelsea,	15,000	17,550 00	15,000 00
Town of Woburn,	8,000	8,800 00	8,000 00
of Marlborough,	9,000	9,450 00	9,000 00
District of Columbia,	7,000	7,840 00	7,000 00
	\$437,300	\$501,348 00	\$437,300 00

BANK STOCK.

People's Nat'l Bank, Boston,	\$14,100	\$22,560 00	\$14,100 00
Atlas Nat'l Bank, Boston,	7,000	8,880 00	7,000 00
Atlantic Nat'l Bank, Boston,	1,000	1,520 00	1,000 00
Columbian Nat'l Bank, Boston,	2,000	2,560 00	2,000 00
Eliot Nat'l Bank, Boston,	1,000	1,200 00	1,000 00
Eagle Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
Mt. Vernon Nat'l Bank, Boston,	6,100	7,625 00	6,100 00
Howard Nat'l Bank, Boston,	1,300	1,586 00	1,300 00
Market Nat'l Bank, Brighton,	3,000	2,850 00	3,000 00
Merchants' Nat'l Bank, Boston,	3,000	4,110 00	3,000 00
Shawmut Nat'l Bank, Boston,	4,300	4,966 00	4,300 00
Continental Nat'l Bank,	5,000	5,450 00	5,000 00
State Nat'l Bank, Boston,	1,400	1,806 00	1,400 00
Nat'l Bank of Redemption, Boston,	2,000	2,560 00	2,000 00
Nat'l Bank of No. America, Boston,	1,000	1,050 00	1,000 00
Naumkeag Nat'l Bank, Salem,	1,000	1,600 00	1,000 00
	\$54,200	\$71,373 00	\$54,200 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested
Conn. & Passumpsic Rivers R. R., .	\$7,500	\$8,850 00	\$7,500 00
Newport & Richford, guaranteed by Conn. & Passumpsic Rivers R. R.,	22,000	22,880 00	22,000 00
Boston, Clinton, Fitchburg & New Bedford R. R.,	5,000	5,700 00	5,000 00
Fitchburg R. R.,	4,000	4,520 00	4,000 00
Old Colony R.R.,	6,000	7,140 00	6,000 00
Boston & Albany R.R.,	10,000	12,000 00	10,000 00
Boston & Lowell R. R.,	59,000	63,930 00	59,000 00
	\$113,500	\$125,020 00	\$113,500 00

EMIGRANT SAVINGS BANK*—BOSTON.

Incorporated 1870. Number of corporators, 26.

THOMAS RUSSELL, *President.*JOHN W. McDONALD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$27,788 35	Loans on real estate,	\$6,105 00
Guaranty fund,	9,019 67	Deposit in banks, on interest,	22,387 91
Interest,	609 23	Expense account,	1,757 02
Real estate acquired,	124 10	Fixtures and safe,	300 00
Suspense account,	345 76	Profit and loss,	7,667 67
Discounts,	453 16	Cash on hand,	122 67
	\$38,340 27		\$38,340 27

Cash on Deposit in Banks, amount in each :—

Continental National Bank, Boston,	\$7,147 00
Freeman's National Bank, Boston,	7,161 28
Maverick National Bank, Boston,	1,647 45
National Bank of Commonwealth, Boston,	6,432 18

Whole amount of interest or profits received or earned, \$3,125 82

Times for the dividends, fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: \$6,105, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 11

Aggregate amount of the same, 6,105 00

Number of open accounts, 649

Number and amount of withdrawals, 5,957 224,136 11

Number of accounts closed the previous year, 5,837

Amount of expenses of the corporation during previous year, 4,753 35

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: February 8.

* This bank was temporarily enjoined by decree of Supreme Judicial Court, April 16, 1878, and is being wound up by its officers by permission of the court; it is now paying the final dividend to its depositors, making in all 99½ per cent. of their deposits.

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 41.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,391,812 75	Public funds,	\$560,000 00
Earnings undivided,	76,358 81	Loans on public funds,	500 00
Guaranty fund,	82,000 00	Bank stock,	303,525 00
		Loans on bank stock,	44,560 00
		Railroad bonds,	308,500 00
		Loans on railroad bonds,	150 00
		Real estate by foreclosure,	45,200 00
		Loans on real estate,	2,171,972 00
		Loans on personal security,	1,085,815 00
		Deposit in bank, on interest,	14,207 26
		Cash on hand,	15,742 30
	\$4,550,171 56		\$4,550,171 56

Loans on Public Funds:—

On \$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each:—

On 200 shares Wamesit National Bank, Lowell, \$20,000 00
 On 24 shares Old Lowell National Bank, Lowell, 2,000 00
 On 8 shares National Hide and Leather Bank, Boston, 660 00
 On 20 shares Andover National Bank, Andover, 2,000 00
 On 8 shares National Pemberton Bank, Lawrence, 800 00
 On 20 shares Lawrence National Bank, Lawrence, 1,750 00
 On 85 shares Pacific National Bank, Lawrence, 6,350 00
 On 147 shares Bay State National Bank, Lawrence, 11,000 00

Loans on Railroad Bonds:—

On \$1,000 Boston and Maine Railroad 7s, \$150 00

Amount of real estate held by foreclosure, \$45,200 00
 Assessed value of the same, 90,075 00
 Amount of income received from the same, 4,944 86
 Amount of municipal tax on real estate, 971 42

Cash on Deposit in Bank:—

National Hide and Leather Bank, Boston, \$14,207 26

Whole amount of interest or profits received or earned, \$245,472 27
 Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 100,294 29
 year, } 2½ per cent., { 102,508 01

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7 22-100. (Extra dividend in 1872.)

The total amount of loans, with each specified rate of interest: \$50,000, 3½ per cent.; \$50,000, 4½ per cent.; \$1,426,300, 5 per cent.; \$30,000, 5¼ per cent.; \$230,515, 5½ per cent.; \$1,478,532, 6 per cent.; \$38,650, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	438	
Aggregate amount of the same,		\$561,825 00
Number of open accounts,	13,281	
Number and amount of deposits (including dividends), received for previous year,	16,265	1,166,880 09
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	658	392,386 47
Number and amount of withdrawals,	9,370	957,537 20
Number of accounts opened the previous year,	2,832	
Number of accounts closed the previous year,	2,145	
Amount of expenses of the corporation during previous year,		8,949 83
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: October 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$50,000	\$57,000 00	\$50,000 00
United States currency 6s,	80,000	101,600 00	80,000 00
“ “ 4s,	100,000	121,500 00	100,000 00
“ “ 4½s,	200,000	227,000 00	200,000 00
City of Somerville,	25,000	27,000 00	25,000 00
“ of Lynn,	50,000	58,000 00	50,000 00
“ of Fall River,	25,000	27,500 00	25,000 00
“ of Newton,	16,000	17,000 00	16,000 00
“ of Rockland, Me.,	14,000	14,000 00	14,000 00
	\$560,000	\$650,600 00	\$560,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$13,000	\$15,600 00	\$13,000 00
Atlantic Nat'l Bank, Boston,	4,000	5,900 00	4,000 00
Bay State Nat'l Bank, Lawrence,	24,975	37,000 00	24,975 00
Boston Nat'l Bank, Boston,	3,000	3,400 00	3,000 00
Commonwealth Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
Commerce Nat'l Bank, Boston,	7,500	8,200 00	7,500 00
Continental Nat'l Bank, Boston,	2,000	2,100 00	2,000 00
City Nat'l Bank, Boston,	13,000	13,900 00	13,000 00
Eliot Nat'l Bank, Boston,	8,000	9,300 00	8,000 00
Everett Nat'l Bank, Boston,	10,000	10,200 00	10,000 00
Howard Nat'l Bank, Boston,	23,200	26,000 00	23,200 00
Hide and Leather N'l Bank, Boston,	10,000	11,500 00	10,000 00
Massachusetts Nat'l Bank, Boston,	3,750	3,900 00	3,750 00
Maverick Nat'l Bank, Boston,	5,100	10,700 00	5,100 00
Merchants' Nat'l Bank, Boston,	20,000	26,800 00	20,000 00
No. America Nat'l Bank, Boston,	15,000	15,300 00	15,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston, . . .	\$10,000	\$12,100 00	\$10,000 00
Revere Nat'l Bank, Boston, . . .	22,500	25,800 00	22,500 00
Republic Nat'l Bank, Boston, . . .	25,000	31,000 00	25,000 00
Shawmut Nat'l Bank, Boston, . . .	2,700	3,000 00	2,700 00
Suffolk Nat'l Bank, Boston, . . .	10,000	11,400 00	10,000 00
State Nat'l Bank, Boston, . . .	10,000	12,000 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,400 00	10,000 00
Traders' Nat'l Bank, Boston, . . .	6,000	5,400 00	6,000 00
Union Nat'l Bank, Boston, . . .	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston, . . .	25,000	25,000 00	25,000 00
Mount Vernon Nat'l Bank, Boston,	4,600	5,700 00	4,600 00
Lawrence Nat'l Bank, Lawrence, . .	2,000	2,200 00	2,000 00
Globe Nat'l Bank, Boston, . . .	4,700	4,700 00	4,700 00
Blackstone Nat'l Bank, Boston, . .	1,000	1,000 00	1,000 00
Lincoln Nat'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
	\$303,525	\$357,800 00	\$303,525 00

RAILROAD BONDS.

Boston and Maine Railroad, . . .	\$200,000	\$244,000 00	\$200,000 00
Boston and Lowell Railroad, . . .	50,000	60,500 00	50,000 00
Eastern Railroad,	53,500	59,000 00	53,500 00
Fitchburg Railroad,	5,000	5,500 00	5,000 00
	\$308,500	\$369,000 00	\$308,500 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated 1832. Number of corporators, 50.

GEORGE H. TABER, *President.*CHARLES DREW, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$427,794 13	Public funds,	\$44,825 00
Earnings undivided,	11,715 25	Bank stock,	135,940 00
Guaranty fund,	11,227 96	Loans on bank stock,	400 00
Suspense account,	932 53	Real estate,	4,809 36
		Real estate by foreclosure,	86,511 04
		Loans on real estate,	90,260 32
		Loans on personal security,	64,272 10
		Deposit in bank, on interest,	4,498 58
		Deposit in bank, not on interest,	10,000 00
		Expense account,	1 38
		Oak Bluffs bonds (taken to secure indebtedness),	9,903 96
		Cash on hand,	248 13
	\$451,669 87		\$451,669 87

Loans on Bank Stock, amount on each:—

On 5 shares National Bank, Fairhaven,	\$200 00
On 3 shares National Bank of Commerce,	200 00

Invested in real estate (for banking purposes),	\$4,809 36
Estimated value of the same,	4,809 36
Amount of real estate held by foreclosure,	86,511 04
Assessed value of the same,	25,709 00
Amount of income received from the same,	598 84
Amount of municipal tax on real estate,	559 84

Cash on Deposit in Bank:—

National Bank, Fairhaven,	\$14,498 58
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Whole amount of interest or profits received or earned, \$23,456 60

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 8,629 57
 year, } 2 per cent., { 8,447 52

Times for the dividends fixed by the by-laws: the last Monday in April and October.

The total amount of loans, with each specified rate of interest: \$41,500, 5 per cent.; \$19,000, 5½ per cent.; \$6,000, 5¾ per cent.; \$72,722.42, 6 per cent.; \$3,100, 6½ per cent.; \$12,610, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 67

Aggregate amount of the same, 48,032 42

Amount of investments from which no income is received, 58,111 95

Number of open accounts, 857

Number and amount of deposits (including dividends), received for previous year, 41,762 06

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 28 19,100 94

Number and amount of withdrawals,	541	\$60,524 22
Number of accounts opened the previous year,	54	
Number of accounts closed the previous year,	94	
Amount of expenses of the corporation during previous year,		2,430 77
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: May 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$12,325 00	\$12,325 00
City and town bonds:—			
City of Bath, Me.,	5,000	5,000 00	5,000 00
of Belfast, Me.,	6,500	6,500 00	6,500 00
Town of Fairhaven,	21,000	24,150 00	21,000 00
	\$42,500	47,975 00	\$44,825 00

BANK STOCK.

Nat'l Bank, Fairhaven,	\$24,640	\$24,640 00	*\$24,640 00
First Nat'l Bank, New Bedford,	10,400	13,819 00	10,400 00
Citizens' Nat'l Bank, New Bedford,	8,000	9,640 00	8,000 00
N'l B'k of Commerce, New Bedford,	4,000	4,840 00	4,000 00
Mechanics' Nat'l Bank, Boston,	6,800	10,880 00	6,800 00
Nat'l Bank of Commerce, Boston,	9,000	9,990 00	9,000 00
Eliot Nat'l Bank, Boston,	5,000	6,137 50	5,000 00
North Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
Traders' Nat'l Bank, Boston,	4,600	4,278 00	4,600 00
Nat'l Webster Bank, Boston,	5,000	5,050 00	5,000 00
Boston Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
Nat'l Bank of Republic,	6,000	7,710 00	6,000 00
State Nat'l Bank, Boston,	8,000	9,380 00	8,000 00
Howard Nat'l Bank, Boston,	5,000	5,675 00	5,000 00
Nat'l B'k of North America, Boston,	8,000	8,240 00	8,000 00
Continental Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,395 00	3,500 00
Wachusett Nat'l Bank, Fitchburg,	9,000	17,190 00	9,000 00
	\$135,940	\$162,014 50	\$135,940 00

* This bank has been notified that this investment exceeds the legal limit.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s, 1899, . . .	\$100,000	\$135,000 00.	\$100,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . . .	\$1,300	\$1,653 25	\$1,300 00
Atlas Nat'l Bank, Boston, . . .	3,000	3,517 50	3,000 00
Blackstone Nat'l Bank, Boston, . . .	12,000	12,360 00	12,000 00
Boston Nat'l Bank, Boston, . . .	3,200	3,608 00	3,200 00
Eliot Nat'l Bank, Boston, . . .	1,500	1,841 25	1,500 00
First Nat'l Bank, Boston, . . .	5,000	10,000 00	5,000 00
Howard Nat'l Bank, Boston, . . .	13,300	15,095 50	13,300 00
Maverick Nat'l Bank, Boston, . . .	2,200	4,906 00	2,200 00
Monument Nat'l Bank, Boston, . . .	8,500	17,052 00	8,500 00
City Nat'l Bank, Boston, . . .	10,000	11,000 00	10,000 00
Commerce Nat'l Bank, Boston, . . .	700	777 00	700 00
Exchange Nat'l Bank, Boston, . . .	4,000	4,720 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,737 00	7,500 00
Nat'l B'k of North America, Boston,	8,400	8,652 00	8,400 00
Revere Nat'l Bank, Boston, . . .	7,500	8,906 25	7,500 00
Shawmut Nat'l Bank, Boston, . . .	6,700	7,688 25	6,700 00
Webster Nat'l Bank, Boston, . . .	3,000	3,062 00	3,000 00
Union Nat'l Bank, Fall River, . . .	5,000	5,000 00	5,000 00
Metacomet Nat'l Bank, Fall River,	9,400	12,220 00	9,400 00
Second Nat'l Bank, Fall River, . . .	41,200	51,500 00	*41,200 00
First Nat'l Bank, Chelsea, . . .	30,000	37,500 00	30,000 00
First Nat'l Bank, Malden, . . .	10,000	12,000 00	10,000 00
First Nat'l Bank, Oxford, . . .	2,000	2,240 00	2,000 00
	\$195,400	\$244,036 00	\$195,400 00

RAILROAD BONDS.

Rutland Railroad equipment, . . .	\$100,000	\$70,000 00	\$70,000 00
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* This bank has been notified that this investment exceeds the legal limit.

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated 1828. Number of corporators, 125.

WILLIAM LINDSEY, *President.*C. A. BASSETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,826,501 68	Public funds,	\$385,500 00
Earnings undivided, . .	51,458 90	Bank stock,	710,690 00
Guaranty fund,	103,000 00	Loans on bank stock, . . .	25,050 00
		Railroad bonds,	206,300 00
		Real estate,	45,000 00
		Real estate by foreclosure, .	21,550 00
		Loans on real estate, . . .	1,668,698 00
		Loans on personal security, .	1,556,337 22
		Loans to counties, cities or towns,	90,800 00
		Deposit in banks, on interest, .	208,700 00
		Expense account,	788 95
		Stocks and bonds to secure indebtedness,	60,650 00
		Cash on hand,	896 41
	\$4,980,960 58		\$4,980,960 58

Loans on Bank Stock, amount on each:—

On 225 shares Metacomet National Bank,	}	\$25,000 00
On 25 shares National Union Bank,			
On 3 shares Massasoit National Bank,			
On 1 share Fall River National Bank,			50 00

Invested in real estate (for banking purposes),	\$45,000 00
Estimated value of the same,	45,400 00
Amount of real estate held by foreclosure,	21,550 00
Assessed value of the same,	21,000 00
Amount of income received from the same,	999 56
Amount of municipal tax on real estate,	1,248 32

Cash on Deposit in Banks, amount in each:—

Fall River National Bank, Fall River,	\$100,000 00
Metacomet National Bank, Fall River,	101,400 00
National Bank of Redemption, Boston,	6,000 00
National Revere Bank, Boston,	1,300 00

Whole amount of interest or profits received or earned,	\$261,882 60
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	114,483 76
year, } 2¼ per cent., {	104,933 16
Times for the dividends fixed by the by-laws: first Monday in April and October.	

The total amount of loans, with each specified rate of interest: \$90,000, 3½ per cent.; \$702,900, 5 per cent.; \$1,759,198, 5½ per cent.; \$788,362.22, 6 per cent.; \$425, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	430	
Aggregate amount of the same,		\$556,197 22
Amount of investments from which no income is received,		36,200 00
Number of open accounts,	9,957	
Number and amount of deposits (including dividends), received for previous year,	26,340	877,595 01
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	569	339,071 86
Number and amount of withdrawals,	8,033	715,573 70
Number of accounts opened the previous year,	1,587	
Number of accounts closed the previous year,	1,876	
Amount of expenses of the corporation during previous year,		10,270 69
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: July 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	\$100,000	\$113,750 00	\$100,000 00
United States 4s, registered,	150,000	182,625 00	150,000 00
City bonds:—			
City of Boston 5s,	100,000	114,000 00	105,500 00
of Fall River 4s,	30,000	30,000 00	30,000 00
	<u>\$380,000</u>	<u>\$440,375 00</u>	<u>\$385,500 00</u>

BANK STOCK.

Fall River Nat'l Bank, Fall River,	\$66,900	\$80,280 00	\$73,590 00
Metacomet Nat'l Bank, Fall River,	93,500	112,200 00	93,500 00
Massasoit Nat'l Bank, Fall River,	42,200	71,740 00	63,300 00
Second Nat'l Bank, Fall River,	15,000	18,750 00	15,000 00
Nat'l Union Bank, Fall River,	10,000	10,000 00	10,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	37,400 00	28,600 00
First Nat'l Bank, New Bedford,	50,000	65,000 00	53,000 00
N'l B'k of Commerce, New Bedford,	42,000	50,400 00	46,200 00
First Nat'l Bank, Boston,	33,000	65,670 00	56,100 00
Second Nat'l Bank, Boston,	23,200	34,568 00	29,000 00
Eliot Nat'l Bank, Boston,	15,000	18,300 00	15,000 00
Faneuil Hall Nat'l Bank, Boston,	40,000	52,000 00	40,000 00
Howard Nat'l Bank, Boston,	30,000	33,900 00	30,000 00
Merchants' Nat'l Bank, Boston,	16,000	21,120 00	18,400 00
Hide and Leather Nat'l B'k, Boston,	25,000	29,000 00	25,000 00
Nat'l B'k of North America, Boston,	40,000	41,200 00	40,000 00
Revere Nat'l Bank, Boston,	30,000	35,400 00	30,000 00
Nat'l Bank of Commerce, Boston,	20,900	22,200 00	20,000 00
Washington Nat'l Bank, Boston,	20,000	26,000 00	22,000 00
	<u>\$633,800</u>	<u>\$825,128 00</u>	<u>\$710,690 00</u>

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s,	\$85,000	\$99,450 00	\$85,000 00
Fitchburg Railroad 5s,	15,000	16,950 00	15,000 00
Boston, Clinton & Fitchburg R.R. 5s,	13,000	15,015 00	15,015 00
Old Colony Railroad 4½s,	25,000	26,750 00	26,625 00
Old Colony Railroad 7s,	13,000	16,120 00	13,780 00
Old Colony Railroad 6s,	48,000	57,360 00	50,880 00
	\$199,000	\$231,645 00	\$206,300 00

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Number of corporators, 18.

WILLARD HOWE, *President*.GEORGE E. CUTLER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$54,918 84	Bank stock,	\$3,055 50
Guaranty fund,	120 00	Loans on real estate,	38,800 00
		Loans on personal security,	12,369 50
		Expense account,	169 39
		Fixture "	105 00
		Interest "	63 93
		Cash on hand,	475 52
	\$55,038 84		\$55,038 84

Whole amount of interest or profits received, \$1,532 28

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 385 56
year, } 2¼ per cent., { 941 66

Times for the dividends, fixed by the by-laws: first Tuesday in April and October.

The total amount of loans, with each specified rate of interest: \$2,000, 5½ per cent.; \$49,169.50, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 37

Aggregate amount of the same, 38,669 50

Number of open accounts, 261

Number and amount of deposits (including dividends), received for previous year, 825 57,460 95

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 58 35,043 91

Number and amount of withdrawals, 175 15,498 84

Number of accounts opened the previous year, 215

Number of accounts closed the previous year, 49

Amount of expenses of the corporation during previous year, 270 39

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: April 17.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Framingham Nat'l Bank, Framingham,	\$900	\$1,260 00	\$1,255 00
South Framingham Nat'l Bank, South Framingham,	500	540 00	540 00
Holliston Nat'l Bank, Holliston,	300	384 00	376 50
Northborough Nat'l Bank, Northborough,	700	875 00	884 00
	\$2,400	\$3,059 00	\$3,055 50

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Number of corporators, 52.

THORNTON K. WARE, *President*.CHARLES J. BILLINGS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,122,696 26	Public funds,	\$119,222 50
Earnings undivided,	34,629 18	Bank stock,	207,246 00
Guaranty fund,	55,500 00	Loans on bank stock,	19,100 00
		Railroad bonds,	54,900 00
		Loans on railroad notes,	50,000 00
		Real estate,	150,000 00
		Real estate by foreclosure,	66,100 00
		Loans on real estate,	772,225 00
		Loans on personal security,	699,383 85
		Loans to counties, cities or towns,	41,000 00
		Deposit in banks, on interest,	32,477 13
		Expense account,	434 75
		Cash on hand,	736 21
	\$2,212,825 44		\$2,212,825 44

Loans on Bank Stock, amount on each:—

On 56 shares Fitchburg National Bank,	\$5,600 00
On 169 shares Safety Fund National Bank,	13,500 00

Invested in real estate (for banking purposes),	\$150,000 00
Estimated value of the same,	150,000 00

Amount of real estate held by foreclosure,	\$66,100 00
Assessed value of the same,	59,100 00
Amount of income received from the same,	5,031 00
Amount of municipal tax on real estate,	3,104 09

Cash on Deposit in Banks, amount in each:—

Shawmut National Bank, Boston,	\$11 61
Maverick National Bank, Boston,	13,465 52
Fitchburg National Bank, Fitchburg,	9,000 00
Orange National Bank, Orange,	10,000 00

Whole amount of interest or profits received or earned,	\$112,813 33
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 39,870 60
	2 per cent., } 41,186 17

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$22,465.52, 3 per cent.; \$124,000, 4 per cent.; \$55,000, 4½ per cent.; \$147,000, 4½ per cent.; \$35,000, 4¾ per cent.; \$761,550, 5 per cent.; \$355,175, 5½ per cent.; \$262,020.35, 6 per cent.; \$6,351, 6½ per cent.; \$23,435, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 241

Aggregate amount of the same,	\$304,658 00
Amount of investments from which no income is received,	3,400 00
Number of open accounts,	5,523
Number and amount of deposits (including dividends), received for previous year,	2,699 358,457 00
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	248 141,574 00
Number and amount of withdrawals,	2,394 287,170 91
Number of accounts opened the previous year,	671
Number of accounts closed the previous year,	577
Amount of expenses of the corporation during previous year,	4,851 51
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner : September 24.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$50,000	\$61,000 00	\$50,000 00
City bonds : —			
City of Fitchburg,	50,000	57,250 00	46,625 00
of Norwich, Conn.,	17,000	24,140 00	17,935 00
of Portland, Me.,	5,000	6,475 00	4,662 50
	\$122,000	\$148,865 00	\$119,222 50

BANK STOCK.

Fitchburg Nat'l Bank, Fitchburg,	\$15,300	\$23,256 00	\$16,736 00
Rollstone Nat'l Bank, Fitchburg,	11,300	17,176 00	12,210 00
Safety Fund Nat'l Bank, Fitchburg,	17,000	18,700 00	18,050 00
First Nat'l Bank, Leominster,	10,000	8,000 00	11,250 00
Townsend Nat'l Bank, Townsend,	500	650 00	500 00
Crocker Nat'l Bank, Turner's Falls,	20,000	26,000 00	20,000 00
City Nat'l Bank, Worcester,	10,000	12,000 00	10,000 00
Quinsigamond Nat'l B'k, Worcester,	3,000	3,300 00	3,000 00
Merchants' Nat'l Bank, Boston,	20,000	26,550 00	20,000 00
Howard Nat'l Bank, Boston,	15,000	17,025 00	15,000 00
Boston Nat'l Bank, Boston,	13,300	14,896 00	13,300 00
North Nat'l Bank, Boston,	11,600	13,920 00	11,600 00
Nat'l Revere Bank, Boston,	15,000	17,812 50	15,000 00
Nat'l Hide and Leather B'k, Boston,	10,000	11,600 00	11,600 00
Nat'l B'k of North America, Boston,	6,600	6,798 00	6,600 00
Nat'l Bank of Commerce, New Bedford,	10,000	12,000 00	12,400 00
Citizens' Nat'l Bank, New Bedford,	10,000	12,025 00	10,000 00
	\$198,600	\$241,708 50	\$207,246 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad,	\$34,000	\$38,080 00	\$37,400 00
Vermont & Massachusetts Railroad,	16,000	17,960 00	17,500 00
	\$50,000	\$56,040 00	\$54,900 00

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated 1873. Number of corporators, 39.

A. T. LILLY, *President.*

MISS M. W. BOND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$175,749 49	Loans on real estate,	\$114,705 00
Earnings undivided,	1,132 96	Loans on personal security,	49,248 84
Guaranty fund,	3,513 78	Deposit in bank, on interest,	15,823 32
		Expense account,	33 40
		Cash on hand,	585 67
	<u>\$180,396 23</u>		<u>\$180,396 23</u>

Amount of municipal tax on real estate, \$5 32

Cash on Deposit in Bank :—

Hampshire County National Bank, Northampton, \$15,823 32

Whole amount of interest or profits received or earned, \$9,466 60

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 3,164 19
 year, } 2 per cent., { 3,289 17

Times for the dividends, fixed by the by-laws: second Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5. (Extra dividend, 1 per cent., April, 1884.)

The total amount of loans, with each specified rate of interest: \$36,250, 5 per cent.; \$127,703 84, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 159

Aggregate amount of the same, 116,953 84

Number of open accounts, 966

Number and amount of deposits (including dividends), received for previous year, 1,227 59,903 43

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 30 15,350 20

Number and amount of withdrawals, 637 52,599 33

Number of accounts opened the previous year, 173

Number of accounts closed the previous year, 113

Amount of expenses of the corporation during previous year, 994 58

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 20.

FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated, 1855. Number of corporators, 31.

CHARLES W. HODGES, *President.*ELI PHELPS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$100,099 57	Public funds,	\$19,000 00
Earnings undivided, . .	6,125 37	Loans on public funds,	200 00
Guaranty fund,	2,600 00	Bank stock,	12,450 00
		Railroad bonds,	7,000 00
		Real estate by foreclosure,	5,325 00
		Loans on real estate,	57,400 00
		Loans on personal security,	2,975 00
		Deposit in bank, on interest,	3,658 64
		Cash on hand,	816 30
	\$108,824 94		\$108,824 94

Loan on Public Funds:—

On \$200 United States 4s, \$200 00

Amount of real estate held by foreclosure, \$5,325 00
 Assessed value of the same, 5,010 00
 Amount of income received from the same, 208 00
 Amount of municipal tax on real estate, 67 14

Cash on Deposit in Bank:—

Merchandise National Bank, Boston, \$3,658 64

Whole amount of interest or profits received or earned, \$6,401 36
 Rate and amount of each semi-annual dividend for previous } 2 per cent., } 1,854 05
 year, } 2 per cent., } 1,881 40

Times for the dividends, fixed by the by-laws: June and December.

The total amount of loans, with each specified rate of interest: \$48,560, 6 per cent.; \$1,500, 6½ per cent.; \$10,515, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 77

Aggregate amount of the same, 56,575 00

Amount of investments from which no income is received, 1,000 00

Number of open accounts, 553

Number and amount of deposits (including dividends), received for previous year, 230 21,236 49

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 17 7,130 33

Number and amount of withdrawals, 257 19,299 46

Number of accounts opened the previous year, 53

Number of accounts closed the previous year, 64

Amount of expenses of the corporation during previous year, 430 90

Amount of treasurer's bond, 13,000 00

Date of examination by commissioner: May 12.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Fall River 6s,	\$2,000	\$2,330 00	\$2,000 00
of Lynn 5s,	9,000	10,485 00	9,000 00
of Keene, N. H., 4s,	2,000	2,050 00	2,000 00
of Dover, N. H., 6s,	1,000	1,160 00	1,000 00
of South Norwalk, Conn., 6s, .	5,000	5,750 00	5,000 00
	\$19,000	\$21,775 00	\$19,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston, .	\$1,000	\$1,030 00	\$1,000 00
Boylston Nat'l Bank, Boston, . .	2,200	2,475 00	2,200 00
Faneuil Hall Nat'l Bank, Boston, .	800	1,042 00	800 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,740 00	1,500 00
Merchandise Nat'l Bank, Boston, .	3,000	2,850 00	3,000 00
Old Boston Nat'l Bank, Boston, . .	600	723 00	600 00
Webster Nat'l Bank, Boston, . . .	1,000	1,037 50	1,000 00
Dedham Nat'l Bank, Dedham, . . .	2,000	2,320 00	2,000 00
Nat'l B'k of Wrentham, Wrentham,	350	395 00	350 00
	\$12,450	\$13,612 50	\$12,450 00

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s, .	\$5,000	\$5,525 00	\$5,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s,	2,000	2,220 00	2,000 00
	\$7,000	\$7,745 00	\$7,000 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

Incorporated March, 1846. Number of corporators, 37.

L. F. FULLER, *President*.C. S. ADAMS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,483,522 78	Public funds,	\$193,800 00
Earnings undivided,	68,434 09	Bank stock,	170,600 00
Guaranty fund,	27,800 00	Loans on bank stock,	19,300 00
		Railroad bonds,	76,000 00
		Real estate by foreclosure,	26,450 00
		Loans on real estate,	906,388 57
		Loans on personal security,	106,336 08
		Loans on bank books,	1,300 00
		Deposit in banks, not on inter- est,	43,588 58
		Assessment on bank stock,	10,000 00
		Premium account,	19,546 25
		Safe, vault, etc.,	2,000 00
		Cash on hand,	4,447 39
	\$1,579,756 87		\$1,579,756 87

Loans on Bank Stock, amount on each :—

On 40 shares Framingham National Bank,	\$3,700 00
On 104 shares Framingham National Bank of Redemption,	} 15,000 00
On 100 shares Boston National Bank,	
On 6 shares Waltham National Bank,	600 00

Amount of real estate held by foreclosure, \$26,450 00
 Assessed value of the same, 28,900 00
 Amount of income received from the same, 1,410 12
 Amount of municipal tax on real estate, 412 18

Cash on Deposit in Banks, amount in each :—

South Framingham National Bank,	\$33,480 08
Framingham National Bank,	10,108 50

Whole amount of interest or profits received or earned, \$79,810 12
 Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 31,791 12
 year, } 2½ per cent., { 31,910 16

Times for the dividends, fixed by the by-laws: first Saturday in May and November.

The total amount of loans, with each specified rate of interest: \$15,000, 4 per cent.; \$8,000, 5 per cent.; \$1,010,324.65, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 612

Aggregate amount of the same, 572,310 65

Amount of investments from which no income is received, 29,000 00

Number of open accounts, 5,824

Number and amount of deposits (including dividends), received for previous year, 3,095 390,625 10

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	281	\$179,604 15
Number and amount of withdrawals,	2,001	318,824 99
Number of accounts opened the previous year,	824	
Number of accounts closed the previous year,	442	
Amount of expenses of the corporation during previous year,		4,000 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: September 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$14,800	\$17,000 00	\$14,800 00
City and town bonds: —			
City of Boston,	20,000	23,000 00	20,000 00
of Lowell,	20,000	21,500 00	20,000 00
of Worcester,	25,000	28,000 00	25,000 00
of Providence, R. I.,	30,000	33,500 00	30,000 00
of Lewiston, Me.,	9,000	12,000 00	9,000 00
of Portsmouth, N. H.,	2,000	2,100 00	2,000 00
of Keene, N. H.,	23,000	24,000 00	23,000 00
Town of Marlborough,	20,000	21,500 00	20,000 00
of Norwalk, Conn.,	30,000	32,600 00	30,000 00
	\$193,800	\$215,200 00	\$193,800 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$600	\$900 00	\$600 00
Boston Nat'l Bank, Boston,	3,300	3,800 00	3,300 00
Blackstone Nat'l Bank, Boston,	1,900	2,200 00	1,900 00
Commerce Nat'l Bank, Boston,	11,900	15,500 00	11,900 00
Central Nat'l Bank, Boston,	10,000	8,000 00	10,000 00
Continental Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Eliot Nat'l Bank, Boston,	15,500	18,500 00	15,500 00
Framingham Nat'l B'k Framingham, South Framingham Nat'l B'k, Fram- ingham,	9,800	14,500 00	9,800 00
First Nat'l Bank, Boston,	9,800	10,300 00	9,800 00
First Nat'l Bank, Boston,	16,500	34,100 00	16,500 00
Freeman's Nat'l Bank, Boston,	3,000	3,700 00	3,000 00
Globe Nat'l Bank, Boston,	1,500	1,700 00	1,500 00
Hide and Leather Nat'l B'k, Boston,	18,000	21,000 00	18,000 00
Howard Nat'l Bank, Boston,	13,600	17,500 00	13,600 00
North America Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Market Nat'l Bank, Boston,	3,000	3,200 00	3,000 00
Mt. Vernon Nat'l Bank, Boston,	8,500	10,600 00	8,500 00
Republic Nat'l Bank, Boston,	9,000	11,300 00	9,000 00
Second Nat'l Bank, Boston,	3,000	4,500 00	3,000 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,000 00	5,000 00
Traders' Nat'l Bank, Boston,	9,200	9,200 00	9,200 00
Webster Nat'l Bank, Boston,	6,500	7,200 00	6,500 00
	\$170,600	\$215,800 00	\$170,600 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell Railroad, . . .	\$5,000	\$5,600 00	\$5,000 00
Fitchburg Railroad,	45,000	47,200 00	45,000 00
Boston & Lowell Railroad, . . .	6,000	6,900 00	*6,000 00
Newport & Richford Railroad, . .	20,000	22,000 00	20,000 00
	<u>\$76,000</u>	<u>\$81,700 00</u>	<u>\$76,000 00</u>

* This bank has been notified that \$3,000 of this investment is illegal.

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated 1861. Number of corporators, 58.

OSMYN BREWSTER, *President.*HENRY WHITTEMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,827,105 91	Public funds,	\$236,828 12
Earnings undivided, . .	115,955 76	Bank stock,	80,953 23
Guaranty fund,	70,669 90	Loans on bank stock, . . .	2,150 00
Interest,	20,092 76	Loans on railroad bonds, . .	250 00
		Real estate by foreclosure, . .	158,000 12
		Loans on real estate,	2,581,616 00
		Loans on personal security, . .	703,092 85
		Loans to counties, cities or towns,	181,975 00
		Deposit in banks, on interest, . .	82,307 23
		Expense account,	3,700 36
		Cash on hand,	2,951 42
	\$4,033,824 33		\$4,033,824 33

Loan on Bank Stock :—

On 40 shares First National Bank, South Weymouth, \$2,150 00

Loan on Railroad Bonds :—

On \$500 Boston & Maine Railroad, \$250 00

Amount of real estate held by foreclosure, \$158,000 12

Assessed value of the same, 161,900 00

Amount of income received from the same, 7,849 08

Amount of municipal tax on real estate, 2,684 30

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston, \$70,496 41

National Revere Bank, Boston, 11,810 82

Whole amount of interest or profits received or earned, \$179,783 55

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 65,637 84
year, } 2 per cent., { 69,199 61

Times for the dividends fixed by the by-laws: February 1 and August 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : $5\frac{5}{8}$.The total amount of loans, with each specified rate of interest: \$515,000, $4\frac{1}{2}$ per cent.; \$235,000, $4\frac{3}{4}$ per cent.; \$1,799,701, 5 per cent.; \$238,415, $5\frac{1}{2}$ per cent.; \$414,892.85, 6 per cent.; \$41,100, $6\frac{1}{2}$ per cent.; \$43,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 158

Aggregate amount of the same, 323,310 00

Amount of investments from which no income is received, 7,216 56

Number of open accounts, 9,107

Number and amount of deposits (including dividends), received for previous year,	7,821	\$1,079,444 45
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	933	561,033 27
Number and amount of withdrawals,	5,744	659,361 27
Number of accounts opened the previous year,	1,941	
Number of accounts closed the previous year,	1,064	
Amount of expenses of the corporation during previous year,		15,041 87
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: March 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$225,000	\$256,218 75	\$236,828 12

BANK STOCK.

Continental Nat'l Bank, Boston,	\$23,500	\$24,205 00	\$22,237 75
Revere Nat'l Bank, Boston,	20,000	23,750 00	20,234 38
North Nat'l Bank, Boston,	14,600	17,520 00	14,067 00
Atlas Nat'l Bank, Boston,	5,500	6,448 75	5,520 00
Second Nat'l Bank, Boston,	5,500	8,387 50	5,602 95
New England Nat'l Bank, Boston,	4,000	5,320 00	4,170 00
Nat'l Webster Bank, Boston,	3,100	3,216 25	2,905 75
Nat'l Exchange Bank, Boston,	1,000	1,140 00	1,215 40
Third Nat'l Bank, Springfield,	5,000	8,000 00	5,000 00
	\$82,200	\$97,987 50	\$80,953 23

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated 1834. Number of corporators, 20.

SAMUEL O. LAMB, *President.*WILLIAM H. ALLEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,910,282 50	Public funds,	\$928,500 00
Earnings undivided,	7,772 91	Bank stock,	65,900 00
Guaranty fund,	57,900 00	Loans on bank stock,	49,539 63
Interest account,	30,191 93	Railroad bonds,	232,500 00
		Loans on real estate,	651,625 18
		Loans on personal security,	733,335 50
		Loans to counties, cities or towns,	121,088 00
		Deposit in banks, on interest,	220,734 57
		Expense account,	1,259 81
		Unpaid interest,	975 60
		Cash on hand,	689 05
	\$3,006,147 34		\$3,006,147 34

Loans on Bank Stock, amount on each:—

On 98 shares Hampshire County National Bank, Northampton,	} \$12,400 00
On 26 shares First National Bank, Northampton,	
On 62 shares First National Bank, Northampton,	5,389 63
On 10 shares City National Bank, Worcester,	800 00
On 8 shares Agawan National Bank, Springfield,	300 00
On 21 shares City National Bank, Worcester,	} 4,900 00
On 28 shares Ware National Bank, Ware,	
On 10 shares Crocker National Bank, Turner's Falls,	1,000 00
On 58 shares Franklin County National Bank, Greenfield,	5,750 00
On 25 shares Shelburne Falls National Bank, Shelburne Falls,	1,500 00
On 17 shares First National Bank, Greenfield,	2,000 00
On 8 shares Conway National Bank, Conway,	700 00
On 125 shares Home National Bank, Holyoke,	10,000 00
On 12 shares City National Bank, Gloucester,	1,000 00
On 50 shares North National Bank, Boston,	3,800 00

Cash on Deposit in Banks, amount in each:—

Packard National Bank, Greenfield,	\$30,000 00
National Hide and Leather Bank, Boston,	14,680 77
First National Bank, Greenfield,	51,053 80
Athol National Bank, Athol,	5,000 00
City National Bank, Springfield,	50,000 00
Crocker National Bank, Turner's Falls,	20,000 00
Holyoke National Bank, Holyoke,	20,000 00
Orange National Bank, Orange,	10,000 00
Home National Bank, Holyoke,	10,000 00
Vermont National Bank, Brattleborough,	10,000 00

Whole amount of interest or profits received or earned,	\$159,132 58
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	56,234 37
year, } 2 per cent., {	56,464 03
Times for the dividends, fixed by the by-laws: January 1 and July 1.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7. (Last extra dividend, in 1872.)	
The total amount of loans, with each specified rate of interest: \$25,000, 4 per cent.; \$283,588, 4½ per cent.; \$75,000, 4¾ per cent.; \$125,000, 4¾ per cent.; \$1,030,922.81, 5 per cent.; \$16,077 50, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	506
Aggregate amount of the same,	427,173 11
Number of open accounts,	6,955
Number and amount of deposits (including dividends), received for previous year,	3,235 430,336 91
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	292 173,162 92
Number and amount of withdrawals,	3,242 382,836 70
Number of accounts opened the previous year,	735
Number of accounts closed the previous year,	671
Amount of expenses of the corporation during previous year,	4,793 71
Amount of treasurer's bond,	50,000 00
Date of examination by commissioner: September 22.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$60,000	\$68,400 00	\$60,000 00
City and town bonds: —			
City of Nashua, N. H.,	75,000	94,875 00	75,000 00
of Worcester,	18,000	20,595 00	18,000 00
of Springfield,	34,000	45,844 00	34,000 00
of Lawrence,	30,000	37,650 00	30,000 00
of Fitchburg,	13,000	14,885 00	13,000 00
of Boston,	72,000	86,946 00	72,000 00
of Lynn,	10,000	12,000 00	10,000 00
of Cambridge,	64,000	70,980 00	64,000 00
of Holyoke,	45,000	55,350 00	45,000 00
of Lowell,	46,000	50,830 00	46,000 00
of Portland, Me.,	5,000	5,400 00	5,000 00
of Fall River,	70,000	77,085 00	70,000 00
of Brockton,	28,000	32,335 00	28,000 00
of Providence, R.I.,	125,000	155,416 00	125,000 00
of Taunton,	1,000	1,185 00	1,000 00
Town of Adams,	25,000	29,250 00	25,000 00
of Malden,	60,000	70,475 00	60,000 00
of Brookline,	42,000	55,790 00	42,000 00
of Everett,	25,000	28,750 00	25,000 00
of Amherst,	45,000	51,000 00	45,000 00
of Greenfield,	12,500	13,104 00	12,500 00
of Gill,	10,000	10,516 00	10,000 00
of Chicopee Falls,	13,000	13,383 00	13,000 00
	\$928,500	\$1,102,044 00	\$928,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Greenfield, . . .	\$9,800	\$18,620 00	\$16,554 00
First Nat'l Bank, Northampton, . .	4,900	6,370 00	6,604 00
Commerce Nat'l Bank, Boston, . . .	15,300	16,983 00	21,035 00
Faneuil Hall Nat'l Bank, Boston, . .	500	651 00	538 75
North America Nat'l Bank, Boston, . .	8,700	8,961 00	8,982 50
Revere Nat'l Bank, Boston,	12,500	14,844 00	12,500 00
Webster Nat'l Bank, Boston,	10,200	10,302 00	10,273 75
Pittsfield Nat'l Bank, Pittsfield, . .	3,000	4,680 00	4,680 00
Adams Nat'l Bank, North Adams, . . .	1,000	1,450 00	1,450 00
	\$65,900	\$82,861 00	\$82,618 00

RAILROAD BONDS.

Vermont & Massachusetts R. R. 7s,	\$50,000	\$64,667 00	\$50,000 00
Vermont & Massachusetts R. R. 5s,	50,000	55,500 00	50,000 00
Vermont Valley R. R. of 1871,	50,000	55,500 00	50,000 00
Boston & Albany Railroad,	25,000	30,437 00	25,000 00
Eastern Railroad,	57,500	64,975 00	57,500 00
	\$232,500	\$271,079 00	\$232,500 00

GARDNER SAVINGS BANK—GARDNER.

Incorporated 1868. Number of corporators, 81.

FRANKLIN EATON, *President.*JOHN D. EDGELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$795,734 36	Public funds,	\$3,250 00
Earnings undivided,	3,991 25	Bank stock,	105,300 00
Guaranty fund,	19,867 00	Loans on bank stock,	9,800 00
Interest,	7,223 51	Railroad bonds,	24,000 00
		Real estate by foreclosure,	881 63
		Loans on real estate,	406,811 39
		Loans on personal security,	151,432 21
		Loans to counties, cities or towns,	110,193 50
		Deposit in banks, on interest,	2,969 62
		Deposit in banks, not on interest,	11,864 63
		Expense account,	313 14
	\$826,816 12		\$826,816 12

Loan on Bank Stock:—

On 132 shares First National Bank, Gardner, \$9,800 00

Amount of real estate held by foreclosure, \$881 63

Assessed value of the same, 300 00

Amount of income received from the same, 25 00

Amount of municipal tax on real estate, 5 08

Cash on Deposit in Banks, amount in each:—

Pacific National Bank, Boston, \$2,969 62

First National Bank, Gardner, 11,864 63

Whole amount of interest or profits received or earned, \$38,615 34

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 14,643 44
year, } 2 per cent., { 15,008 40

Times for the dividends, fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$6,750, 3½ per cent.; \$80,000, 4 per cent.; \$30,193.50, 4½ per cent.; \$114,546.50, 5 per cent.; \$446,747.10, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 582

Aggregate amount of the same, 367,951 60

Number of open accounts, 2,647

Number and amount of deposits (including dividends) received for previous year, 6,798 167,743 63

Number and amount of deposits of and exceeding \$300 at any one time for the previous year, 103 53,383 15

Number and amount of withdrawals,	1,365	\$140,969 28
Number of accounts opened the previous year,	351	
Number of accounts closed the previous year,	337	
Amount of expenses of the corporation during previous year,		1,507 14
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: August 4.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1907,	\$1,100	\$1,342 00	\$1,100 00
United States 4½s, 1894,	1,150	1,288 00	1,150 00
City of Bath, Me., 6s, 1885,	1,000	1,000 00	1,000 00
	\$3,250	\$3,630 00	\$3,250 00

BANK STOCK.

Mechanics' Nat'l Bank, Worcester,	\$5,000	\$6,250 00	\$5,000 00
Citizens' Nat'l Bank, Worcester,	2,000	2,500 00	2,000 00
First Nat'l Bank, Gardner,	7,800	9,360 00	7,800 00
First Nat'l Bank, Ashburnham,	2,000	2,100 00	2,000 00
First Nat'l Bank, Winchendon,	1,000	1,400 00	1,000 00
Miller's River Nat'l Bank, Athol,	1,800	3,150 00	1,800 00
Orange Nat'l Bank, Orange,	10,000	12,500 00	10,000 00
Crocker Nat'l Bank, Turner's Falls,	10,000	12,500 00	10,000 00
Rollstone Nat'l Bank, Fitchburg,	2,900	5,075 00	2,900 00
Metropolitan Nat'l Bank, Boston,	600	666 00	600 00
Central Nat'l Bank, Boston,	1,000	600 00	1,000 00
Howard Nat'l Bank, Boston,	2,500	2,825 00	2,500 00
Boston Nat'l Bank, Boston,	12,500	14,000 00	12,500 00
Continental Nat'l Bank, Boston,	1,500	1,545 00	1,500 00
Merchandise Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
New England Nat'l Bank, Boston,	500	665 00	500 00
Mechanics' Nat'l Bank, Boston,	1,500	1,905 00	1,500 00
Merchants' Nat'l Bank, Boston,	2,000	2,264 00	2,000 00
Blackstone Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
Everett Nat'l Bank, Boston,	500	510 00	500 00
Eliot Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,375 00	2,500 00
Nat'l Hide and Leather B'k, Boston,	5,000	5,800 00	5,000 00
Eagle Nat'l Bank, Boston,	1,100	1,155 00	1,100 00
Nat'l Exchange Bank, Boston,	1,600	1,824 00	1,600 00
Nat'l Bank of Republic, Boston,	5,000	6,400 00	5,000 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,650 00	5,000 00
	\$105,300	\$124,869 00	\$105,300 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s.	\$8,000	\$9,600 00	\$8,000 00
Boston & Maine Railroad 7s.	5,000	6,100 00	5,000 00
Boston, Revere Beach & Lynn Rail- road 6s.	1,000	1,100 00	1,000 00
Connecticut & Passumpsic Rivers Railroad 7s.	10,000	12,000 00	10,000 00
	\$24,000	\$28,800 00	\$24,000 00

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated 1868. Number of corporators, 63.

JEREMIAH P. JONES, *President*.ORLANDO B. TENNEY, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$263,665 46	Public funds,	\$19,000 00
Earnings undivided,	1,239 55	Bank stock,	15,300 00
Guaranty fund,	5,900 00	Real estate by foreclosure,	5,900 00
		Loans on real estate,	179,611 92
		Loans on personal security,	32,364 00
		Loans to counties, cities or towns,	7,000 00
		Deposit in banks, on interest,	10,063 95
		Deposit in banks, not on interest,	197 24
		Interest due,	1,258 45
		Cash on hand,	109 45
	\$270,805 01		\$270,805 01

Amount of real estate held by foreclosure,	\$5,900 00
Assessed value of the same,	6,200 00
Amount of income received from the same,	553 74
Amount of municipal tax on real estate,	89 42

Cash on Deposit in Banks, amount in each:—

Blackstone National Bank, Boston,	\$10,063 95
Georgetown National Bank, Georgetown,	197 24

Whole amount of interest or profits received or earned,	\$14,879 32
Rate and amount of each semi-annual dividend for previous year,	2½ per cent, { 5,854 61
	2½ per cent., { 6,222 08

Times for the dividends, fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$17,700, 5 per cent; \$135,107, 6 per cent.; \$3,975, 6½ per cent.; \$62,194.92, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	213
Aggregate amount of the same,	155,256 92
Number of open accounts,	849
Number and amount of deposits (including dividends), received for previous year,	602 59,379 79
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	34 20,241 54
Number and amount of withdrawals,	432 34,556 50
Number of accounts opened the previous year,	127
Number of accounts closed the previous year,	59
Amount of expenses of the corporation during previous year,	978 83
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: May 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Bath, Me., 6s,	\$2,500	\$2,600 00	\$2,500 00
of Bangor, Me., 6s,	2,000	2,200 00	2,000 00
of Bangor, Me., 7s,	2,000	2,300 00	2,000 00
of Belfast, Me., 6s,	6,000	6,200 00	6,000 00
of Portland, Me., 6s,	1,500	1,650 00	1,500 00
of Rockland, Me., 6s,	3,000	3,100 00	3,000 00
Town of Melrose 7s,	2,000	2,400 00	2,000 00
	\$19,000	\$20,450 00	\$19,000 00

BANK STOCK.

Market Nat'l Bank, Boston,	\$1,000	\$950 00	\$1,000 00
Columbian Nat'l Bank, Boston,	1,300	1,600 00	1,300 00
Manufacturers' Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
State National Bank, Boston,	3,000	3,600 00	3,000 00
Georgetown Nat'l B'k, Georgetown,	7,000	7,000 00	7,000 00
	\$15,300	\$16,150 00	\$15,300 00

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Number of corporators, 50.

GEORGE K. NICHOLS, *President.*

HENRY F. WING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$202,951 89	Public funds,	\$15,634 37
Earnings undivided,	11,756 14	Bank stock,	37,474 99
Guaranty fund,	3,400 00	Loans on real estate,	50,285 00
		Loans on personal security,	43,772 18
		Loans to counties, cities or towns,	68,580 00
		Deposit in bank, not on interest,	2,361 49
	\$218,108 03		\$218,108 03

Cash on Deposit in Bank : —

Grafton National Bank,	\$2,361 49
Whole amount of interest or profits received or earned,	\$9,785 52
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 3,750 32 2 per cent., { 3,987 71
Times for the dividends fixed by the by-laws: January and July.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.	
The total amount of loans, with each specified rate of interest: \$51,580, 4 per cent.; \$35,500, 4½ per cent.; \$12,000, 5 per cent.; \$63,557.18, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	68
Aggregate amount of the same,	73,057 18
Number of open accounts,	652
Number and amount of deposits (including dividends), received for previous year,	322 37,526 29
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	26 13,600 00
Number and amount of withdrawals,	289 20,485 42
Number of accounts opened the previous year,	68
Number of accounts closed the previous year,	34
Amount of expenses of the corporation during previous year,	100 00
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: June 18.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$15,000	\$17,100 00	\$15,634 37

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, . .	\$3,000	\$3,600 00	\$1,187 75
Revere Nat'l Bank, Boston, . . .	3,000	3,562 50	3,814 00
State Nat'l Bank, Boston, . . .	2,000	2,450 00	2,040 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,150 00	1,222 75
Webster Nat'l Bank, Boston, . . .	1,300	1,326 00	1,476 12
Howard Nat'l Bank, Boston, . . .	1,500	1,710 00	1,744 50
North Nat'l Bank, Boston, . . .	1,000	1,220 00	1,206 25
Market Nat'l Bank, Boston, . . .	3,800	3,800 00	4,276 00
Traders' Nat'l Bank, Boston, . . .	1,400	1,330 00	1,949 50
Massachusetts Nat'l Bank, Boston,	500	535 00	677 12
City Nat'l Bank, Boston, . . .	300	330 00	363 25
North America Nat'l Bank, Boston,	2,800	2,902 00	3,200 25
Eliot Nat'l Bank, Boston, . . .	1,000	1,220 00	1,230 00
Manufacturers' Nat'l Bank, Boston,	500	500 00	550 00
Fourth Nat'l Bank, Boston, . . .	500	545 00	500 00
Spencer, Nat'l Bank, Spencer, . . .	1,000	1,100 00	1,000 00
First Nat'l Bank, Grafton, . . .	1,300	1,495 00	1,462 50
Grafton Nat'l Bank, Grafton, . . .	6,300	7,245 00	6,575 00
	\$32,200	\$36,020 50	\$37,474 99

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated February 23, 1869. Number of corporators, 50.

EGBERT HOLLISTER, *President.*CHARLES J. TAYLOR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$271,266 88	Public funds,	\$1,000 00
Earnings undivided,	12,055 84	Bank stock,	52,610 49
Guaranty fund,	5,011 88	Loans on bank stock,	1,259 03
		Real estate,	13,000 00
		Real estate by foreclosure,	621 07
		Loans on real estate,	114,006 11
		Loans on personal security,	62,686 16
		Deposit in banks, on interest,	34,527 82
		Deposit in banks, not on interest,	7,474 30
		Expense account,	704 45
		Cash on hand,	444 87
	\$288,334 30		\$288,334 30

Loans on Bank Stock, amount on each:—

On 10 shares National Mahaive Bank,	\$759 03
On 15 shares National Exchange Bank, Hartford, Ct.,	500 00

Invested in real estate (for banking purposes),	\$13,000 00
Estimated value of the same,	13,000 00
Amount of real estate held by foreclosure,	621 07
Assessed value of the same,	106 82
Amount of income received from the same,	10 25
Amount of municipal tax on real estate,	80 60

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$34,527 82
National Mahaive Bank, Great Barrington,	7,474 30

Whole amount of interest or profits received or earned,	\$14,478 15
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 4,883 97
	2 per cent., } 4,918 57

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$6,000, 5 per cent.; \$171,951.30, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	119
Aggregate amount of the same,	103,451 30
Amount of investments from which no income is received,	628 68
Number of open accounts,	1,341
Number and amount of deposits (including dividends), received for previous year,	3,257 75,650 17
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	55 26,984 58
Number and amount of withdrawals,	766 58,819 03

Number of accounts opened the previous year,	254	
Number of accounts closed the previous year,	197	
Amount of expenses of the corporation during the previous year,		\$1,311 50
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: July 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$1,000	\$1,125 00	\$1,000 00

BANK STOCK.

N'l Mahaiwe B'k, Great Barrington,	\$3,800	\$4,940 00	\$5,445 20
Lee Nat'l Bank, Lee, Mass.,	5,110	6,205 00	6,152 00
Pittsfield N'l Bank, Pittsfield, Mass.,	300	405 00	405 00
First Nat'l Bank, Adams, Mass.,	1,000	1,300 00	1,280 00
Housatonic N'l Bank, Stockbridge,	300	450 00	450 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,500 00
Suffolk National Bank, Boston,	1,300	1,547 00	1,703 00
Nat'l Bank of Redemption, Boston,	5,900	7,502 59	7,502 59
Hamilton Nat'l Bank, Boston,	1,900	2,242 00	2,227 75
Atlantic Nat'l Bank, Boston,	1,000	1,540 00	1,345 00
New England Nat'l Bank, Boston,	5,400	7,290 00	7,290 00
Shoe and Leather Nat'l B'k, Boston,	6,600	7,062 00	7,062 00
Union Nat'l Bank, Boston,	1,400	1,988 00	2,020 20
Nat'l Bank of No. America, Boston,	4,200	4,536 00	4,835 25
Merchants' Nat'l Bank, Boston,	2,500	3,325 00	3,392 50
	\$41,710	\$51,632 59	\$52,610 49

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated 1869. Number of corporators, 30.

NEWELL SNOW, *President.*ALBERT M. GLEASON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,094,159 81	Public funds,	\$178,000 00
Earnings undivided,	1,823 82	Bank stock,	107,100 00
Guaranty fund,	18,825 00	Loans on bank stock,	17,840 00
		Railroad bonds,	20,500 00
		Loans on real estate,	562,488 11
		Loans on personal security,	92,430 00
		Loans to counties, cities or towns,	10,912 93
		Deposit in banks, on interest,	67,513 09
		Deposit in banks, not on interest,	680 34
		Expense account,	1,114 65
		Premiums,	53,299 48
		Interest due,	46 25
		Furniture and fixtures,	2,246 97
		Cash on hand,	636 81
	\$1,114,808 63		\$1,114,808 63

Loans on Bank Stock, amount on each :—

On 90 shares Franklin Co. National Bank, Greenfield,	\$7,140 00
On 58 shares Palmer National Bank, Palmer,	5,800 00
On 16 shares Crocker National Bank, Turner's Falls,	1,600 00
On 25 shares Conway National Bank, Conway,	1,400 00
On 10 shares Adams National Bank, North Adams,	1,000 00
On 5 shares First National Bank, Northampton,	500 00
On 4 shares Packard National Bank, Greenfield,	400 00

Cash on Deposit in Banks, amount in each :—

Orange National Bank, Orange,	\$20,000 00
Agawam National Bank, Springfield,	10,000 00
Palmer National Bank, Palmer,	10,000 00
Vermont National Bank, Brattleborough,	10,000 00
People's National Bank, Brattleborough,	10,000 00
Home National Bank, Holyoke,	5,000 00
Holyoke National Bank, Holyoke,	2,500 00
Commerce National Bank, Boston,	680 34
Packard National Bank, Greenfield,	13 09

Whole amount of interest or profits received or earned,	\$51,579 65
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 20,221 19
	2 per cent., } 20,727 61

Times for the dividends, fixed by the by-laws : January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 5.03

The total amount of loans, with each specified rate of interest: \$4,000, 4 per cent.; \$69,612.93, 4½ per cent.; \$1,500, 4¾ per cent.; \$676,058.11, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	431	
Aggregate amount of the same,		\$350,006 04
Number of open accounts,	2,529	
Number and amount of deposits (including dividends), received for previous year,	1,470	215,634 41
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	180	91,077 54
Number and amount of withdrawals,	1,457	159,374 46
Number of accounts opened the previous year,	371	
Number of accounts closed the previous year,	335	
Amount of expenses of the corporation during previous year,		2,764 83
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: September 23.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Burlington, Vt.,	\$35,000	\$36,750 00	\$35,000 00
of Milwaukee, Wis.,	30,000	36,000 00	30,000 00
of Springfield,	8,000	8,700 00	8,000 00
Town of Pittsfield,	65,000	68,900 00	65,000 00
of Rutland, Vt.,	40,000	42,400 00	40,000 00
	\$178,000	\$192,750 00	\$178,000 00

BANK STOCK.

Market Nat'l Bank, Boston,	\$1,800	\$1,660 50	\$1,800 00
Eliot Nat'l Bank, Boston,	4,200	5,166 00	4,200 00
Merchants' Nat'l Bank, Boston,	3,800	5,110 00	3,800 00
Hamilton Nat'l Bank, Boston,	3,500	4,200 00	3,500 00
Second Nat'l Bank, Boston,	1,000	1,500 00	1,000 00
Washington Nat'l Bank, Boston,	300	390 75	300 00
Metropolitan Nat'l Bank, Boston,	3,000	3,360 00	3,000 00
Hide and Leather Nat'l B'k, Boston,	1,300	1,508 00	1,300 00
Redemption Nat'l Bank, Boston,	5,200	5,824 00	5,200 00
Revere Nat'l Bank, Boston,	4,800	5,712 00	4,800 00
City Nat'l Bank, Boston,	600	660 00	600 00
Chicopee Nat'l Bank, Springfield,	300	513 00	300 00
Agawam Nat'l Bank, Springfield,	5,000	6,750 00	5,000 00
First Nat'l Bank, Springfield,	5,000	8,200 00	5,000 00
Third Nat'l Bank, Springfield,	11,000	20,350 00	11,000 00
City Nat'l Bank, Springfield,	4,500	5,850 00	4,500 00
First Nat'l Bank, Greenfield,	3,400	6,528 00	3,400 00
First Nat'l Bank, Westfield,	5,000	7,000 00	5,000 00
First Nat'l Bank, Chicopee,	1,200	1,920 00	1,200 00
Holyoke Nat'l Bank, Holyoke,	13,800	17,250 00	13,800 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hadley Falls Nat'l Bank, Holyoke,	\$1,400	\$2,394 00	\$1,400 00
Palmer Nat'l Bank, Palmer, . . .	13,300	17,955 00	13,300 00
Orange Nat'l Bank, Orange, . . .	5,000	6,500 00	5,000 00
Athol Nat'l Bank, Athol, . . .	3,700	4,200 00	3,700 00
Conway Nat'l Bank, Conway, . . .	5,000	6,250 00	5,000 00
	<u>\$107,100</u>	<u>\$146,751 25</u>	<u>\$107,100 00</u>

RAILROAD BONDS.

Eastern Railroad, . . .	\$10,500	\$11,760 00	\$10,500 00
Newport & Richford Railroad, . . .	10,000	10,500 00	10,000 00
	<u>\$20,500</u>	<u>\$22,260 00</u>	<u>\$20,500 00</u>

GROVELAND SAVINGS BANK—GROVELAND.

Incorporated 1869. Number of corporators, 26.

MOSES FOSTER, *President.*NATHANIEL H. GRIFFITH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$48,477 66	Bank stock,	\$3,869 00
Earnings undivided, . .	381 69	Railroad bonds,	4,000 00
Guaranty fund,	1,400 00	Real estate by foreclosure, . .	1,100 00
		Loans on real estate,	28,200 00
		Loans on personal security, . .	4,300 00
		Loans to counties, cities or towns,	600 00
		Deposit in banks, on interest, . .	7,000 00
		Deposit in banks, not on interest,	931 54
		Cash on hand,	258 81
	\$50,259 35		\$50,259 35

Amount of real estate held by foreclosure,	\$1,100 00
Assessed value of the same,	1,260 00
Amount of income received from the same,	32 00
Amount of municipal tax on real estate,	14 40

Cash on Deposit in Banks, amount in each :—

First National Bank, Merrimac,	\$7,000 00
Essex National Bank, Haverhill,	931 54

Whole amount of interest or profits received,	\$2,780 57
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	1,085 67
year, } 2½ per cent., {	1,155 40

Times for the dividends, fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans, with each specified rate of interest: \$7,000, 4 per cent.; \$600, 5 per cent.; \$14,850, 6 per cent.; \$2,800, 6½ per cent.; \$14,850, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	49
Aggregate amount of the same,	33,100 00
Number of open accounts,	182
Number and amount of deposits (including dividends), received for previous year,	75 9,611 39
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	7 3,452 52
Number and amount of withdrawals,	80 5,101 64
Number of accounts opened the previous year,	20
Number of accounts closed the previous year,	14
Amount of expenses of the corporation during previous year,	106 50
Amount of treasurer's bond,	5,000 00

Date of examination by commissioner: May 26.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Ward Nat'l Bank, Boston, . .	\$600	\$720 00	\$600 00
Fourth Nat'l Bank, Boston, . . .	800	900 00	790 00
Manufacturers' Nat'l Bank, Boston,	1,300	1,300 00	1,319 00
Mechanics' Nat'l B'k, Newburyport,	900	1,050 00	1,035 00
Merchants' Nat'l B'k, Newburyport,	100	125 00	125 00
	\$3,700	\$4,095 00	\$3,869 00

RAILROAD BONDS.

Boston and Maine Railroad, . . .	\$3,000	\$3,700 00	\$3,000 00
Fitchburg Railroad,	1,000	1,100 00	1,000 00
	\$4,000	\$4,800 00	\$4,000 00

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated 1852. Number of corporators, 47.

ELIPHALET TRASK, *President.*PETER S. BAILEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,753,273 56	Public funds,	\$100,000 00
Earnings undivided,	24,365 19	Loans on public funds,	20,000 00
Guaranty fund,	34,600 00	Bank stock,	264,999 00
		Loans on bank stock,	42,100 00
		Loans on railroad stock,	1,500 00
		Real estate by foreclosure,	153,353 98
		Loans on real estate,	877,285 00
		Loans on personal security,	273,159 69
		Loans on bank books,	350 00
		Deposit in banks, on interest,	60,000 00
		Deposit in banks, not on interest,	9,975 00
		Expense account,	1,114 61
		Suspense account,	5,100 60
		Cash on hand,	3,300 87
	\$1,812,238 75		\$1,812,238 75

Loan on Public Funds:—

On \$20,000 United States 4½s, \$20,000 00

Loans on Bank Stock, amount on each:—

On 60 shares Agawam National Bank, \$6,000 00
 On 15 shares John Hancock National Bank, 500 00
 On 2 shares Chicopee National Bank, }
 On 9 shares Chapin National Bank, } 1,600 00
 On 5 shares Pyncheon National Bank, }
 On 25 shares Third National Bank, 2,500 00
 On 25 shares Chapin National Bank, } 5,300 00
 On 30 shares City National Bank, }
 On 6 shares Saybrook National Bank, 500 00
 On 70 shares Holyoke National Bank, 7,000 00
 On 73 shares Agawam National Bank, }
 On 8 shares First National Bank, } 8,100 00
 On 105 shares Chapin National Bank, 10,500 00
 On 5 shares Ware National Bank, 100 00

Loan on Railroad Stock:—

On 15 shares Connecticut River Railroad, \$1,500 00

Amount of real estate held by foreclosure, \$153,353 98
 Assessed value of the same, 108,600 00
 Amount of income received from the same, 6,873 78
 Amount of municipal tax on real estate, 1,500 90

Cash on Deposit in Bank:—

Agawam National Bank, Springfield, \$69,975 00

Whole amount of interest or profits received or earned,	\$84,763 78
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 34,096 29 } 2 per cent., { 34,095 77
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7. (Last extra dividend in 1871.)	
The total amount of loans, with each specified rate of interest: \$20,000, 4½ per cent.; \$1,194,394, 5 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	229
Aggregate amount of the same,	311,869 69
Amount of investments from which no income is received,	7,119 00
Number of open accounts,	3,631
Number and amount of deposits (including dividends) received for previous year,	2,785 441,767 43
Number and amount of deposits of and exceeding \$300, at any one time, for the previous year,	371 240,683 00
Number and amount of withdrawals,	2,638 444,552 90
Number of accounts opened the previous year,	858
Number of accounts closed the previous year,	824
Amount of expenses of the corporation during previous year,	6,000 00
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: April 23.	

PUBLIC FUNDS.

	Par Value.	Market Value. Estimated	Amount Invested.
United States 4s,	\$100,000	\$122,000 00	\$100,000 00

BANK STOCK.

First Nat'l Bank, Chicopee,	\$4,000	\$6,800 00	\$5,030 00
First Nat'l Bank, Boston,	2,800	5,600 00	2,800 00
Hide and Leather N'l Bank, Boston,	7,500	8,325 00	7,500 00
Hadley Falls Nat'l Bank, Holyoke,	4,000	6,800 00	4,732 00
Merchants' Nat'l Bank, Boston,	23,000	30,590 00	27,210 00
Monson Nat'l Bank, Monson,	2,000	3,000 00	2,200 00
Nat'l Bank of Commerce, Boston,	7,500	8,325 00	10,865 00
Third Nat'l Bank, Springfield,	7,400	13,320 00	11,560 00
Revere Nat'l Bank, Boston,	7,500	8,925 00	7,500 00
Webster Nat'l Bank, Boston,	4,000	4,040 00	4,292 00
Ware Nat'l Bank, Ware,	7,500	9,375 00	10,050 00
Holyoke Nat'l Bank, Holyoke,	15,000	18,000 00	15,000 00
Hampshire Co. N'l B'k, Northampton,	4,100	5,125 00	4,100 00
Pyncheon Nat'l Bank, Springfield,	6,500	11,375 00	10,985 00
First Nat'l Bank, Northampton,	3,000	4,200 00	3,000 00
First Nat'l Bank, Springfield,	5,000	8,000 00	6,525 00
Chapin Nat'l Bank, Springfield,	23,000	28,750 00	24,700 00
Nat'l Bank of Republic, Boston,	5,000	6,400 00	6,300 00
Suffolk Nat'l Bank, Boston,	3,700	4,181 00	4,500 00
Continental Nat'l Bank, Boston,	5,000	5,200 00	5,300 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston, .	\$5,000	\$5,500 00	\$6,700 00
Freeman's Nat'l Bank, Boston, . .	5,000	5,250 00	5,900 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,900 00
No. America Nat'l Bank, Boston, .	5,000	5,150 00	5,700 00
Eliot Nat'l Bank, Boston,	5,000	6,150 00	6,100 00
Shawmut Nat'l Bank, Boston, . . .	6,300	7,245 00	7,600 00
Franklin Co. Nat'l Bank, Greenfield,	5,000	5,250 00	5,250 00
Agawam Nat'l Bank, Springfield, .	43,300	56,290 00	47,700 00
	\$227,100	\$293,016 00	\$264,999 00

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Number of corporators, 28.

LUTHER BODMAN, *President.*

LEWIS WARNER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$679,646 20	Bank stock,	\$173,063 42
Earnings undivided,	8,837 73	Loans on bank stock,	17,300 00
Guaranty fund,	11,225 00	Real estate by foreclosure,	4,600 00
		Loans on real estate,	305,573 34
		Loans on personal security,	64,283 95
		Loans to counties, cities or towns,	8,624 53
		Deposit in bank, on interest,	124,640 74
		Expense account,	1,622 95
	\$699,708 93		\$699,708 93

Loans on Bank Stock, amount on each : —

On 4 shares Hampshire County National Bank, Northampton,	\$400 00
On 50 shares First National Bank, Easthampton,	5,000 00
On 100 shares Home National Bank, Holyoke,	10,000 00
On 7 shares First National Bank, Northampton,	700 00
On 5 shares First National Bank, Greenfield,	500 00
On 7 shares Franklin County National Bank, Greenfield,	700 00

Amount of real estate held by foreclosure,	\$4,600 00
Assessed value of the same,	3,000 00
Amount of income received from the same,	264 00
Amount of municipal tax on real estate,	42 00

Cash on Deposit in Bank : —

Hampshire County National Bank, Northampton,	\$124,640 74
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Whole amount of interest or profits received or earned,	\$32,199 84
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 12,598 92
	2 per cent., } 13,083 55

Times for the dividends, fixed by the by-laws: May 15 and November 15.
 Average annual per cent. of dividends for the term ending at time of, and including last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$170,550.78, 5 per cent.; \$225,231.04, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	220
Aggregate amount of the same,	238,088 07
Number of open accounts,	2,012
Number and amount of deposits (including dividends), received for previous year,	1,278 160,211 24
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	125 73,194 82

Number and amount of withdrawals,	1,147	\$141,117 05
Number of accounts opened the previous year,	357	
Number of accounts closed the previous year,	274	
Amount of expenses of the corporation during previous year,		1,622 95
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 19.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. N'l B'k, Northampt'n,	\$19,700	\$25,610 00	\$19,700 00
Northampton N'l B'k, Northampt'n,	8,300	14,940 00	14,162 50
First Nat'l Bank, Northampton,	4,500	6,300 00	6,028 00
First Nat'l Bank, Easthampton,	11,000	14,300 00	13,750 00
John Hancock N'l B'k, Springfield,	3,400	4,420 00	3,898 00
Chicopee Nat'l Bank, Springfield, .	500	800 00	800 00
Agawam Nat'l Bank, Springfield, .	2,000	2,700 00	2,648 00
Mechanics' Nat'l Bank, Worcester,	2,800	3,854 00	3,749 00
Ware Nat'l Bank, Ware,	1,200	1,624 00	1,624 00
Union Nat'l Bank, Weymouth, . . .	1,300	1,690 00	1,592 50
First Nat'l Bank, Chicopee,	2,400	4,080 00	3,755 00
Home Nat'l Bank, Holyoke,	5,000	5,600 00	5,000 00
Blackstone Nat'l Bank, Boston, . .	2,200	2,310 00	3,247 50
North Nat'l Bank, Boston,	10,000	12,400 00	12,661 00
Howard Nat'l Bank, Boston,	3,300	3,795 00	3,695 00
Shawmut Nat'l Bank, Boston,	3,500	4,025 00	4,477 50
Hide and Leather Nat'l B'k, Boston,	3,200	3,776 00	3,797 00
Nat'l Bank of Commerce, Boston, .	1,500	1,695 00	2,505 00
Tremont Nat'l Bank, Boston,	4,200	4,536 00	5,386 00
Continental Nat'l Bank, Boston, . .	3,500	3,780 00	4,030 00
Nat'l Bank of Republic, Boston, . .	800	1,032 00	1,032 00
Nat'l B'k of North America, Boston,	1,000	1,050 00	1,147 50
Market Nat'l Bank, Boston,	3,500	3,395 00	4,219 37
Mount Vernon Nat'l Bank, Boston,	700	896 00	896 00
Commonwealth Nat'l Bank, Boston,	4,000	4,560 00	4,635 00
Merchants' Nat'l Bank, Boston, . . .	3,000	4,110 00	4,260 00
Atlantic Nat'l Bank, Boston,	900	1,368 00	1,221 75
Atlas Nat'l Bank, Boston,	3,300	4,059 00	3,902 75
Eliot Nat'l Bank, Boston,	3,600	4,320 00	4,640 00
Hamilton Nat'l Bank, Boston,	700	840 00	906 00
Massachusetts Nat'l Bank, Boston, .	1,500	1,620 00	1,920 00
Suffolk Nat'l Bank, Boston,	3,000	3,510 00	3,870 00
Revere Nat'l Bank, Boston,	2,200	2,596 00	2,802 00
Shoe & Leather Nat'l Bank, Boston,	1,000	950 00	1,436 25
Globe Nat'l Bank, Boston,	4,400	4,400 00	5,651 87
Third Nat'l Bank, Boston,	3,000	2,700 00	3,600 93
Second Nat'l Bank, Boston,	5,000	7,550 00	7,900 00
Eagle Nat'l Bank, Boston,	1,200	1,260 00	1,476 00
Manufacturers' Nat'l Bank, Boston,	1,000	970 00	1,040 00
	\$137,300	\$173,421 00	\$173,063 42

HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated 1829. Number of corporators, 47.

GEORGE A. KIMBALL, *President.*

A. B. JAKUES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,834,772 83	Public funds,	\$706,800 00
Earnings undivided,	32,975 63	Loans on public funds,	16,000 00
Guaranty fund,	90,000 00	Bank stock,	487,050 00
		Loans on bank stock,	42,600 00
		Railroad bonds,	96,000 00
		Loans on railroad bonds,	2,000 00
		Loans on real estate,	993,700 00
		Loans on personal security,	1,288,765 00
		Loans to counties, cities or towns,	44,500 00
		Deposit in banks, on interest,	274,500 00
		Expense account,	1 15
		Cash on hand,	5,832 31
	<hr/>		<hr/>
	\$3,957,748 46		\$3,957,748 46

Loans on Public Funds, amount on each : —

On \$15,000 United States bonds,	\$15,000 00
On \$1,000 Woburn water scrip,	1,000 00

Loans on Bank Stock, amount on each : —

On 321 shares Essex National Bank, Haverhill,	\$30,300 00
On 12 shares Haverhill National Bank,	800 00
On 10 shares National Bank of Methuen,	500 00
On 12 shares First National Bank, Merrimac,	1,200 00
On 20 shares Shoe and Leather National Bank, Boston,	2,000 00
On 25 shares First National Bank, Haverhill,	2,500 00
On 10 shares Souhegan National Bank, Milford, N. H.,	1,000 00
On 20 shares Haverhill National Bank, Haverhill,	4,300 00
On 10 shares Blackstone National Bank, Boston,	
On 4 shares Massachusetts National Bank, Boston,	
On 10 shares Globe National Bank, Boston,	
On 7 shares Commerce National Bank, Boston,	

Loans on Railroad Bonds : —

On \$2,000 Boston & Maine Railroad,	\$2,000 00
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Cash on Deposit in Banks, amount in each : —

Haverhill National Bank, Haverhill,	\$174,500 00
First National Bank, Haverhill,	50,000 00
Merrimack National Bank, Haverhill,	50,000 00

Whole amount of interest or profits received or earned,	\$213,431 53				
Rate and amount of each semi-annual dividend for previous year,	<table> <tr> <td>2½ per cent.,</td> <td>90,089 09</td> </tr> <tr> <td>2 per cent.,</td> <td>73,443 23</td> </tr> </table>	2½ per cent.,	90,089 09	2 per cent.,	73,443 23
2½ per cent.,		90,089 09			
2 per cent.,	73,443 23				
Times for the dividends fixed by the by-laws: third Wednesday in April and October.					

* This bank has been notified that these loans exceed the legal limit.

The total amount of loans, with each specified rate of interest: \$80,000, 4 per cent.; \$213,500, 4½ per cent.; \$560,400, 4½ per cent.; \$75,000, 4¾ per cent.; \$510,755, 5 per cent.; \$101,310, 5½ per cent.; \$846,600, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 501

Aggregate amount of the same, \$684,260 00

Amount of investments from which no income is received, 5,000 00

Number of open accounts, 10,782

Number and amount of deposits (including dividends), received for previous year, 6,831 632,536 32

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 389 190,223 00

Number and amount of withdrawals, 6,071 506,899 87

Number of accounts opened the previous year, 1,444

Number of accounts closed the previous year, 1,083

Amount of expenses of the corporation during previous year, 5,838 55

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: October 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$115,000	\$140,443 75	\$115,000 00
United States 4½s,	50,000	57,000 00	50,000 00
City and town bonds:—			
City of Haverhill 5s,	43,000	44,740 00	43,000 00
of Haverhill 6s,	35,000	36,175 00	35,000 00
of Portsmouth, N. H., 6s,	51,500	55,105 00	51,500 00
of Fall River 5s,	40,000	44,200 00	40,000 00
of Fall River 6s,	10,000	11,640 00	10,000 00
of Dover, N. H., 6s,	46,300	51,856 00	46,300 00
of Cambridge 6s,	35,000	36,750 00	35,000 00
of Cleveland, O., 5s,	38,000	40,260 00	38,000 00
of Nashua, N. H., 6s,	35,000	38,150 00	35,000 00
of Boston 4s,	25,000	26,000 00	25,000 00
of Boston 5s,	5,000	5,100 00	5,000 00
of Somerville 5s,	10,000	10,200 00	10,000 00
of Somerville 6s,	20,000	20,000 00	20,000 00
of Lawrence 6s,	28,000	30,980 00	28,000 00
of Portland, Me., 6s,	15,000	15,450 00	15,000 00
of Charlestown 6s,	10,000	10,600 00	10,000 00
of Lynn 5s,	5,000	5,750 00	5,000 00
of Lynn 6s,	10,000	10,900 00	10,000 00
Town of Brookline 6s,	22,000	23,980 00	22,000 00
of Winthrop 7s,	20,000	23,000 00	20,000 00
of Natick 6s,	20,000	20,000 00	20,000 00
of Winchester 5s,	13,000	13,260 00	13,000 00
of Bradford 7s,	5,000	5,190 00	5,000 00
	\$706,800	\$776,729 75	\$706,800 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Haverhill Nat'l Bank, Haverhill, . . .	\$37,500	\$56,250 00	\$37,500 00
Merrimack Nat'l Bank, Haverhill, . . .	27,500	44,000 00	27,500 00
First Nat'l Bank, Haverhill, . . .	13,000	18,200 00	13,000 00
Andover Nat'l Bank, Andover, . . .	3,200	3,936 00	3,200 00
Bay State Nat'l Bank, Lawrence, . . .	3,750	5,500 00	3,750 00
First Nat'l Bank, Malden, . . .	10,000	11,500 00	10,000 00
Methuen Nat'l Bank, Methuen, . . .	10,000	11,500 00	10,000 00
Atlas Nat'l Bank, Boston, . . .	20,000	23,450 00	20,000 00
Blackstone Nat'l Bank, Boston, . . .	20,000	20,650 00	20,000 00
Boston Nat'l Bank, Boston, . . .	26,700	29,904 00	26,700 00
Central Nat'l Bank, Boston, . . .	5,000	3,000 00	5,000 00
Columbian Nat'l Bank, Boston, . . .	5,000	6,200 00	5,000 00
Continental Nat'l Bank, Boston, . . .	10,000	10,300 00	10,000 00
Eagle Nat'l Bank, Boston, . . .	10,000	10,575 00	10,000 00
Eliot Nat'l Bank, Boston, . . .	5,000	6,137 50	5,000 00
Everett Nat'l Bank, Boston, . . .	5,000	5,150 00	5,000 00
Exchange Nat'l Bank, Boston, . . .	15,000	17,100 00	15,000 00
Faneuil Hall, Boston, . . .	10,000	13,025 00	10,000 00
First Nat'l Bank, Boston, . . .	5,000	9,975 00	5,000 00
Fourth Nat'l Bank, Boston, . . .	12,500	12,375 00	12,500 00
Globe Nat'l Bank, Boston, . . .	10,000	9,875 00	10,000 00
Hamilton Nat'l Bank, Boston, . . .	7,500	9,000 00	7,500 00
Howard Nat'l Bank, Boston, . . .	15,000	16,968 75	15,000 00
Manufacturers' Nat'l Bank, Boston, . . .	10,000	7,700 00	10,000 00
North America Nat'l Bank, Boston, . . .	26,700	27,501 00	26,700 00
Nat'l Bank of Redemption, Boston, . . .	25,400	28,003 50	25,400 00
Republic Nat'l Bank Boston, . . .	22,500	28,912 50	22,500 00
Hide and Leather Nat'l B'k, Boston, . . .	20,000	23,200 00	20,000 00
City Nat'l Bank, Boston, . . .	15,000	16,500 00	15,000 00
North Nat'l Bank, Boston, . . .	15,000	18,112 50	15,000 00
Shawmut Nat'l Bank, Boston, . . .	15,000	17,137 50	15,000 00
Shoe and Leather Nat'l B'k, Boston, . . .	7,500	7,125 00	7,500 00
State Nat'l Bank, Boston, . . .	5,000	5,862 50	5,000 00
Suffolk Nat'l Bank, Boston, . . .	15,000	16,837 50	15,000 00
Third Nat'l Bank, Boston, . . .	10,000	8,800 00	10,000 00
Traders' Nat'l Bank, Boston, . . .	8,300	7,719 00	8,300 00
Webster Nat'l Bank, Boston, . . .	5,000	5,187 50	5,000 00
	\$487,050	\$573,169 75	\$487,050 00

RAILROAD BONDS.

Boston & Maine Railroad 7s, . . .	\$75,000	\$91,500 00	\$75,000 00
Old Colony & Newport Railroad 6s, . . .	10,000	11,700 00	10,000 00
Old Colony & Newport Railroad 7s, . . .	5,000	6,100 00	5,000 00
West Amesbury Branch Railroad 7s, . . .	6,000	7,080 00	6,000 00
	\$96,000	\$116,380 00	\$96,000 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 85.

ELNATHAN GRAVES, *President*.B. S. JOHNSON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$216,030 15	Public funds,	\$30,419 55
Earnings undivided,	10,079 66	Bank stock,	24,877 80
Guaranty fund,	4,198 75	Railroad bonds,	5,737 50
		Real estate by foreclosure,	4,000 00
		Loans on real estate,	108,577 62
		Loans on personal security,	47,996 53
		Loans to counties, cities or towns,	5,800 00
		Deposit in banks, on interest,	2,108 86
		Expense account,	504 25
		Cash on hand,	286 45
	\$230,308 56		\$230,308 56

Amount of real estate held by foreclosure,	\$4,000 00
Assessed value of the same,	2,006 00
Amount of income received from the same,	185 02
Amount of municipal tax on real estate,	14 98

Cash on Deposit in Banks, amount in each:—

Hampshire County National Bank, Northampton,	\$1,895 45
First National Bank, Northampton,	8 09
Conway National Bank, Conway,	205 32

Whole amount of interest or profits received or earned,	\$11,977 07
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 4,333 69
	2 per cent., { 4,352 73
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $6\frac{5}{12}$. (Last extra dividend in 1874.)The total amount of loans, with each specified rate of interest: \$2,500, $4\frac{3}{4}$ per cent.; \$6,500, 5 per cent.; \$5,000, $5\frac{1}{2}$ per cent.; \$148,374.15, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	268
Aggregate amount of the same,	146,674 15
Amount of investments from which no income is received,	7,395 45
Number of open accounts,	823
Number and amount of deposits (including dividends), received for previous year,	522 64,554 34
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	53 31,654 88
Number and amount of withdrawals,	498 70,946 21
Number of accounts opened the previous year,	140
Number of accounts closed the previous year,	137

Amount of expenses of the corporation during previous year, \$1,455 67
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: May 20.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Holyoke 7s,	\$15,000	\$18,450 00	\$19,094 55
of Cambridge 6s,	5,000	5,425 00	5,575 00
of Charlestown 6s,	5,000	5,600 00	5,750 00
	\$25,000	\$29,475 00	\$30,419 55

BANK STOCK.

Conway Nat'l Bank, Conway,	\$5,900	\$7,552 00	\$6,607 80
Hampshire Co. N'l B'k, Northampton,	300	384 00	345 00
First Nat'l Bank, Easthampton,	4,300	5,590 00	5,290 00
Southington N'l B'k, Southington, Ct.,	5,800	6,380 00	5,935 00
Chicopee Nat'l Bank, Springfield,	1,000	1,700 00	1,700 00
Home Nat'l Bank, Holyoke,	5,000	5,500 00	5,000 00
	\$22,300	\$27,106 00	\$24,877 80

RAILROAD BONDS.

Boston & Albany Railroad 7s,	\$5,000	\$6,050 00	\$5,737 50
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HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Number of corporators, 66.

DANIEL BASSETT, *President.*HENRY C. HARDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,777,772 87	Public funds,	\$50,000 00
Earnings undivided,	19,303 44	Loans on public funds,	1,000 00
Guaranty fund,	34,400 00	Bank stock,	149,258 25
Suspense account,	88 72	Loans on bank stock,	500 00
		Railroad bonds,	45,000 00
		Real estate,	3,000 00
		Real estate by foreclosure,	37,336 45
		Loans on real estate,	819,096 13
		Loans on personal security,	604,225 00
		Loans to counties, cities or towns,	75,500 00
		Loans on deposits,	50 00
		Deposit in banks on interest,	28,576 22
		Deposit in banks, not on interest,	11,342 97
		Expense account,	2,350 69
		Manufacturing Co. stock to secure indebtedness,	3,300 00
		Cash on hand,	1,029 32
	\$1,831,565 03		\$1,831,565 03

Loan on Public Funds:—

On \$1,000 United States 4s, \$1,000 00

Loans on Bank Stock:—

On 4 shares Massachusetts National Bank, Boston, \$500 00

Invested in real estate (for banking purposes), \$3,000 00

Estimated value of the same, 3,000 00

Amount of real estate held by foreclosure, 37,336 45

Assessed value of the same, 46,370 00

Amount of income received from the same, 2,686 03

Amount of municipal tax on real estate, 823 23

Cash on Deposit in Banks, amount in each:—

Shoe and Leather National Bank, Boston, \$28,576 22

National Webster Bank, Boston, 4,300 54

Hingham National Bank, Hingham, 7,042 43

Whole amount of interest or profits received or earned, 95,671 77

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 41,960 47
year, } 2 per cent., { 34,291 03

Times for the dividends fixed by the by-laws; first Tuesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 $\frac{1}{6}$.

The total amount of loans with each specified rate of interest: \$17,000, 4 per cent.; \$428,000, 4½ per cent.; \$75,000, 4¾ per cent.; \$576,350, 5 per cent.; \$17,000, 5½ per cent.; \$14,500, 5½ per cent.; \$279,693, 6 per cent.; \$32,400, 6½ per cent.; \$54,828, 7 per cent.; \$3,150, 7¼ per cent.; \$2,300, 7½ per cent.; \$150, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	295	
Aggregate amount of the same,	\$240,711 00	
Amount of investments from which no income is received,	7,117 40	
Number of open accounts,	3,853	
Number and amount of deposits (including dividends), received for previous year,	1,465	235,436 56
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	155	91,020 23
Number and amount of withdrawals,	1,524	167,709 33
Number of accounts opened the previous year,	366	
Number of accounts closed the previous year,	253	
Amount of expenses of the corporation during previous year,		3,341 26
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: October 2.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s,	\$50,000	\$52,750	\$50,000

BANK STOCK.

Hingham Nat'l Bank, Hingham,	\$12,460	\$12,460 00	\$12,460 00
Abington Nat'l Bank, Abington,	1,500	1,875 00	1,500 00
Brockton Nat'l Bank, Brockton,	2,000	2,160 00	2,000 00
First Nat'l Bank, Chelsea,	3,000	3,600 00	3,000 00
Old Colony Nat'l Bank, Plymouth,	1,600	2,400 00	1,600 00
Union Nat'l Bank, Weymouth,	2,800	3,360 00	2,800 00
Atlantic Nat'l Bank, Boston,	3,800	5,700 00	3,800 00
Atlas Nat'l Bank, Boston,	7,500	8,625 00	7,500 00
City Nat'l Bank, Boston,	5,400	5,886 00	5,400 00
Commerce Nat'l Bank, Boston,	8,200	8,856 00	8,200 00
Eagle Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
First Nat'l Bank, Boston,	5,000	10,000 00	5,000 00
Globe Nat'l Bank, Boston,	4,600	4,508 00	4,588 00
Hamilton Nat'l Bank, Boston,	4,200	5,082 00	4,200 00
Market Nat'l Bank, Boston,	3,600	3,312 00	3,600 00
Massachusetts Nat'l Bank, Boston,	2,000	2,140 00	2,000 00
Merchants' Nat'l Bank, Boston,	7,500	9,900 00	7,500 00
New England Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
North America Nat'l Bank, Boston,	8,000	8,240 00	8,000 00
Republic Nat'l Bank, Boston,	7,500	9,600 00	7,500 00
Revere Nat'l Bank, Boston,	11,200	13,216 00	11,200 00
Shoe and Leather Nat'l Bank, Boston,	8,200	7,790 00	8,125 25
State Nat'l Bank, Boston,	2,600	3,042 00	2,600 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Suffolk Nat'l Bank, Boston, . . .	\$3,600	\$4,032 00	\$3,600 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,300 00	10,085 00
Union Nat'l Bank, Boston, . . .	5,000	6,850 00	5,000 00
Webster Nat'l Bank, Boston, . . .	6,000	6,060 00	6,000 00
	\$149,260	\$172,154 00	\$149,258 25

RAILROAD BONDS.

Boston & Albany R. R. 7s, . . .	\$10,000	\$12,000 00	\$10,000 00
Boston & Lowell R. R. 7s, . . .	10,000	12,150 00	10,000 00
Boston & Maine R. R. 7s, . . .	10,000	12,275 00	10,000 00
Old Colony R. R. 7s, . . .	10,000	12,412 50	10,000 00
Eastern R. R. 6s, . . .	5,000	5,625 00	5,000 00
	\$45,000	\$54,462 50	\$45,000 00

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated 1872. Number of corporators, 50.

SETH THAYER, *President.*ORRIN THOMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$405,779 93	Public funds,	\$13,000 00
Earnings undivided,	9,604 61	Bank stock,	33,300 00
Guaranty fund,	7,600 00	Loans on bank stock,	5,000 00
		Railroad bonds,	8,700 00
		Loans on bank books,	1,385 00
		Real estate by foreclosure,	14,275 00
		Loans on real estate,	255,978 00
		Loans on personal security,	38,125 00
		Loans to counties, cities or towns,	12,300 0
		Deposit in banks, on interest,	25,268
		Deposit in banks, not on interest,	5,000 00
		Premium account,	5,160 25
		Holliston Mills stock to secure indebtedness,	3,000 00
		Cash on hand,	2,492 99
	\$422,984 54		\$422,984 54

Loans on Bank Stock, amount on each:—

On 45 shares Holliston National Bank,	\$3,000 00
On 35 shares Central National Bank,	2,000 00

Amount of real estate held by foreclosure,	\$14,275 00
Assessed value of the same,	17,100 00
Amount of income received from the same,	950 00
Amount of municipal tax on real estate,	237 40

Cash on Deposit in Banks, amount in each:—

Holliston National Bank, Holliston,	\$14,467 69
Maverick National Bank, Boston,	4,885 72
Commonwealth National Bank, Boston,	10,914 89

Whole amount of interest or profits received or earned,	\$21,333 46
Rate and amount of each semi-annual dividend for pre-vious year,	2½ per cent., { 9,738 24
	2½ per cent., { 9,675 15

Times for the dividends, fixed by the by-laws: first Tuesday in June and December.

The total amount of loans, with each specified rate of interest: \$12,300, 4½ per cent.; \$800, 5 per cent.; \$4,700, 5½ per cent.; \$297,603, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 266

Aggregate amount of the same, 246,988 00

Number of open accounts, 1,267

Number and amount of deposits (including dividends), received for previous year,	809	\$89,325 35
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	68	35,746 41
Number and amount of withdrawals,	939	76,341 13
Number of accounts opened the previous year,	193	
Number of accounts closed the previous year,	156	
Amount of expenses of the corporation during previous year,		1,500 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner : June 30.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	\$4,000	\$4,840 00	\$4,000 00
City of Lewiston, Me., 5s,	2,000	2,200 00	2,000 00
of Providence, R. I., 4½s	1,000	1,080 00	1,000 00
of Worcester 6s,	4,000	4,450 00	4,000 00
of Taunton 6s,	2,000	2,080 00	2,000 00
	\$13,000	\$14,650 00	\$13,000 00

BANK STOCK.

Holliston Nat'l Bank, Holliston,	\$12,100	\$15,100 00	\$12,100 00
Traders' Nat'l Bank, Boston,	2,500	2,325 00	2,500 00
Old Boston Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Blackstone Nat'l Bank, Boston,	700	721 00	700 00
State Nat'l Bank, Boston,	2,400	2,810 00	2,400 00
Commonwealth Nat'l Bank, Boston,	1,700	1,930 00	1,700 00
Home Nat'l Bank, Brockton,	3,000	3,500 00	3,000 00
Franklin Nat'l Bank, Franklin,	3,000	3,700 00	3,000 00
Blue Hill Nat'l Bank, Milton,	1,500	1,660 00	1,500 00
South Framingham Nat'l Bank, Framingham,	3,000	3,300 00	3,000 00
Market Nat'l Bank, Boston,	1,400	1,310 00	1,400 00
	\$33,300	\$38,756 00	\$33,300 00

RAILROAD BONDS.

Boston & Albany Railroad 7s,	\$3,000	\$3,630 00	\$3,000 00
Salem & Lowell R. R., guaranteed,	5,700	6,270 00	5,700 00
	\$8,700	\$9,900 00	\$8,700 00

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated 1855. Number of corporators, 95.

GEO. W. PRENTISS, *President.*R. B. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,595,189 66	Public funds,	\$63,600 00
Earnings undivided,	44,360 49	Bank stock,	212,645 67
Guaranty fund,	30,000 00	Loans on bank stock,	17,200 00
		Railroad bonds,	85,000 00
		Loans on real estate,	902,595 00
		Loans on personal security,	274,572 00
		Deposit in banks, on interest,	66,556 64
		Expense account,	1,207 64
		Premiums,	3,000 00
		Cash on hand,	43,173 20
	\$1,669,550 15		\$1,669,550 15

Loans on Bank Stock, amount on each:—

On 4 shares Hadley Falls National Bank, Holyoke,	\$300 00
On 17 shares Palmer National Bank, Palmer,	1,700 00
On 6 shares Franklin County National Bank, Greenfield,	600 00
On 162 shares Holyoke National Bank, Holyoke,	14,600 00

Cash on Deposit in Banks, amount in each:—

Holyoke National Bank, Holyoke,	\$51,711 17
Maverick National Bank, Boston,	4,845 47
Palmer National Bank, Palmer,	10,000 00

Whole amount of interest or profits received or earned,	\$82,071 35
Rate and amount of each semi-annual dividend for previous year,	29,311 93
Rate and amount of each semi-annual dividend for previous year,	30,129 00

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$46,600, 4½ per cent.; \$1,083,667, 5 per cent.; \$64,100, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 273

Aggregate amount of the same, 312,505 00

Number of open accounts, 5,037

Number and amount of deposits (including dividends) received for previous year, 8,344 512,142 93

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 265 148,206 00

Number and amount of withdrawals, 4,428 467,649 47

Number of accounts opened the previous year, 1,084

Number of accounts closed the previous year, 868

Amount of expenses of the corporation during previous year, 3,884 64

Amount of treasurer's bond, 25,000 00

Date of examination by commissioner: September 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States coupon 4s,	\$700	\$826 00	\$700 00
United States coupon 4½s,	400	450 00	400 00
United States currency 5s,	10,000	12,500 00	10,000 00
State, city and town bonds:—			
Massachusetts 5s,	13,000	14,200 00	13,000 00
City of Boston 4s,	28,000	28,890 00	28,000 00
of Chelsea 6s,	1,000	1,175 00	1,000 00
of Fall River 6s,	3,000	3,500 00	3,000 00
of Holyoke 6s,	5,000	5,750 00	5,000 00
Town of Holyoke 7s,	1,500	1,725 00	1,500 00
of Fairhaven, Vt., 5s,	1,000	1,025 00	1,000 00
	\$63,600	\$70,041 00	\$63,600 00

BANK STOCK.

Holyoke Nat'l Bank, Holyoke,	\$35,600	\$46,228 00	\$36,062 00
Hadley Falls Nat'l Bank, Holyoke,	16,600	26,560 00	23,815 67
Agawam Nat'l Bank, Springfield,	5,000	6,500 00	6,687 00
First Nat'l Bank, Springfield,	14,800	22,200 00	18,664 59
Second Nat'l Bank, Springfield,	5,000	8,500 00	9,302 00
Third Nat'l Bank, Springfield,	13,500	21,600 00	20,678 41
Chicopee Nat'l Bank, Springfield,	3,100	5,270 00	4,935 00
Hancock Nat'l Bank, Springfield,	8,700	10,000 00	9,997 00
First Nat'l Bank, Northampton,	15,100	21,140 00	18,427 50
Northampton N'l B'k, Northampton,	7,600	12,160 00	11,670 00
Hampshire Co. N'l B'k, Northampton,	2,000	2,400 00	2,400 00
First Nat'l Bank, Easthampton,	4,200	5,040 00	4,910 00
Railroad Nat'l Bank, Lowell,	3,400	4,200 00	4,128 00
Townsend Nat'l Bank, Townsend,	9,700	12,610 00	12,713 00
Shelburne Falls Nat'l Bank, Shelburne Falls,	300	400 00	369 50
Conway Nat'l Bank, Conway,	5,700	6,500 00	6,570 00
First Nat'l Bank, Westfield,	400	500 00	412 00
First Nat'l Bank, South Adams,	2,200	2,800 00	2,800 00
Pittsfield Nat'l Bank, Pittsfield,	1,100	1,500 00	1,139 00
Monson Nat'l Bank, Monson,	1,800	2,600 00	1,800 00
Franklin Co. Nat'l Bank, Greenfield,	5,000	5,000 00	5,000 00
First Nat'l Bank, Newburyport,	1,000	1,400 00	1,500 00
Miller's River Nat'l Bank, Athol,	1,800	3,240 00	1,800 00
Merrimack Nat'l Bank, Haverhill,	100	150 00	165 00
First Nat'l Bank, Haverhill,	200	275 00	200 00
First Nat'l Bank, Chicopee,	2,000	3,000 00	2,000 00
Ware Nat'l Bank, Ware,	1,100	1,300 00	1,100 00
Palmer Nat'l Bank, Palmer,	3,400	4,400 00	3,400 00
	\$170,400	\$237,473 00	\$212,645 67

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn Rail- road 6s,	\$5,000	\$5,700 00	\$5,000 00
Nashua & Lowell Railroad,	8,000	8,800 00	8,000 00
Old Colony Railroad,	8,000	9,000 00	8,000 00
Boston & Maine Railroad,	9,000	10,500 00	9,000 00
Boston & Albany Railroad	5,000	5,700 00	5,000 00
Connecticut River Railroad,	50,000	50,000 00	50,000 00
	\$85,000	\$89,700 00	\$85,000 00

HOME SAVINGS BANK—BOSTON.

Incorporated 1869. Number of corporators, 61.

CHARLES H. ALLEN, *President.*W. E. HOOPER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,884,720 22	Public funds,	\$52,500 00
Earnings undivided,	43,210 98	Loans on public funds,	2,700 00
Guaranty fund,	75,000 00	Bank stock,	363,200 00
Suspense account,	7 50	Loans on bank stock,	12,000 00
		Railroad bonds,	20,000 00
		Real estate by foreclosure,	117,042 35
		Loans on real estate,	954,040 62
		Loans on personal security,	457,910 00
		Loans to counties, cities or towns,	4,000 00
		Deposit in banks, on interest,	15,944 88
		Expense account,	1,007 33
		Insurance account,	18 75
		Cash on hand,	2,574 77
	\$2,002,938 70		\$2,002,938 70

Loans on Public Funds, amount on each:—

On \$600 United States 4s,	\$600 00
On \$500 United States 4½s,	500 00
On \$2,000 City of Charlestown 6s,	1,600 00

Loans on Bank Stock, amount on each:—

On 32 shares Boylston National Bank, Boston,	\$3,200 00
On 19 shares Bristol County National Bank, Taunton,	} 2,000 00
On 4 shares Taunton National Bank, Taunton,	
On 16 shares Manufacturers' National Bank, Boston,	1,200 00
On 15 shares National Security Bank, Boston,	1,500 00
On 5 shares Brockton National Bank, Brockton,	400 00
On 6 shares First National Bank, Yarmouth,	} 3,700 00
On 2 shares Merchants' National Bank, Boston,	
On 3 shares Webster National Bank, Boston,	
On 3 shares Second National Bank, Boston,	
On 5 shares Old Boston National Bank, Boston,	
On 2 shares Eagle National Bank, Boston,	
On 5 shares Exchange National Bank, Boston,	
On 7 shares Shawmut National Bank, Boston,	
On 6 shares Commerce National Bank, Boston,	
On 8 shares Old Colony Railroad Company,	

Amount of real estate held by foreclosure,	\$117,042 35
Assessed value of the same,	169,500 00
Amount of income received from the same,	5,051 41
Amount of municipal tax on real estate,	2,861 98

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$6,002 80
Boylston National Bank, Boston,	9,942 08

Whole amount of interest or profits received or earned,	\$97,657 96
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 34,701 00
	} 2 per cent., { 35,633 35

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 667-1000.

The total amount of loans, with each specified rate of interest: \$52,000, 4½ per cent.; \$124,000, 4½ per cent.; \$338,550, 5 per cent.; \$26,500, 5¼ per cent.; \$181,630, 5½ per cent.; \$544,179, 6 per cent.; \$65,800, 6½ per cent.; \$67,741.62, 7 per cent.; \$23,500, 7½ per cent.; \$6,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 154

Aggregate amount of the same, 231,599 00

Amount of investments from which no income is received, 2,500 00

Number of open accounts, 12,628

Number and amount of deposits (including dividends), received for previous year, 5,361 532,476 21

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 345 192,271 68

Number and amount of withdrawals, 5,507 470,032 44

Number of accounts opened the previous year, 1,175

Number of accounts closed the previous year, 1,370

Amount of expenses of the corporation during previous year, 14,272 34

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: February 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$52,500	\$64,050 00	\$52,500 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$18,000	\$21,105 00	\$18,000 00
Blackstone Nat'l Bank, Boston,	8,100	8,363 25	8,100 00
Boston Nat'l Bank, Boston,	1,400	1,568 00	1,400 00
Continental Nat'l Bank, Boston,	2,000	2,120 00	2,000 00
Columbian Nat'l Bank, Boston,	4,000	4,960 00	4,000 00
Eliot Nat'l Bank, Boston,	5,200	6,383 00	5,200 00
Everett Nat'l Bank, Boston,	7,000	7,175 00	7,000 00
First Nat'l Bank, Boston,	10,000	19,950 00	17,500 00
Freeman's Nat'l Bank, Boston,	9,800	10,339 00	9,800 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,800 00	5,000 00
Howard Nat'l Bank, Boston,	12,800	14,528 00	12,800 00
Hamilton Nat'l Bank, Boston,	8,000	9,600 00	8,000 00
Nat'l Market B'k of Brighton, Boston,	5,000	7,012 50	5,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . . .	\$15,000	\$13,837 50	\$15,000 00
Massachusetts Nat'l Bank, Boston, .	5,000	5,362 50	5,000 00
Merchants' Nat'l Bank, Boston, . .	10,000	13,275 00	10,000 00
New England Nat'l Bank, Boston, . .	20,000	26,600 00	26,000 00
North Nat'l Bank, Boston, . . .	20,000	24,000 00	23,400 00
North America Nat'l Bank, Boston, .	5,000	5,150 00	5,000 00
Redemption Nat'l Bank, Boston, . .	11,300	12,458 25	14,000 00
Revere Nat'l Bank, Boston, . . .	15,000	17,812 50	15,000 00
Republic Nat'l Bank, Boston, . . .	18,000	23,130 00	22,000 00
Shawmut Nat'l Bank, Boston, . . .	18,000	20,655 00	18,000 00
Second Nat'l Bank, Boston, . . .	40,000	59,600 00	52,000 00
Shoe and Leather Nat'l B'k, Boston, .	8,200	7,790 00	8,200 00
Suffolk Nat'l Bank, Boston, . . .	4,000	4,510 00	4,000 00
Tremont Nat'l Bank, Boston, . . .	18,200	18,882 50	18,200 00
Union Nat'l Bank, Boston, . . .	10,000	13,750 00	13,600 00
Webster Nat'l Bank, Boston, . . .	5,000	5,050 00	5,000 00
Dedham Nat'l Bank, Dedham, . . .	5,000	6,000 00	5,000 00
	\$324,000	\$396,767 00	\$363,200 00

RAILROAD BONDS.

Fitchburg Railroad 4s,	\$20,000	\$20,600 00	\$20,000 00
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HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated 1871. Number of corporators, 42.

O. A. ARCHER, *President.*

W. W. BUTLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$189,945 09	Public funds,	\$7,805 00
Earnings undivided,	976 82	Bank stock,	9,920 00
Guaranty fund,	2,415 76	Real estate by foreclosure,	6,155 12
		Loans on real estate,	108,725 17
		Loans on personal security,	44,881 04
		Deposit in banks, on interest,	7,000 00
		Deposit in banks, not on interest,	7,651 78
		Expense account,	878 05
		Property account,	199 59
		Cash on hand,	121 92
	\$193,337 67		\$193,337 67

Amount of real estate held by foreclosure,	\$6,155 12
Assessed value of the same,	5,000 00
Amount of income received from the same,	650 00
Amount of municipal tax on real estate,	109 30

Cash on Deposit in Banks, amount in each:—

Berkshire National Bank, North Adams,	\$3,151 78
Adams National Bank, North Adams,	4,500 00
Maverick National Bank, Boston,	7,000 00

Whole amount of interest or profits received or earned,	\$9,459 25
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	3,436 96
year, } 2 per cent., {	3,406 38

Times for the dividends fixed by the by-laws: June 1 and December 1.	
The total amount of loans, with each specified rate of interest: \$34,000, 5 per cent; \$119,606.21, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	87
Aggregate amount of the same,	80,706 21
Amount of investments from which no income is received,	1,190 04
Number of open accounts,	940
Number and amount of deposits (including dividends), received for previous year,	809 73,272 82
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	67 36,765 21
Number and amount of withdrawals,	657 72,726 27
Number of accounts opened the previous year,	211
Number of accounts closed the previous year,	173
Amount of expenses of the corporation during previous year,	1,292 90
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: February 8.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 5s	\$7,000	\$7,805 00	\$7,805 00

BANK STOCK.

Adams Nat'l Bank, North Adams, .	\$700	\$1,000 00	\$840 00
Berkshire Nat'l Bank, North Adams,	7,800	9,360 00	*9,080 00
	\$8,500	\$10,360 00	\$9,920 00

* This bank has been notified that this investment exceeds the legal limit.

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 29.

ALVAN A. SWEET, *President.*

EDWARD D. BLISS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$277,271 66	Public funds,	\$25,802 50
Earnings undivided,	4,697 07	Bank stock,	59,893 74
Guaranty fund,	7,419 65	Loans on bank stock,	450 00
		Railroad bonds,	72,904 50
		Real estate by foreclosure,	2,580 33
		Loans on real estate,	111,120 59
		Loans on personal security,	14,250 00
		Deposit in bank, on interest,	2,151 02
		Insurance account,	34 40
		Cash on hand,	201 30
	<u>\$289,388 38</u>		<u>\$289,388 38</u>

Loan on Bank Stock : —

On 5 shares Hopkinton National Bank,	\$450 00
Amount of real estate held by foreclosure,	\$2,580 33
Assessed value of the same,	3,225 00
Amount of income received from the same,	216 00
Amount of municipal tax on real estate,	43 00

Cash on Deposit in Bank : —

Hopkinton National Bank,	\$2,151 02
Whole amount of interest or profits received or earned,	\$18,277 71
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 6,033 08
	2½ per cent., { 6,040 79

Times for the dividends, fixed by the by-laws: May 1 and November 1.
 Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½. (Last extra dividend in 1872.)
 The total amount of loans, with each specified rate of interest: \$125,820.59, 6 per cent.
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 202
 Aggregate amount of the same, 101,320 59
 Number of open accounts, 995
 Number and amount of deposits (including dividends), received for previous year, 509 51,986 09
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 29 16,501 00
 Number and amount of withdrawals, 558 54,653 08
 Number of accounts opened the previous year, 105
 Number of accounts closed the previous year, 95
 Amount of expenses of the corporation during previous year, 1,037 83
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: June 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Portland, Me.,	\$6,000	\$7,200 00	\$6,002 50
of Belfast, Me.,	5,500	5,775 00	5,686 25
of Bangor, Me.,	5,000	5,900 00	5,431 25
Town of Pawtucket, R. I., . . .	8,000	8,720 00	8,682 50
	\$24,500	\$27,595 00	\$25,802 50

BANK STOCK.

Shawmut Nat'l Bank, Boston, . . .	\$6,000	\$6,885 00	\$7,543 74
Hide and Leather Nat'l B'k, Boston,	1,300	1,508 00	1,404 00
Nat'l Bank of Redemption, Boston,	5,000	5,512 00	6,990 00
Faneuil Hall Nat'l Bank, Boston, . .	1,500	1,950 00	1,965 00
Republic Nat'l Bank, Boston,	1,500	1,927 00	1,980 00
Continental Nat'l Bank, Boston, . . .	5,000	5,150 00	5,930 00
Revere Nat'l Bank, Boston,	3,800	4,522 00	4,607 50
Atlas Nat'l Bank, Boston,	6,100	7,152 00	7,505 00
North Nat'l Bank, Boston,	4,000	4,800 00	5,355 00
Everett Nat'l Bank, Boston,	2,500	2,562 00	2,975 00
Exchange Nat'l Bank, Boston,	1,000	1,140 00	1,500 00
Atlantic Nat'l Bank, Boston,	5,000	7,512 00	6,832 50
Howard Nat'l Bank, Boston,	1,600	1,812 00	1,856 00
Natick Nat'l Bank, Natick,	500	680 00	500 00
Franklin Nat'l Bank, Franklin,	2,500	3,000 00	2,950 00
	\$47,300	\$56,112 00	\$59,893 74

RAILROAD BONDS.

Boston & Maine Railroad,	\$5,000	\$6,100 00	\$5,185 00
Old Colony Railroad,	8,000	9,715 00	8,375 00
Fitchburg Railroad,	8,000	9,140 00	8,517 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	7,000	7,910 00	7,685 00
Boston, Revere B'ch & Lynn R.R., . .	10,000	11,100 00	11,342 50
Salem & Lowell Railroad,	10,000	11,100 00	10,925 00
Newport & Richford Railroad,	10,000	10,350 00	10,500 00
Nashua & Lowell Railroad,	10,000	10,500 00	10,375 00
	\$68,000	\$75,915 00	\$72,904 50

HUDSON SAVINGS BANK—HUDSON.

Incorporated 1869. Number of corporators, 42.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$355,696 47	Public funds,	\$47,820 00
Earnings undivided,	2,642 34	Bank stock,	13,600 00
Guaranty fund,	5,005 79	Loans on bank stock,	2,340 00
Profit and loss,	410 87	Railroad bonds,	27,000 00
		Loans on real estate,	188,125 00
		Loans on personal security,	7,600 00
		Loans to counties, cities or towns,	35,000 00
		Deposit in banks, on interest,	39,248 75
		Deposit in banks, not on interest,	2,090 59
		Expense account,	19 40
		Cash on hand,	911 73
	<hr/>		<hr/>
	\$363,755 47		\$363,755 47

Loans on Bank Stock, amount on each :—

On 27 shares Blackstone National Bank, Boston,	\$1,500 00
On 14 shares Hudson National Bank, Hudson,	440 00
On 4 shares Clinton National Bank, Clinton,	400 00

Cash on Deposit in Banks, amount in each :—

Wachusett National Bank, Fitchburg,	\$20,448 75
Hudson National Bank, Hudson,	15,890 59
Northborough National Bank, Northborough,	5,000 00

Whole amount of interest or profits received or earned,	\$18,109 70
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 6,078 78
Rate and amount of each semi-annual dividend for previous year,	

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

The total amount of loans, with each specified rate of interest: \$35,000, 4 per cent.; \$13,500, 5 per cent.; \$43,950, 5½ per cent.; \$123,990, 6 per cent.; \$2,100, 6½ per cent.; \$12,825, 7 per cent.; \$1,700, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	212
Aggregate amount of the same,	148,465 00
Number of open accounts,	1,324
Number and amount of deposits (including dividends), received for previous year,	1,115 113,738 16
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	76 44,703 00
Number and amount of withdrawals,	737 81,688 73
Number of accounts opened the previous year,	265
Number of accounts closed the previous year,	228
Amount of expenses of the corporation during previous year,	797 11
Amount of treasurer's bond,	40,000 00

Date of examination by commissioner: July 13.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Worcester 6s,	\$8,000	\$8,800 00	\$8,400 00
of Fall River 5s,	5,000	5,750 00	5,200 00
of Fall River 6s,	2,000	2,400 00	2,400 00
of Columbus, Ohio, 4s,	7,000	7,070 00	7,000 00
of Taunton 4s,	5,000	5,100 00	5,000 00
Town of Clinton 4s,	12,000	12,360 00	12,000 00
of Northampton 6s,	3,000	3,360 00	2,820 00
of Hopkinton 4s,	5,000	5,100 00	5,000 00
	\$47,000	\$49,940 00	\$47,820 00

BANK STOCK.

State Nat'l Bank, Boston,	\$5,700	\$6,726 00	\$6,100 00
Hudson Nat'l Bank, Hudson,	7,500	7,725 00	7,500 00
	\$13,200	\$14,451 00	\$13,600 00

RAILROAD BONDS.

Fitchburg Railroad 5s,	\$9,000	\$9,900 00	\$9,500 00
Eastern Railroad 6s,	5,000	5,575 00	5,000 00
Old Colony Railroad 6s,	6,000	6,900 00	7,000 00
Boston, Revere Beach & Lynn Rail- road 6s,	5,000	5,550 00	5,500 00
	\$25,000	\$27,925 00	\$27,000 00

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 37.

ROBERT BLEAKIE, *President.*

HENRY S. BUNTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$142,248 97	Bank stock,	\$5,000 00
Earnings undivided,	5,972 67	Railroad bonds,	19,000 00
Guaranty fund,	2,387 67	Loans on real estate,	77,372 00
		Loans on personal security,	38,775 00
		Loans to counties, cities or towns,	10,000 00
		Expense account,	391 93
		Cash on hand,	70 38
	\$150,609 31		\$150,609 31

Whole amount of interest or profits received or earned, \$7,645 29
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 1,873 27
 year, } 2 per cent., { 2,037 51
 Times for the dividends, fixed by the by-laws: January 1 and July 1.
 The total amount of loans, with each specified rate of interest: \$10,000, 4 per cent.; \$71,347, 6 per cent.; \$42,300, 7 per cent.; \$2,500, 8 per cent.
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 65
 Aggregate amount of the same, 74,147 00
 Number of open accounts, 856
 Number and amount of deposits (including dividends), received for previous year, 1,531 106,683 94
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 85 53,299 62
 Number and amount of withdrawals, 843 74,949 57
 Number of accounts opened the previous year, 298
 Number of accounts closed the previous year, 156
 Amount of expenses of the corporation during previous year, 950 00
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: February 16.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston,	\$1,000	\$1,130 00	\$1,000 00
Freeman's Nat'l Bank, Boston,	1,300	1,303 25	1,300 00
First Nat'l Bank, Newburyport,	2,700	3,321 00	2,700 00
	\$5,000	\$5,754 25	\$5,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad 5s,	\$7,000	\$7,770 00	\$7,000 00
Old Colony Railroad 6s,	5,000	5,900 00	5,000 00
Boston, Revere Beach and Lynn Railroad 6s,	5,000	5,550 00	5,000 00
Boston and Maine Railroad 7s, . .	1,000	1,220 00	1,000 00
Old Colony Railroad 7s,	1,000	1,220 00	1,000 00
	<u>\$19,000</u>	<u>\$21,660 00</u>	<u>\$19,000 00</u>

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—
BOSTON.

Incorporated 1825. Number of corporators, 47.

ARTHUR W. TUFTS, *President.*

EDWARD RICHARDS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,311,823 56	Public funds,	\$276,900 00
Earnings undivided,	8,171 13	Loans on public funds,	11,450 00
Guaranty fund,	91,000 00	Bank stock,	205,067 09
Profit and loss,	38,090 00	Loans on bank stock,	700 00
		Railroad bonds,	57,321 73
		Railroad notes,	105,000 00
		Real estate by foreclosure,	116,166 00
		Loans on real estate,	1,190,043 00
		Loans on personal security,	1,016,200 00
		Loans to counties, cities or towns,	186,000 00
		Deposit in banks, on interest,	277,879 22
		Cash on hand,	6,357 65
	\$3,449,084 69		\$3,449,084 69

Loans on Public Funds, amount on each:—

On \$6,200 United States 4s,	\$6,190 00
On \$2,000 Old Colony Railroad bonds,	2,000 00
On \$1,000 City of Lowell bond and \$1,000 City of Cambridge bond,	1,800 00
On \$1,500 United States 4½s,	1,460 00

Loans on Bank Stock, amount on each:—

On 2 shares Gloucester National Bank, Gloucester,	\$200 00
On 5 shares Blue Hill National Bank, Milton,	500 00

Amount of real estate held by foreclosure,	\$116,166 00
Assessed value of the same,	84,200 00
Amount of income received from the same,	3,146 00
Amount of municipal tax on real estate,	1,431 40

Cash on Deposit in Banks, amount in each:—

National Rockland Bank, Boston,	\$92,532 58
Hamilton National Bank, Boston,	134,495 22
North National Bank, Boston,	50,851 42

Whole amount of interest or profits received or earned,	\$149,150 68
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { } 2 per cent., {
59,943 03	
61,807 45	
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½. (Last extra dividend in 1870.)

The total amount of loans, with each specified rate of interest: \$305,000, 4 per cent.; \$295,000, 4½ per cent.; \$115,000, 4¾ per cent.; \$1,109,858, 5 per cent.; \$81,200, 5½ per cent.; \$325,704, 6 per cent.; \$77,700, 6½ per cent.; \$330,452.73, 7 per cent.; \$5,000, 7½ per cent.; \$3,700, 7⅓ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 135

Aggregate amount of the same, \$177,343 00

Number of open accounts, 9,154

Number and amount of deposits (including dividends), received for previous year, 10,668 853,001 99

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 529 310,247 00

Number and amount of withdrawals, 7,819 668,952 17

Number of accounts opened the previous year, 1,851

Number of accounts closed the previous year, 1,320

Amount of expenses of the corporation during previous year, 8,447 09

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: April 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
United States 4½s,	\$190,000	\$216,600 00	\$195,000 00
City of Boston 6s,	51,000	61,200 00	51,000 00
of Boston 4s,	30,000	31,500 00	30,000 00
of Roxbury,	1,000	1,000 00	900 00
	\$272,000	\$310,300 00	\$276,900 00

BANK STOCK.

First Nat'l Bank, Danvers, . . .	\$1,500	\$1,500 00	\$1,500 00
Atlas Nat'l Bank, Boston, . . .	6,000	7,020 00	6,000 00
North Nat'l Bank, Boston, . . .	25,700	30,840 00	25,680 47
State Nat'l Bank, Boston, . . .	5,200	6,084 00	5,993 00
Market Nat'l Bank, Boston, . . .	2,500	2,300 00	2,500 00
Second Nat'l Bank, Boston, . . .	5,500	8,195 00	5,500 00
Commerce Nat'l Bank, Boston, . .	1,500	1,665 00	2,000 00
Atlantic Nat'l Bank, Boston, . . .	5,000	7,500 00	5,000 00
Revere Nat'l Bank, Boston, . . .	15,000	17,700 00	15,000 00
First Nat'l Bank, Boston, . . .	20,000	40,000 00	20,000 00
Rockland Nat'l Bank, Boston, . .	17,300	23,701 00	19,430 00
People's Nat'l Bank, Boston, . . .	21,000	33,180 00	21,000 00
Washington Nat'l Bank, Boston, .	51,000	66,300 00	58,729 50
Nat'l Bank of Republic, Boston, .	2,100	2,688 00	2,698 87
Shoe and Leather Nat'l B'k, Boston,	800	760 00	872 00
Suffolk Nat'l Bank, Boston, . . .	900	1,008 00	1,070 25
Eagle Nat'l Bank, Boston, . . .	3,700	3,885 00	4,144 00
Tremont Nat'l Bank, Boston, . . .	3,200	3,296 00	3,762 75
Hamilton Nat'l Bank, Boston, . .	3,000	3,600 00	3,580 00
Howard Nat'l Bank, Boston, . . .	500	565 00	606 25
	\$191,400	\$261,787 00	\$205,067 09

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad,	\$16,000	\$19,840 00	\$17,760 39
Boston & Providence Railroad,	12,000	14,760 00	13,614 67
Boston & Albany Railroad,	17,000	20,400 00	19,240 42
Boston & Maine Railroad,	6,000	7,320 00	6,706 25
	\$51,000	\$62,320 00	\$57,321 73

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY —
NEWBURYPORT.

Incorporated 1820. Number of corporators, 73.

EDWARD S. MOSELEY, *President.*

PHILIP K. HILLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,625,533 92	Public funds,	\$794,000 00
Earnings undivided,	54,775 02	Loans on public funds,	500 00
Guaranty fund,	134,000 00	Bank stock,	932,420 00
		Loans on bank stock,	1,550 00
		Railroad bonds,	100,000 00
		Railroad notes,	225,000 00
		Real estate,	10,000 00
		Real estate by foreclosure,	26,639 26
		Loans on real estate,	830,537 00
		Loans on personal security,	1,536,482 84
		Loans to counties, cities or towns,	332,000 00
		Deposit in bank, on interest,	24,222 85
		Cash on hand,	956 99
	\$4,814,308 94		\$4,814,308 94

Loan on Public Funds:—

On \$500 New Hampshire 6s, \$500 00

Loans on Bank Stock, amount on each:—

On 6 shares First National Bank, Newburyport, \$550 00
On 78 shares Merchants' National Bank, Newburyport, 1,000 00

Invested in real estate (for banking purposes), \$10,000 00
Estimated value of the same, 17,000 00
Amount of real estate held by foreclosure, 26,639 26
Assessed value of the same, 38,500 00
Amount of income received from the same, 1,367 32
Amount of municipal tax on real estate, 309 40

Cash on Deposit in Bank:—

Mechanicks' National Bank, Newburyport, \$24,222 85

Whole amount of interest or profits received or earned, \$245,331 39
Rate and amount of each semi-annual dividend for previous } 2 per cent., { 87,480 08
year, } 2½ per cent., { 111,171 65

Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$50,000, 3¾ per cent.; \$50,000, 3¾ per cent.; \$499,000, 4 per cent.; \$75,000, 4¼ per cent.; \$175,000, 4¾ per cent.; \$712,727.84, 4½ per cent.; \$50,000, 4¾ per cent.; \$380,000, 4¾ per cent.; \$25,000, 4¾ per cent.; \$422,125, 5 per cent.; \$25,000, 5¼ per cent.; \$93,960, 5½ per cent.; \$7,800, 5¾ per cent.; \$1,181,457, 6 per cent.; \$73,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 363

Aggregate amount of the same,	\$364,872 00
Number of open accounts,	10,373
Number and amount of deposits (including dividends), received for previous year,	5,192 676,144 42
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	289 175,418 93
Number and amount of withdrawals,	5,152 525,304 58
Number of accounts opened the previous year,	1,059
Number of accounts closed the previous year,	822
Amount of expenses of the corporation during previous year,	6,768 24
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: June 10.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$145,000	\$169,062 00	\$145,000 00
City and town bonds:—			
City of Charlestown 6s,	35,000	39,900 00	35,000 00
of Holyoke 6s,	25,000	30,000 00	25,000 00
of Lynn 6s,	75,000	90,750 00	75,000 00
of Springfield 7s,	40,000	54,400 00	40,000 00
of Nashua, N. H., 6s,	50,000	57,000 00	50,000 00
of Hartford, Ct., 6s,	5,000	5,600 00	5,000 00
of Concord 6s,	35,000	39,900 00	35,000 00
of Newburyport 6s,	183,000	204,960 00	183,000 00
of Lewiston, Me., 6s,	10,000	11,000 00	10,000 00
of Bangor, Me., 7s,	25,000	30,000 00	25,000 00
of Lawrence 4s,	30,000	30,937 00	30,000 00
of Portland 6s,	60,000	68,200 00	60,000 00
of Lowell 4s,	20,000	20,600 00	20,000 00
Town of Groveland 5s,	17,000	17,340 00	17,000 00
of Melrose 7s,	8,000	9,760 00	8,000 00
of Marlborough 4s,	31,000	32,162 00	31,000 00
	\$794,000	\$911,571 00	\$794,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$12,200	\$18,330 00	\$12,200 00
Atlas Nat'l Bank, Boston,	75,000	87,937 00	75,000 00
Blackstone Nat'l Bank, Boston,	4,700	4,852 00	4,700 00
Boston Nat'l Bank, Boston,	3,700	4,144 00	3,700 00
Old Boston Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
City Nat'l Bank, Boston,	10,800	11,880 00	10,800 00
Columbian Nat'l Bank, Boston,	30,000	37,200 00	30,000 00
Commerce Nat'l Bank, Boston,	22,100	24,531 00	22,100 00
Commonwealth Nat'l Bank, Boston,	25,000	28,375 00	25,000 00
Eagle Nat'l Bank, Boston,	28,600	30,244 00	28,600 00
Eliot Nat'l Bank, Boston,	7,400	9,083 00	7,400 00
Exchange Nat'l Bank, Boston,	10,000	11,400 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, . . .	\$24,000	\$31,260 00	\$24,000 00
First Nat'l Bank, Boston, . . .	10,000	19,950 00	10,000 00
Freeman's Nat'l Bank, Boston, . . .	27,000	28,485 00	27,000 00
Globe Nat'l Bank, Boston, . . .	13,300	13,134 00	13,300 00
Hamilton Nat'l Bank, Boston, . . .	25,000	30,000 00	25,000 00
Hide and Leather N'l Bank, Boston, . . .	15,000	17,400 00	15,000 00
Howard Nat'l Bank, Boston, . . .	26,700	30,304 00	26,700 00
Market Nat'l Bank, Boston, . . .	50,800	46,863 00	50,800 00
Massachusetts Nat'l Bank, Boston, . . .	8,250	8,848 00	8,250 00
Maverick Nat'l Bank, Boston, . . .	20,000	44,600 00	20,000 00
Merchants' Nat'l Bank, Boston, . . .	17,300	22,966 00	17,300 00
New England Nat'l Bank, Boston, . . .	10,000	13,300 00	10,000 00
North Nat'l Bank, Boston, . . .	30,200	36,240 00	30,200 00
North America Nat'l Bank, Boston, . . .	6,000	6,180 00	6,000 00
Nat'l Bank of Redemption, Boston, . . .	25,800	28,445 00	25,800 00
Revere Nat'l Bank, Boston, . . .	37,500	44,531 00	37,500 00
Second Nat'l Bank, Boston, . . .	48,000	71,520 00	48,000 00
Shawmut Nat'l Bank, Boston, . . .	20,000	22,975 00	20,000 00
Shoe and Leather Nat'l B'k, Boston, . . .	40,000	38,000 00	40,000 00
State Nat'l Bank, Boston, . . .	6,900	8,090 00	6,900 00
Suffolk Nat'l Bank, Boston, . . .	22,500	25,369 00	22,500 00
Traders' Nat'l Bank, Boston, . . .	22,500	20,925 00	22,500 00
Tremont Nat'l Bank, Boston, . . .	50,000	51,875 00	50,000 00
Union Nat'l Bank, Boston, . . .	20,800	28,600 00	20,800 00
Washington Nat'l Bank, Boston, . . .	35,300	45,978 00	35,300 00
Webster Nat'l Bank, Boston, . . .	20,000	20,200 00	20,000 00
Mechanicks' Nat'l B'k, Newburyport, . . .	21,500	27,305 00	21,500 00
Ocean Nat'l Bank, Newburyport, . . .	5,250	7,035 00	5,250 00
Merchants' Nat'l B'k, Newburyport, . . .	24,520	33,102 00	24,520 00
First Nat'l Bank, Newburyport, . . .	2,800	3,444 00	2,800 00
Gloucester Nat'l Bank, Gloucester, . . .	6,000	8,100 00	6,000 00
	\$932,420	\$1,115,000 00	\$932,420 00

RAILROAD BONDS.

Eastern Railroad 6s,	\$50,000	\$56,125 00	\$50,000 00
Vermont & Massachusetts R. R. 5s,	25,000	27,750 00	25,000 00
Fitchburg Railroad 4s,	25,000	25,375 00	25,000 00
	\$100,000	\$109,250 00	\$100,000 00

IPSWICH SAVINGS BANK — IPSWICH.

Incorporated 1869. Number of corporators, 29.

JOSEPH ROSS, *President.*

THEODORE F. COGSWELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$248,006 86	Public funds,	\$5,030 00
Earnings undivided,	3,981 47	Loans on public funds,	800 00
Guaranty fund,	3,500 00	Bank stock,	59,399 00
		Real estate by foreclosure,	1,585 00
		Loans on real estate,	131,648 00
		Loans on personal security,	17,722 25
		Loans to counties, cities or towns,	14,500 00
		Deposit in bank, on interest,	22,003 14
		Deposit in bank, not on interest,	1,713 77
		Cash on hand,	1,087 17
	\$255,488 33		\$255,488 33

Loan on Public Funds:—

On \$1,000 City of Newton 6s,	\$800 00
Amount of real estate held by foreclosure,	\$1,585 00
Assessed value of the same,	1,300 00
Amount of income received from the same,	117 50
Amount of municipal tax on real estate,	17 50

Cash on Deposit in Bank:—

First National Bank, Salem,	\$23,716 91
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Whole amount of interest or profits received or earned, \$12,799 92
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 4,460 00
 year, } 2 per cent., { 4,700 00
 Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$2,000, 4 per cent.; \$2,400, 4½ per cent.; \$4,800, 4¾ per cent.; \$5,300, 5 per cent.; \$4,400, 5½ per cent.; \$104,390, 6 per cent.; \$14,593, 6½ per cent.; \$26,787.25, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	243
Aggregate amount of the same,	170,673 14
Number of open accounts,	1,261
Number and amount of deposits (including dividends), received for previous year,	1,037 80,217 33
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	58 30,207 00

Number and amount of withdrawals,	605	\$68,740 91
Number of accounts opened the previous year,	210	
Number of accounts closed the previous year,	129	
Amount of expenses of the corporation during previous year,		771 71
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: June 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Manchester, N. H.,	\$600	\$690 00	\$600 00
of Providence, R. I.,	2,000	2,300 00	2,000 00
of Bangor, Me.,	1,000	1,150 00	930 00
of Dover, N. H.,	500	575 00	500 00
Town of Provincetown,	1,000	1,100 00	1,000 00
	\$5,100	\$5,815 00	\$5,030 00

BANK STOCK.

Salem Nat'l Bank, Salem,	\$2,100	\$2,562 00	\$2,310 00
Naumkeag Nat'l Bank, Salem,	2,700	3,915 00	3,982 00
Mercantile Nat'l Bank, Salem,	1,900	2,318 00	2,090 00
First Nat'l Bank, Salem,	4,300	5,504 00	4,945 00
Asiatic Nat'l Bank, Salem,	1,890	2,835 00	2,680 00
Merchants' Nat'l Bank, Salem,	2,050	2,870 00	2,762 00
Exchange Nat'l Bank, Salem,	1,300	1,586 00	1,456 00
Merchants' Nat'l Bank, Boston,	3,600	4,860 00	5,004 00
Republic Nat'l Bank, Boston,	2,500	3,225 00	3,150 00
Second Nat'l Bank, Boston,	400	600 00	580 00
Atlas Nat'l Bank, Boston,	1,000	1,175 00	1,175 00
Commerce Nat'l Bank, Boston,	400	448 00	400 00
Union Nat'l Bank, Boston,	2,400	3,312 00	3,360 00
Globe Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Revere Nat'l Bank, Boston,	800	952 00	800 00
Gloucester Nat'l Bank, Gloucester,	500	665 00	665 00
Howard Nat'l Bank, Boston,	2,000	2,280 00	2,400 00
New England Nat'l Bank, Boston,	4,000	5,400 00	6,000 00
Continental Nat'l Bank, Boston,	1,000	1,060 00	1,080 00
Redemption Nat'l Bank, Boston,	3,000	3,330 00	3,840 00
Blackstone Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
Hamilton Nat'l Bank, Boston,	1,000	1,200 00	1,180 00
Tremont Nat'l Bank, Boston,	1,000	1,050 00	1,080 00
Eliot Nat'l Bank, Boston,	1,800	2,196 00	2,160 00
Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,340 00
Grand Nat'l Bank, Marblehead,	400	460 00	460 00
	\$47,540	\$59,353 00	\$59,399 00

LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

HEZEKIAH PLUMMER, *President.*WILLIAM R. SPALDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$415,721 20	Public funds,	\$39,000 00
Earnings undivided,	18,827 63	Bank stock,	84,800 00
Guaranty fund,	7,582 43	Loans on bank stock,	1,000 00
		Railroad bonds,	25,000 00
		Real estate by foreclosure,	11,373 36
		Loans on real estate,	202,512 50
		Loans on personal security,	29,948 29
		Deposit in banks, on interest,	41,645 41
		Deposit in banks, not on interest,	3,000 00
		Expense account,	1,053 95
		Cash on hand,	2,797 75
	\$442,131 26		\$442,131 26

Loan on Bank Stock :—

On 10 shares Pemberton National Bank, Lawrence, \$1,000 00

Amount of real estate held by foreclosure, \$11,373 36

Assessed value of the same, 9,500 00

Amount of income received from the same, 729 32

Amount of municipal tax on real estate, 159 60

Cash on Deposit in Banks, amount in each :—

Pemberton National Bank, Lawrence, \$38,139 10

National Bank of Commonwealth, Boston, 6,506 31

Whole amount of interest or profits received or earned, \$21,936 23

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 7,554 75
year, } 2 per cent., { 7,933 78

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$20,500, 5 per cent.; \$28,500, 5½ per cent.; \$133,228.79, 6 per cent.; \$10,600, 6½ per cent.; \$40,632, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 184

Aggregate amount of the same, 151,490 79

Amount of investments from which no income is received, 11,000 00

Number of open accounts, 1,420

Number and amount of deposits (including dividends), received for previous year, 1,449 125,978 47

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 89 52,025 38

Number and amount of withdrawals, 953 123,009 53

Number of accounts opened the previous year, 318

Number of accounts closed the previous year, 297

Amount of expenses of the corporation during previous year, . . . \$2,000 00
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: March 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$22,000	\$26,840 00	\$22,000 00
United States 6s,	1,000	1,270 00	1,000 00
City of Lawrence 6s,	1,000	1,200 00	1,000 00
of Keene, N. H., 4s,	6,000	6,190 00	6,000 00
of Bangor, Me., 6s,	5,000	5,987 50	*5,000 00
of Worcester 6s,	4,000	4,705 00	4,000 00
	\$39,000	\$46,192 50	\$39,000 00

BANK STOCK.

Nat'l Bank of Commerce, Boston, .	\$2,700	\$2,997 00	\$2,700 00
Nat'l B'k of North America, Boston,	2,300	2,369 00	2,300 00
Market Nat'l Bank, Boston, . . .	5,600	5,166 00	5,600 00
Pemberton Nat'l Bank, Lawrence, . .	6,300	8,505 00	6,300 00
Howard Nat'l Bank, Boston,	1,500	1,702 50	1,500 00
State Nat'l Bank, Boston,	5,400	6,331 50	5,400 00
Webster Nat'l Bank, Boston,	8,900	8,989 00	8,900 00
City Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Eliot Nat'l Bank, Boston,	2,400	2,952 00	2,400 00
Atlas Nat'l Bank, Boston,	2,000	2,345 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	10,300	11,948 00	10,300 00
Third Nat'l Bank, Boston,	3,400	2,890 00	3,400 00
Merchants' Nat'l Bank, Boston, . . .	2,000	2,655 00	2,000 00
Commonwealth Nat'l Bank, Boston,	2,700	3,064 50	2,700 00
Lawrence Nat'l Bank, Lawrence, . . .	700	770 00	700 00
Central Nat'l Bank, Boston,	5,500	3,300 00	5,500 00
Central Nat'l Bank, Boston,	5,500	3,300 00	5,500 00
First Ward Nat'l Bank, Boston, . . .	1,600	1,830 00	1,600 00
Fourth Nat'l Bank, Boston,	6,300	6,867 00	6,300 00
Blackstone Nat'l Bank, Boston, . . .	2,900	2,994 25	2,900 00
Tremont Nat'l Bank, Boston,	4,000	4,150 00	4,000 00
Traders' Nat'l Bank, Boston,	1,800	1,674 00	1,800 00
	\$84,800	\$87,899 75	\$84,800 00

RAILROAD BONDS.

Fitchburg Railroad 5s,	\$20,000	\$22,200 00	\$20,000 00
Fitchburg Railroad 6s,	5,000	5,850 00	5,000 00
	\$25,000	\$28,050 00	\$25,000 00

* This bank was notified that this investment was illegal and these bonds have since been disposed of.

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Number of corporators, 81.

HARRISON GARFIELD, *President.*

JOHN L. KILBON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$568,791 14	Public funds,	\$122,000 00
Earnings undivided,	12,931 09	Loans on public funds,	1,000 00
Guaranty fund,	16,300 00	Bank stock,	110,100 00
		Loans on bank stock,	790 00
		Real estate by foreclosure,	4,426 22
		Loans on real estate,	289,043 35
		Loans on personal security,	32,453 00
		Loans to counties, cities or towns,	10,000 00
		Deposit in bank, not on interest,	22,276 55
		Expense account,	933 11
		Premium account,	5,000 00
	\$598,022 23		\$598,022 23

Loan on Public Funds :—
 On \$1,000 United States Bond, \$1,000 00

Loan on Bank Stock :—
 On 22 shares Lee National Bank, Lee, 790 00
 Amount of real estate held by foreclosure, \$4,426 22
 Assessed value of the same, 3,200 00
 Amount of income received from the same, 50 00
 Amount of municipal tax on real estate, 39 49

Cash on Deposit in Bank :—
 Lee National Bank, \$22,276 55
 Whole amount of interest or profits received or earned, \$33,996 80
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 10,721 10
 year, } 2 per cent., { 10,606 71
 Times for the dividends fixed by the by-laws : May 31st and Nov. 30th.
 Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 5½.
 The total amount of loans, with each specified rate of interest : \$5,500, 5 per cent. ; \$327,786 35, 6 per cent.
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 265
 Aggregate amount of the same, 194,200 47
 Number of open accounts, 1,781
 Number and amount of deposits (including dividends), received for previous year, 1,259 134,415 09
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 99 57,032 17
 Number and amount of withdrawals, 1,002 126,220 62
 Number of accounts opened the previous year, 287
 Number of accounts closed the previous year, 251

Amount of expenses of the corporation during previous year, . . . \$2,232 07
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: July 21.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$40,000	\$45,000 00	\$40,000 00
State, city and town bonds: —			
City of Springfield 7s,	10,000	11,650 00	10,000 00
of Boston 4s,	9,000	9,180 00	9,000 00
of Boston 5s,	1,000	1,180 00	1,000 00
of Boston 6s,	10,000	12,650 00	10,000 00
State of Massachusetts 5s,	20,000	22,750 00	20,000 00
City of Hartford, Conn., 4½s,	2,000	2,060 00	2,000 00
of Providence, R. I., 5s,	10,000	11,560 00	10,000 00
District of Columbia 5s,	10,000	11,200 00	10,000 00
City of Indianapolis, Ind., 6s,	10,000	10,700 00	10,000 00
	\$122,000	\$137,930 00	\$122,000 00

BANK STOCK.

Lee Nat'l Bank, Lee, Mass.,	\$16,800	\$21,600 00	\$16,800 00
Adams Nat'l Bank, No. Adams,	7,000	9,800 00	7,000 00
First Nat'l Bank, Adams,	3,300	4,125 00	3,300 00
Pittsfield Nat'l Bank, Pittsfield,	6,000	9,000 00	6,000 00
Housatonic N'l Bank, Stockbridge,	5,000	8,000 00	5,000 00
Everett Nat'l Bank, Boston,	1,500	1,537 50	1,500 00
Continental Nat'l Bank, Boston,	2,300	2,369 00	2,300 00
Massachusetts Nat'l Bank, Boston,	2,500	2,687 50	2,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,210 00	1,000 00
First Nat'l Bank, Boston,	10,000	20,075 00	10,000 00
Merchandise Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Atlas Nat'l Bank, Boston,	2,800	3,234 00	2,800 00
Atlantic Nat'l Bank, Boston,	1,000	1,575 00	1,000 00
Nat'l Hide and Leather B'k, Boston,	6,500	7,540 00	6,500 00
Eagle Nat'l Bank, Boston,	6,800	7,191 00	6,800 00
Revere Nat'l Bank, Boston,	4,000	4,750 00	4,000 00
State Nat'l Bank, Boston,	1,500	1,758 75	1,500 00
Webster Nat'l B'k, Boston,	3,500	3,535 00	3,500 00
Nat'l Bank of Commerce, Boston,	5,500	5,967 50	5,500 00
Nat'l Bank of Redemption, Boston,	5,000	5,600 00	5,000 00
Nat'l B'k of Commonwealth, Boston,	1,000	1,135 00	1,000 00
Nat'l Bank of Republic, Boston,	3,000	3,855 00	3,000 00
Nat'l Bank of No. America, Boston,	9,100	9,373 00	9,100 00
	\$110,100	\$140,668 25	\$110,100 00

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated 1869. Number of corporators, 38.

LORY S. WATSON, *President.*

D. E. MERRIAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$334,801 91	Public funds,	\$133,806 25
Earnings undivided,	10,550 83	Loans on public funds,	1,000 00
Guaranty fund,	7,611 31	Bank stock,	48,345 87
		Loans on bank stock,	500 00
		Railroad bonds,	13,000 00
		Loans on real estate,	134,355 00
		Loans on personal security,	16,350 00
		Deposit in bank, on interest,	2,752 01
		Premium account,	2,854 92
	\$352,964 05		\$352,964 05

Loan on Public Funds:—

On \$1,500 United States 4s, \$1,000 00

Loan on Bank Stock:—

On 5 shares Leicester National Bank, \$500 00

Cash on Deposit in Bank:—

Leicester National Bank, \$2,752 01

Whole amount of interest or profits received or earned, \$17,102 29

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 6,215 20
 year, } 2 per cent., { 6,362 14

Times for the dividends fixed by the by-laws: June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$82,350, 5 per cent.; \$1,800, 5½ per cent.; \$67,405, 6 per cent.; \$650, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 99

Aggregate amount of the same, 84,505 00

Amount of investments from which no income is received, 2,000 00

Number of open accounts, 715

Number and amount of deposits (including dividends), received for previous year, 374 44,794 92

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 26 15,144 40

Number and amount of withdrawals, 365 31,161 31

Number of accounts opened the previous year, 66

Number of accounts closed the previous year, 61

Amount of expenses of the corporation during previous year, 1,048 49

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: June 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$20,000	\$24,200 00	\$20,000 00
United States 4½s,	10,000	11,300 00	10,000 00
County, city and town bonds:—			
Stratford County, N. H., 4s,	5,000	5,100 00	5,000 00
City of Worcester 6s,	12,000	13,680 00	12,000 00
of Fall River 6s,	1,000	1,220 00	1,000 00
of Somerville 5s,	10,000	10,590 00	10,806 25
of Chelsea 6s,	8,000	9,360 00	8,000 00
of Lynn 6s,	9,000	9,982 50	9,000 00
of Springfield 7s,	2,000	2,190 00	2,000 00
of Manchester, N. H., 6s,	1,000	1,220 00	1,000 00
of Lawrence 4s,	10,000	10,300 00	10,000 00
of Columbus, O., 4s,	10,000	10,400 00	10,000 00
of Waterbury, Conn., 4s,	5,000	5,150 00	5,000 00
of Lowell 4s,	10,000	10,400 00	10,000 00
Town of Clinton 4s,	10,000	10,400 00	10,000 00
of Beverly 4s,	10,000	10,300 00	10,000 00
	\$133,000	\$145,792 50	\$133,806 25

BANK STOCK.

State Nat'l Bank, Boston,	\$5,000	\$5,800 87	\$5,397 50
Hide and Leather Nat'l B'k, Boston,	5,000	5,800 58	5,954 40
Webster Nat'l Bank, Boston,	3,000	3,060 00	3,162 50
Eliot Nat'l Bank, Boston,	3,000	3,660 00	3,610 00
North Nat'l Bank, Boston,	2,000	2,395 00	2,425 00
Revere Nat'l Bank, Boston,	1,500	1,781 25	1,925 00
Traders' Nat'l Bank, Boston,	2,100	1,953 00	2,628 50
Howard Nat'l Bank, Boston,	2,500	2,837 50	2,635 00
No. America Nat'l Bank, Boston,	1,200	1,236 00	1,346 00
Maverick Nat'l Bank, Boston,	1,000	2,230 00	1,178 75
Market Nat'l Bank, Boston,	1,500	1,395 00	1,815 40
Continental Nat'l Bank, Boston,	1,000	1,040 00	1,150 00
N'l B'k of Commonwealth, Boston,	1,000	1,135 00	1,100 00
Leicester Nat'l Bank, Leicester,	7,400	8,584 00	9,178 32
Central Nat'l Bank, Worcester,	2,500	3,500 00	3,525 00
Millbury Nat'l Bank, Millbury,	1,100	1,430 00	1,314 50
	\$40,800	\$47,838 20	\$48,345 87

RAILROAD BONDS.

Vermont & Massachusetts R. R. 5s,	\$10,000	\$11,100 00	\$10,000 00
Eastern Railroad 6s,	3,000	3,345 00	3,000 00
	\$13,000	\$14,445 00	\$13,000 00

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

LEONARD BURRAGE, *President.*A. L. BURDITT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$593,840 23	Loans on public funds,	\$800 00
Earnings undivided,	5,093 30	Bank stock,	82,250 00
Guaranty fund,	16,500 00	Loans on bank stock,	4,050 00
		Loans on railroad bonds,	1,000 00
		Real estate by foreclosure,	10,411 46
		Loans on real estate,	342,175 00
		Loans on personal security,	160,530 00
		Deposit in bank, on interest,	11,800 00
		Tax account,	414 16
		Cash on hand,	2,002 91
	\$615,433 53		\$615,433 53

Loan on Public Funds:—

On \$2,000 United States 4s, \$800 00

Loans on Bank Stock, amount on each:—

On 20 shares Central National Bank, Lynn, \$1,500 00

On 7 shares Leominster National Bank, Leominster, 500 00

On 56 shares First National Bank, Leominster, 2,050 00

Loan on Railroad Bonds:—

On \$1,000 Boston & Albany Railroad, \$1,000 00

Amount of real estate held by foreclosure, \$10,411 46

Assessed value of the same, 11,100 00

Amount of income received from the same, 552 00

Amount of municipal tax on real estate, 144 31

Cash on Deposit in Bank:—

Leominster National Bank, Leominster, \$11,800 00

Whole amount of interest or profits received, \$31,672 75

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 12,560 79

year, } 2 per cent., { 11,900 64

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$87,880, 5 per cent.; \$20,000, 5½ per cent.; \$400,675, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 388

Aggregate amount of the same, 332,555 00

Amount of investments from which no income is received, 4,800 00

* This loan having exceeded the legal limit has been called in.

Number of open accounts,	1,944	
Number and amount of deposits (including dividends), received for previous year,	851	\$82,139 79
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	47	30,292 95
Number and amount of withdrawals,	1,255	144,117 91
Number of accounts opened the previous year,	218	
Number of accounts closed the previous year,	316	
Amount of expenses of the corporation during previous year,		1,764 25
Amount of treasurer's bond,		40,000 00
Date of examination by commissioner : August 6.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Leominster Nat'l Bank, Leominster,	\$15,000	\$15,450 00	\$15,000 00
First Nat'l Bank, Leominster,	16,750	15,075 00	16,750 00
Safety Fund Nat'l Bank, Fitchburg,	8,000	8,800 00	8,000 00
Webster Nat'l Bank, Boston,	7,500	7,575 00	7,500 00
Boston Nat'l Bank, Boston,	6,200	6,944 00	6,200 00
Commonwealth Nat'l Bank, Boston,	1,000	1,185 00	1,000 00
Traders' Nat'l Bank, Boston,	2,100	1,953 00	2,100 00
Central Nat'l Bank, Boston,	2,700	1,620 00	2,700 00
Globe Nat'l Bank, Boston,	6,100	6,023 75	6,100 00
Market Nat'l Bank, Boston,	1,000	922 50	1,000 00
Blackstone Nat'l Bank, Boston,	500	516 25	500 00
Eliot Nat'l Bank, Boston,	2,500	3,068 75	2,500 00
Everett Nat'l Bank, Boston,	3,400	3,485 00	3,400 00
Continental Nat'l Bank, Boston,	2,000	2,060 00	2,000 00
Boylston Nat'l Bank, Boston,	1,500	1,725 00	1,500 00
Eagle Nat'l Bank, Boston,	1,700	1,797 75	1,700 00
Shoe and Leather Nat'l B'k, Boston,	200	190 00	200 00
Merchandise Nat'l Bank, Boston,	200	190 00	200 00
Commerce Nat'l Bank, Boston,	900	999 00	900 00
Nat'l Bank of No. America, Boston,	3,000	3,090 00	3,000 00
	\$82,250	\$82,620 00	\$82,250 00

LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871.
 Enjoined Dec. 13, 1878. } Number of corporators, 13.
 Resumed business Sept. 30, 1882. }

GEORGE W. ROBINSON, *President.*

BRADLY C. WHITCHER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$62,566 82	Bank stock,	\$2,254 00
Earnings undivided,	47 84	Loans on real estate,	34,650 00
Guaranty fund,	1,221 61	Loans on personal security,	19,650 00
Profit and loss,	1,244 12	Deposit in bank, on interest,	8,304 92
		Furniture,	85 00
		Cash on hand,	136 47
	<hr/>		<hr/>
	\$65,080 39		\$65,080 39

Cash on Deposit in Bank :—

National Bank of the Commonwealth, \$8,304 92

Whole amount of interest or profits received, \$2,359 32

Rate and amount of each semi-annual dividend for previous { 2½ per cent., { 812 32
 year, } 2½ per cent., { 1,161 08

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$50,800, 6 per cent.; \$1,000, 6½ per cent.; \$2,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 20

Aggregate amount of the same, 25,300 00

Amount of investments from which no income is received, 50 00

Number of open accounts, 448

Number and amount of deposits (including dividends), received for previous year, 583 64,442 55

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 59 34,713 20

Number and amount of withdrawals, 496 35,744 55

Number of accounts opened the previous year, 101

Number of accounts closed the previous year, 66

Amount of expenses of the corporation during previous year, 250 33

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: May 10.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchandise Nat'l Bank, . . .	\$2,300	\$2,185	*\$2,254 00

* This bank was notified that this investment exceeded the legal limit; and it has since been reduced to the limit provided by statute.

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated 1854. Number of corporators, 111.

HORATIO WOOD, *President.*

ARTEMAS S. TYLER, *Treasurer*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,206,342 80	Public funds,	\$72,975 00
Earnings undivided,	95,880 75	Bank stock,	150,571 50
Guaranty fund,	31,098 55	Loans on bank stock,	18,300 00
		Loans on bank books,	925 00
		Real estate,	65,000 00
		Real estate by foreclosure,	157,600 00
		Loans on real estate,	635,500 00
		Loans on personal security,	136,450 00
		Loans to counties, cities or towns,	25,000 00
		Deposit in banks, on interest,	35,639 22
		Expense account,	2,898 21
		Cash on hand,	2,463 17
	\$1,333,322 10		\$1,333,322 10

Loans on Bank Stock, amount on each :—

On 20 shares Prescott National Bank,	\$2,000 00
On 63 shares Prescott National Bank,	} 7,000 00
On 14 shares Appleton National Bank,	
On 67 shares Crocker National Bank,	} 9,300 00
On 34 shares Rollstone National Bank, Fitchburg,	
On 2 shares Old Lowell National Bank, Lowell,	
On 1 share First National Bank, Lowell,	

Invested in real estate (for banking purposes),	\$65,000 00
Estimated value of the same,	65,000 00
Amount of real estate held by foreclosure,	157,600 00
Assessed value of the same,	110,250 00
Amount of income received from the same,	7,202 27
Amount of municipal tax on real estate,	1,859 68

Cash on Deposit in Banks, amount in each :—

Prescott National Bank, Lowell,	\$18,671 47
Appleton National Bank, Lowell,	9,165 52
Commonwealth National Bank, Boston,	7,802 23

Whole amount of interest or profits received or earned,	\$69,698 17
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 24,294 72 } 2 per cent., { 24,046 87

Times for the dividends, fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 $\frac{3}{4}$.

The total amount of loans, with each specified rate of interest: \$170,000, 4 $\frac{3}{4}$ per cent.; \$304,125, 5 per cent.; \$36,500, 5 $\frac{1}{2}$ per cent.; \$264,900, 6 per cent.; \$32,500, 6 $\frac{1}{2}$ per cent.; \$33,850, 7 per cent.; \$1,300, 7 3-10 per cent.; \$3,000, 7 $\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	70	
Aggregate amount of the same,		\$96,525 00
Amount of investments from which no income is received,		19,200 00
Number of open accounts,	6,145	
Number and amount of deposits (including dividends), received for previous year,	14,063	177,749 31
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	114	61,192 17
Number and amount of withdrawals,	2,418	223,124 74
Number of accounts opened the previous year,	665	
Number of accounts closed the previous year,	821	
Amount of expenses of the corporation during previous year,		6,664 34
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: July 28.		

•PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lawrence,	\$10,000	\$10,050 00	\$10,000 00
of Charlestown,	10,000	10,300 00	10,000 00
of Cambridge,	15,000	15,600 00	15,000 00
of Lowell,	35,000	39,200 00	32,975 00
Town of Plymouth,	5,000	5,050 00	5,000 00
	\$75,000	\$80,200 00	\$72,975 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$3,900	\$4,572 75	\$3,900 00
Blackstone Nat'l Bank, Boston,	4,500	4,646 25	4,500 00
Boylston Nat'l Bank, Boston,	5,200	5,980 00	5,200 00
Continental Nat'l Bank,	7,000	7,210 00	7,000 00
City Nat'l Bank, Boston,	1,300	1,430 00	1,300 00
Commerce Nat'l Bank, Boston,	1,400	1,554 00	1,400 00
Commonwealth Nat'l Bank, Boston,	1,000	1,135 00	1,000 00
Eagle Nat'l Bank, Boston,	2,800	2,961 00	2,800 00
Elliot Nat'l Bank, Boston,	5,000	6,137 50	5,000 00
Everett Nat'l Bank, Boston,	400	410 00	400 00
Exchange Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
Freeman's Nat'l Bank, Boston,	5,000	5,275 00	5,000 00
Hamilton Nat'l Bank, Boston,	3,400	4,080 00	3,400 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,740 00	1,500 00
Globe Nat'l Bank, Boston,	5,200	5,135 00	5,200 00
North America Nat'l Bank, Boston,	9,000	9,270 00	9,450 00
Revere Nat'l Bank, Boston,	2,700	3,206 25	2,700 00
Redemption Nat'l Bank, Boston,	5,600	6,174 00	5,600 00
State Nat'l Bank, Boston,	2,000	2,345 00	2,000 00
Suffolk National Bank, Boston,	9,200	10,373 00	9,200 00
Second Nat'l Bank, Boston,	2,500	3,725 00	2,500 00
Shawmut Nat'l Bank, Boston,	500	573 75	500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l B'k, Boston,	\$1,000	\$950 00	\$1,000 00
Tremont Nat'l Bank, Boston, . . .	7,100	7,366 25	7,100 00
Union Nat'l Bank, Boston, . . .	2,200	3,025 00	2,200 00
Washington Nat'l Bank, Boston, . .	900	1,172 25	900 00
First Nat'l Bank, Lowell, . . .	8,500	12,750 00	11,305 00
Old Lowell Nat'l Bank, Lowell, . .	8,300	9,960 00	10,970 50
Merchants' Nat'l Bank, Lowell, . .	3,500	4,375 00	3,540 00
Prescott Nat'l Bank, Lowell, . . .	13,500	20,250 00	16,806 00
Railroad Nat'l Bank, Lowell, . . .	15,000	17,400 00	16,200 00
	\$140,100	\$166,322 00	\$150,571 50

Number and amount of deposits (including dividends), received for previous year,	24,293	\$680,236 47
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	459	255,615 00
Number and amount of withdrawals,	6,136	637,622 16
Number of accounts opened the previous year,	1,628	
Number of accounts closed the previous year,	1,670	
Amount of expenses of the corporation during previous year,		8,100 00
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: September 18.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, registered,	\$445,000	\$445,000 00	\$445,000 00
District of Columbia 5s,	65,000	70,850 00	65,000 00
	\$510,000	\$515,850 00	\$510,000 00

BANK STOCK.

Columbian Nat'l Bank, Boston,	\$14,200	\$18,176 00	\$14,200 00
Eagle Nat'l Bank, Boston,	17,400	18,270 00	17,400 00
Merchants' Nat'l Bank, Boston,	34,400	47,128 00	34,400 00
New England Nat'l Bank, Boston,	16,100	21,252 00	16,100 00
Second Nat'l Bank, Boston,	47,300	71,423 00	47,300 00
First Nat'l Bank, Lowell,	16,000	24,000 00	16,000 00
Merchants' Nat'l Bank, Lowell,	8,000	10,000 00	8,000 00
Railroad Nat'l Bank, Lowell,	34,200	39,330 00	34,200 00
	\$187,600	\$249,579 00	\$187,600 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated 1854. Number of corporators, 59.

HENRY A. PEVEAR, *President*.HENRY E. NEWHALL, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,838,729 08	Public funds,	\$25,000 00
Earnings undivided,	107,791 94	Loans on public funds,	132,000 00
Guaranty fund,	38,000 00	Bank stock,	330,489 47
		Loans on bank stock,	10,975 00
		Railroad bonds,	76,983 65
		Real estate,	30,000 00
		Real estate by foreclosure,	25,292 36
		Loans on real estate,	907,920 45
		Loans on personal security,	156,600 00
		Loans to counties, cities or towns,	56,000 00
		Deposit in banks, on interest,	197,891 93
		Expense account,	1,626 70
		Tax titles,	362 64
		Railroad notes,	25,000 00
		Cash on hand,	8,378 82
	\$1,984,521 02		\$1,984,521 02

Loans on Public Funds, amount on each:—

On \$100,000 United States currency 6s,	\$100,000 00
On \$30,000 District of Columbia $3\frac{65}{100}$ s,	30,000 00
On \$2,000 United States 4s,	2,000 00

Loans on Bank Stock, amount on each:—

On 8 shares Central National Bank, Lynn,	\$600 00
On 22 shares City National Bank, Lynn,	2,200 00
On 7 shares First National Bank, Lynn	675 00
On 75 shares Security National Bank, Lynn,	7,500 00

Invested in real estate (for banking purposes),	\$30,000 00
Estimated value of the same,	35,000 00
Amount of real estate held by foreclosure,	25,292 36
Assessed value of the same,	33,450 00
Amount of income received from the same,	1,032 00
Amount of municipal tax on real estate,	1,126 40

Cash on Deposit in Banks, amount in each:—

National City Bank, Lynn,	\$8,705 70
Merchants' National Bank, Boston,	12,357 01
National Bank of Republic, Boston,	151,829 22
Lincoln National Bank, Boston,	25,000 00

Whole amount of interest or profits received or earned,	\$107,793 60
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 32,657 79
	2 per cent., { 33,530 77
Times for the dividends, fixed by the by-laws: January 1 and July 1.	

The total amount of loans, with each specified rate of interest: \$9,000, 4 per cent.; \$2,000, 4½ per cent.; \$189,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$261,200, 5 per cent.; \$17,400, 5¼ per cent.; \$674,050, 5½ per cent.; \$78,845, 6 per cent.; \$1,400, 6½ per cent.; \$6,600, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	512	
Aggregate amount of the same,		\$526,520 00
Amount of investments from which no income is received,		3,000 00
Number of open accounts,	10,795	
Number and amount of deposits (including dividends), received for previous year,	13,074	578,436 83
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	321	138,708 00
Number and amount of withdrawals,	8,784	501,765 05
Number of accounts opened the previous year,	2,326	
Number of accounts closed the previous year,	1,877	
Amount of expenses of the corporation during previous year,		6,232 85
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: June 14.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of Maine 6s,	\$7,000	\$7,700 00	\$7,000 00
City of Chelsea 6s,	2,000	2,340 00	2,000 00
of Lynn 6s,	5,000	5,100 00	5,000 00
of Manchester, N. H., 4s,	1,000	1,000 00	1,000 00
Town of Brookline 7s,	10,000	13,200 00	10,000 00
	\$25,000	\$29,340 00	\$25,000 00

BANK STOCK.

City Nat'l Bank, Lynn,	\$32,800	\$55,760 00	\$47,122 50
Central Nat'l Bank, Lynn,	9,300	13,578 00	11,863 97
First Nat'l Bank, Lynn,	4,400	5,280 00	5,150 00
Exchange Nat'l Bank, Boston,	46,000	52,440 00	54,147 87
First Nat'l Bank, Boston,	13,500	26,730 00	21,601 75
Globe Nat'l Bank, Boston,	8,800	8,624 00	11,500 00
Nat'l Bank of Redemption, Boston,	25,300	27,830 00	34,000 00
Hide and Leather Nat'l B'k, Boston,	700	812 00	682 50
Revere Nat'l Bank, Boston,	6,900	8,142 00	7,031 63
Freeman's Nat'l Bank, Boston,	2,500	2,625 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	1,500	1,425 00	1,500 00
Continental Nat'l Bank, Boston,	15,400	15,862 00	21,816 50
Traders' Nat'l Bank, Boston,	10,800	10,044 00	13,617 00
Boylston Nat'l Bank, Boston,	1,400	1,610 00	1,900 00
Columbian Nat'l Bank, Boston,	1,700	2,125 00	2,450 00
Union Nat'l Bank, Boston,	12,700	17,399 00	18,000 00
Blackstone Nat'l Bank, Boston,	5,600	5,768 00	7,512 50
Merchants' Nat'l Bank, Boston,	13,000	17,160 00	19,325 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Republic Nat'l Bank, Boston, . . .	\$4,200	\$5,376 00	\$5,200 00
Tremont Nat'l Bank, Boston, . . .	12,700	13,081 00	17,000 00
Commonwealth Nat'l Bank, Boston,	5,000	5,650 00	5,000 00
Nat'l Bank of No. America, Boston,	2,600	2,678 00	2,418 00
North Nat'l Bank, Boston, . . .	3,000	3,600 00	4,150 25
Merchandise Nat'l Bank, Boston, . .	5,000	4,750 00	5,000 00
Georgetown N'l Bank, Georgetown,	10,000	9,000 00	10,000 00
	\$254,800	\$317,349 00	\$330,489 47

RAILROAD BONDS.

Boston & Maine Railroad 7s, . . .	\$11,000	\$13,420 00	\$11,000 00
Fitchburg Railroad 7s,	2,000	2,440 00	2,000 00
Eastern Railroad 6s,	10,500	11,550 00	9,983 65
Boston & Albany Railroad 7s, . . .	24,000	28,080 00	24,000 00
Old Colony Railroad 6s,	7,000	8,240 00	7,000 00
Old Colony Railroad 7s,	23,000	28,060 00	23,000 00
	\$77,500	\$91,790 00	\$76,983 65

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated 1826. Number of corporators, 63.

PHILIP A. CHASE, *President*.D. H. SWEETSER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,325,087 30	Public funds,	\$419,500 00
Earnings undivided, . .	86,201 51	Loans on public funds,	2,800 00
Guaranty fund,	76,000 00	Bank stock,	206,455 00
		Loans on bank stock,	25,925 00
		Railroad bonds,	28,700 00
		Loans on railroad bonds,	5,000 00
		Real estate,	40,000 00
		Loans on real estate,	1,117,444 50
		Loans on personal security, . .	291,300 00
		Loans to counties, cities or towns,	267,750 00
		Deposit in banks, on interest, .	71,109 75
		Tax titles,	649 79
		Cash on hand,	10,654 77
	\$2,487,288 81		\$2,487,288 81

Loans on Public Funds, amount on each:—

On \$2,000 Brookline 7s,	\$2,000 00
On \$1,000 United States 4s,	800 00

Loans on Bank Stock, amount on each:—

On 80 shares National City Bank, Lynn,	\$8,000 00
On 103 shares First National Bank, Lynn,	10,200 00
On 34 shares Central National Bank, Lynn,	3,325 00
On 16 shares First National Bank, Lynn,	} 4,400 00
On 18 shares Central National Bank, Lynn,	
On 10 shares Exchange National Bank, Boston,	

Loans on Railroad Bonds:—

On \$5,000 Boston, Revere Beach & Lynn Railroad,	*\$5,000 00
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Invested in real estate (for banking purposes),	\$40,000 00
Estimated value of the same,	50,000 00
Amount of municipal tax on real estate,	572 24

Cash on Deposit in Banks, amount in each:—

First National Bank, Lynn,	\$46,109 75
National Security Bank, Lynn,	25,000 00

Whole amount of interest or profits received or earned,	\$131,775 45
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	41,292 56
year, } 2 per cent., {	42,551 43
Times for the dividends, fixed by the by-laws: May 1 and November 1.	

* This bank has been notified that this loan exceeds the legal limit.

The total amount of loans, with each specified rate of interest: \$15,000, 3½ per cent.; \$251,000, 4 per cent.; \$94,400, 4½ per cent.; \$25,000, 4¾ per cent.; \$523,239, 5 per cent.; \$7,000, 5¼ per cent.; \$369,138, 5½ per cent.; \$403,842, 6 per cent.; \$6,200, 6½ per cent.; \$14,900, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 339

Aggregate amount of the same, \$469,125 00

Number of open accounts, 7,136

Number and amount of deposits (including dividends), received for previous year, 7,104 609,086 51

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 365 181,284 00

Number and amount of withdrawals, 5,578 509,281 78

Number of accounts opened the previous year, 1,234

Number of accounts closed the previous year, 1,098

Amount of expenses of the corporation during previous year, 5,456 82

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: June 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$48,800 00	\$40,000 00
United States 4½s,	115,000	129,950 00	115,000 00
City and town bonds:—			
City of Lynn 4s,	24,500	24,500 00	24,500 00
of Lynn 6s,	32,000	33,800 00	32,000 00
of Lowell 6s,	10,000	11,150 00	10,000 00
of Somerville 5½s,	5,500	5,610 00	5,500 00
of Boston 6s,	16,000	18,160 00	16,000 00
of Fall River 5s,	25,000	27,000 00	25,000 00
of Fall River 6s,	7,000	8,190 00	7,000 00
of Malden 6s,	15,000	16,500 00	15,000 00
of Newburyport 4s,	10,000	10,000 00	10,000 00
of Providence, R.I., 5s,	14,000	15,610 00	14,000 00
of Fitchburg 4s,	10,000	10,000 00	10,000 00
of Detroit 7s,	13,000	14,820 00	13,000 00
of Cleveland 7s,	32,000	38,400 00	32,000 00
of Manchester 6s,	3,000	3,300 00	3,000 00
Town of Saugus 5s,	7,500	7,687 00	7,500 00
of Peabody 7s,	20,000	20,000 00	20,000 00
of Melrose 6s,	15,000	16,950 00	15,000 00
of South Abington 4s,	5,000	5,000 00	5,000 00
	\$419,500	\$465,427 00	\$419,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invest-d.
Atlantic Nat'l Bank, Boston, . . .	\$5,300	\$7,950 00	\$6,625 00
Blackstone Nat'l Bank, Boston, . . .	5,500	5,500 00	5,500 00
Columbian Nat'l Bank, Boston, . . .	8,900	11,570 00	8,900 00
Continental Nat'l Bank, Boston, . . .	3,500	3,675 00	3,500 00
Everett Nat'l Bank, Boston, . . .	5,400	5,670 00	5,400 00
Freeman's Nat'l Bank, Boston, . . .	1,300	1,365 00	1,300 00
Exchange Nat'l Bank, Boston, . . .	5,500	6,215 00	5,500 00
Market Nat'l Bank, Boston, . . .	2,500	2,375 00	2,500 00
Merchandise Nat'l Bank, Boston, . . .	2,500	2,375 00	2,500 00
Nat'l B'k of North America, Boston, . . .	3,400	3,570 00	3,400 00
First Nat'l Bank, Boston, . . .	2,500	5,000 00	3,750 00
New England Nat'l Bank, Boston, . . .	5,900	7,965 00	5,900 00
Rockland Nat'l Bank, Boston, . . .	10,000	13,500 00	10,000 00
Republic Nat'l Bank, Boston, . . .	10,000	12,500 00	10,000 00
Shoe and Leather Nat'l B'k, Boston, . . .	6,000	5,700 00	6,000 00
Shawmut Nat'l Bank, Boston, . . .	2,000	2,240 00	2,000 00
Second Nat'l Bank, Boston, . . .	5,500	8,250 00	6,875 00
Traders' Nat'l Bank, Boston, . . .	4,200	3,990 00	4,200 00
Union Nat'l Bank, Boston, . . .	7,300	9,490 00	8,760 00
First Nat'l Bank, Lynn, . . .	41,100	49,320 00	41,100 00
Central Nat'l Bank, Lynn, . . .	30,100	43,645 00	38,120 00
City Nat'l Bank, Lynn, . . .	21,300	36,210 00	26,625 00
	\$189,700	\$248,075 00	\$206,455 00

RAILROAD BONDS.

Eastern Railroad 6s,	\$21,000	\$23,310 00	\$19,700 00
Boston, Revere Beach & Lynn Rail- road 6s,	9,000	9,990 00	9,000 00
	\$30,000	\$33,300 00	\$28,700 00

MALDEN SAVINGS BANK—MALDEN.

Incorporated 1860. Number of corporators, 25.

CALEB WAITE, *President.*CHARLES MERRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$678,334 42	Public funds,	\$80,500 00
Earnings undivided,	6,122 49	Loans on public funds,	4,000 00
Guaranty fund,	11,000 00	Bank stock,	67,450 00
		Loans on real estate,	264,422 00
		Loans on personal security,	175,068 00
		Loans to counties, cities or towns,	20,000 00
		Deposit in banks, on interest,	68,347 22
		Expense account,	160 50
		Premiums,	12,000 00
		Cash on hand,	3,509 19
	\$695,456 91		\$695,456 91

Loan on Public Funds:—

On \$4,000 City of Norwich, Ct., bonds, \$4,000 00

Cash on Deposit in Banks, amount in each:—

Abington National Bank, Abington, \$20,000 00
 First National Bank, Malden, 33,347 22
 Blackstone National Bank, Boston, 15,000 00

Whole amount of interest or profits received or earned, \$32,709 91
 Rate and amount of each semi-annual dividend for previous } 2 per cent., } 11,734 04
 year, } 2 per cent., } 11,902 65

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$20,000, 4 per cent.; \$25,000, 4½ per cent.; \$147,600, 5 per cent.; \$270,800, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 127
 Aggregate amount of the same, 186,415 00
 Number of open accounts, 3,301
 Number and amount of deposits (including dividends) received for previous year, 9,425 265,141 38
 Number and amount of deposits of and exceeding \$300 at any one time for the previous year, 131 62,933 98
 Number and amount of withdrawals, 2,239 222,447 02
 Number of accounts opened the previous year, 534
 Number of accounts closed the previous year, 377
 Amount of expenses of the corporation during previous year, 2,106 39
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: May 20.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States $4\frac{1}{2}$ s,	\$31,500	\$35,910 00	\$32,964 68
United States 6s,	10,000	13,400 00	10,000 00
City and town bonds:—			
City of Newton 5s,	8,000	9,440 00	8,120 00
of Fall River 6s,	5,000	6,000 00	5,375 00
of Bangor 6s,	5,000	5,950 00	5,325 00
of Fitchburg 6s,	1,000	1,200 00	1,095 00
Town of Brookline 7s,	10,000	12,000 00	12,612 50
of Woburn 6s,	10,000	12,000 00	10,950 00
	\$80,500	\$95,900 00	\$86,442 18

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$2,000	\$2,300 00	\$2,000 00
Atlantic Nat'l Bank, Boston,	2,300	3,450 00	3 490 75
Nat'l Bank of Commerce, Boston,	1,300	1,404 00	1,381 25
Continental Nat'l Bank, Boston,	2,500	2,525 00	2,335 62
City Nat'l Bank, Boston,	3,600	3,808 00	4,354 25
Eagle Nat'l Bank, Boston,	2,800	2,968 00	3,143 50
Eliot Nat'l Bank, Boston,	800	944 00	920 00
Exchange Nat'l Bank, Boston,	6,400	7,640 00	8,953 50
Freeman's Nat'l Bank, Boston,	2,500	2,650 00	2,425 00
First Nat'l Bank, Boston,	1,500	2,970 00	2,745 00
Globe Nat'l Bank, Boston,	2,000	1,980 00	2,045 00
Hamilton Nat'l Bank, Boston,	1,000	1,200 00	1,100 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,260 00	2,000 00
Howard Nat'l Bank, Boston,	1,100	1,254 00	1,100 00
Massachusetts Nat'l Bank, Boston,	1,000	1,080 00	1,080 00
Merchants' Nat'l Bank, Boston,	3,000	3,960 00	3,834 75
Market Nat'l Bank, Boston,	1,000	910 00	1,000 00
No. America Nat'l Bank, Boston,	1,200	1,236 00	1,130 50
North Nat'l Bank, Boston,	1,400	1,680 00	1,778 00
Old Boston Nat'l Bank, Boston,	1,050	1,239 00	1,354 75
Revere Nat'l Bank, Boston,	700	826 00	707 87
Rockland Nat'l Bank, Boston,	500	685 00	653 75
Nat'l Bank of Redemption, Boston,	5,500	6,160 00	7,361 25
State Nat'l Bank, Boston,	4,700	5,499 00	5,539 00
Shawmut Nat'l Bank, Boston,	1,600	1,808 00	1,710 87
Suffolk Nat'l Bank, Boston,	1,200	1,356 00	1,363 50
Traders' Nat'l Bank, Boston,	1,200	1,116 00	1,184 80
Tremont Nat'l Bank, Boston,	1,000	1,020 00	1,015 00
Webster Nat'l Bank, Boston,	3,000	3,030 00	3,256 25
Malden Nat'l Bank, Malden,	7,600	9,120 00	7,600 00
	\$67,450	\$78,078 00	\$78,564 16

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated 1871. Number of corporators, 72.

ISAAC C. WYMAN, *President.*WILLIAM GILLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$237,777 87	Public funds,	\$31,578 34
Earnings undivided,	5,028 98	Bank stock,	55,818 96
Guaranty fund,	3,776 47	Real estate by foreclosure,	32,691 94
		Loans on real estate,	62,550 00
		Loans on personal security,	20,991 59
		Loans to counties, cities or towns,	12,500 00
		Deposit in bank, on interest,	28,703 70
		Expense account,	523 82
		Cash on hand,	1,224 97
	\$246,583 32		\$246,583 32

Amount of real estate held by foreclosure,	\$32,691 94
Assessed value of the same,	28,500 00
Amount of income received from the same,	1,903 10
Amount of municipal tax on real estate,	475 02

Cash on Deposit in Bank:—

Marblehead National Bank,	\$28,703 70
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Whole amount of interest or profits received or earned,	\$10,275 40
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 4,184 04
year,	

Times for the dividends fixed by the by-laws: May 1 and November 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$11,500, 5 per cent.; \$2,500, 5½ per cent.; \$39,650, 6 per cent.; \$7,100, 7 per cent.; \$600, 7½ per cent.; \$1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 35

Aggregate amount of the same, 35,050 00

Number of open accounts, 1,272

Number and amount of deposits (including dividends), received for previous year, 1,042 62,869 58

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 37 18,985 00

Number and amount of withdrawals, 757 51,686 08

Number of accounts opened the previous year, 195

Number of accounts closed the previous year, 133

Amount of expenses of the corporation during previous year, 1,118 45

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: October 19.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$1,500	\$1,830 00	\$1,500 00
City and town bonds:—			
City of Charlestown,	3,000	3,480 00	3,047 00
of Bangor, Me.,	8,000	9,280 00	8,984 67
Town of Arlington,	5,000	5,800 00	5,225 00
of Melrose,	10,000	12,500 00	12,821 67
	\$27,500	\$32,890 00	\$31,578 34

BANK STOCK.

Nat'l Grand Bank, Marblehead, . .	\$3,800	\$4,389 00	\$4,639 15
Marblehead Nat'l B'k, Marblehead, .	1,200	1,386 00	1,344 00
Blackstone Nat'l Bank, Boston, . .	3,000	3,097 50	3,485 00
Boylston Nat'l Bank, Boston, . . .	3,100	3,572 75	3,839 50
Continental Nat'l Bank, Boston, . .	2,500	2,575 00	2,687 50
Hamilton Nat'l Bank, Boston, . . .	500	600 00	591 25
Market Nat'l Bank, Boston,	900	830 25	999 00
Merchants' Nat'l Bank, Boston, . . .	2,500	3,318 75	3,331 25
Mount Vernon Nat'l Bank, Boston, .	2,000	2,510 00	2,505 20
Merchandise Nat'l Bank, Boston, . .	1,300	1,248 00	1,297 67
North Nat'l Bank, Boston,	2,500	3,000 00	3,056 25
Shawmut Nat'l Bank, Boston,	2,500	2,868 25	3,084 37
Shoe and Leather Nat'l B'k, Boston, .	2,100	2,000 25	2,366 25
State Nat'l Bank, Boston,	5,600	6,566 00	6,048 45
Revere Nat'l Bank, Boston,	400	475 00	442 75
Hide and Leather Nat'l B'k, Boston, .	3,200	3,712 00	3,744 00
Nat'l Bank of Commerce, Boston, . .	1,900	2,109 00	2,440 00
Nat'l Bank of Redemption, Boston, .	2,900	3,197 25	4,067 25
Nat'l B'k of North America, Boston, .	2,500	2,575 00	2,778 12
Nat'l Bank of the Republic, Boston, .	2,400	4,084 00	3,072 00
	\$46,800	\$54,114 00	\$55,818 96

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 90.

S. HERBERT HOWE, *President.*EDWARD R. ALLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$989,982 26	Public funds,	\$204,900 00
Earnings undivided,	27,571 82	Bank stock,	138,759 12
Guaranty fund,	17,132 00	Loans on bank stock,	2,300 00
		Railroad bonds,	13,195 00
		Loans on real estate,	489,125 00
		Loans on personal security,	87,257 26
		Loans to counties, cities or towns,	50,000 00
		Deposit in banks, on interest,	48,320 62
		Expense account,	829 08
	\$1,034,686 08		\$1,034,686 08

Loans on Bank Stock, amount on each:—

On 12 shares National Bank of the Commonwealth, Boston,	}	\$2,300 00
On 11 shares Globe National Bank, Boston,		

Cash on Deposit in Banks, amount in each:—

People's National Bank, Marlborough,	\$15,089 63
First National Bank, Marlborough,	33,230 99

Whole amount of interest or profits received or earned, \$51,275 09

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 22,232 21
year, } 2 per cent., { 18,644 83

Times for the dividends fixed by the by-laws: third Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{2}{100}$.

The total amount of loans, with each specified rate of interest: \$22,000, 4 per cent.; \$30,829, 4½ per cent.; \$17,000, 4¾ per cent.; \$83,264.90, 5 per cent.; \$38,891.14, 5½ per cent.; \$423,127.28, 6 per cent.; \$5,000, 6½ per cent.; \$8,569.94, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 391

Aggregate amount of the same, 367,476 34

Number of open accounts, 3,103

Number and amount of deposits (including dividends), received for previous year, 2,576 253,559 04

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 177 98,987 00

Number and amount of withdrawals, 1,651 199,840 34

Number of accounts opened the previous year, 615

Number of accounts closed the previous year, 448

Amount of expenses of the corporation during the previous year, 2,239 57

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: July 13.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lowell,	\$32,000	\$34,000 00	\$32,000 00
of Charlestown,	27,000	30,675 00	27,000 00
of Boston,	21,000	24,635 00	21,000 00
of Fall River,	15,000	17,475 00	15,000 00
of Keene, N. H.,	10,000	10,360 00	10,000 00
of Providence, R. I.,	9,000	10,530 00	9,000 00
of Cambridge,	8,000	9,350 00	8,000 00
of Lynn,	9,000	10,340 00	9,000 00
of Lewiston, Me.,	7,000	7,980 00	7,000 00
of Worcester,	5,500	5,675 00	5,500 00
of Dover, N. H.,	4,400	5,104 00	4,400 00
of Fitchburg,	3,000	3,060 00	3,000 00
of Newton,	2,000	2,360 00	2,000 00
Town of Marlborough,	20,000	20,900 00	20,000 00
of Winchester,	15,000	15,600 00	15,000 00
of Pawtucket, R. I.,	10,000	11,200 00	10,000 00
of Clinton,	4,000	4,160 00	4,000 00
of Arlington,	3,000	3,450 00	3,000 00
	\$204,900	\$226,794 00	\$204,900 00

BANK STOCK.

First Nat'l Bank, Marlboro',	\$16,400	\$15,580 00	\$16,400 00
Continental Nat'l Bank, Boston,	8,800	9,240 00	8,800 00
Nat'l Bank of Republic, Boston,	7,500	9,600 00	9,453 12
Webster Nat'l Bank, Boston,	7,500	7,500 00	7,500 00
Manufacturers' Nat'l Bank, Boston,	7,000	6,790 00	7,000 00
Third Nat'l Bank, Boston,	7,000	6,702 00	7,000 00
Tremont Nat'l Bank, Boston,	6,500	6,727 00	6,500 00
People's Nat'l Bank, Marlboro',	5,500	5,940 00	5,500 00
Eagle Nat'l Bank, Boston,	5,100	5,393 00	5,355 00
Globe Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
Nat'l Bank of No. America, Boston,	5,000	5,150 00	5,250 00
City Nat'l Bank, Boston,	5,000	5,500 00	5,250 00
Boston Nat'l Bank, Boston,	5,000	5,625 00	5,356 00
Faneuil Hall Nat'l Bank, Boston,	4,400	5,731 00	5,500 00
Nat'l Bank of Redemption, Boston,	4,200	4,830 00	4,830 00
Merchandise Nat'l Bank, Boston,	4,000	3,800 00	4,000 00
Market Nat'l Bank, Boston,	4,000	3,740 00	4,000 00
State Nat'l Bank, Boston,	3,000	3,502 00	3,150 00
First Nat'l Bank, Lynn,	3,000	3,600 00	3,150 00
Everett Nat'l Bank, Boston,	2,500	2,562 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,375 00	2,500 00
Howard Nat'l Bank, Boston,	2,000	2,270 00	2,000 00
Atlas Nat'l Bank, Boston,	2,000	2,445 00	2,100 00
Elliot Nat'l Bank, Boston,	1,600	1,944 00	1,680 00
City Nat'l Bank, Worcester,	1,600	1,920 00	1,600 00
Commerce Nat'l Bank, Boston,	1,500	1,665 00	1,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Clinton, . . .	\$1,500	\$1,875 00	\$1,680 00
Hide and Leather Nat'l B'k, Boston,	1,400	1,625 00	1,470 00
Traders' Nat'l Bank, Boston, . . .	1,200	1,116 00	1,200 00
Blackstone Nat'l Bank, Boston, . . .	800	824 00	800 00
Revere Nat'l Bank, Boston, . . .	700	826 00	735 00
	<u>\$133,200</u>	<u>\$141,347 00</u>	<u>\$138,759 12</u>

RAILROAD BONDS.

Boston & Albany Railroad, . . .	\$6,000	\$7,200 00	\$7,200 00
Old Colony Railroad, . . .	1,000	1,200 00	1,195 00
Boston & Maine Railroad, . . .	4,000	4,940 00	4,800 00
	<u>\$11,000</u>	<u>\$13,340 00</u>	<u>\$13,195 00</u>

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated 1872. Number of corporators, 49.

JAMES H. NEWTON, *President*.C. B. PRESCOTT, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$618,825 34	Bank stock,	\$41,078 50
Earnings undivided, . .	4,442 03	Loans on bank stock, . . .	12,600 00
Guaranty fund,	8,142 00	Loans on real estate, . . .	430,147 00
		Loans on personal security, .	130,662 00
		Deposit in bank, not on inter- est,	12,821 37
		Expense account,	1,315 07
		Furniture and fixtures, . . .	2,118 75
		Cash on hand,	666 68
	\$631,409 37		\$631,409 37

Loans on Bank Stock, amount on each:—

On 125 shares Home National Bank, Holyoke,	\$8,900 00
On 20 shares Holyoke National Bank, Holyoke,	2,000 00
On 10 shares City National Bank, Holyoke,	900 00
On 8 shares Agawam National Bank, Springfield,	800 00

Cash on Deposit in Bank:—

City National Bank, Holyoke,	\$12,821 37
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Whole amount of interest or profits received or earned,	\$30,818 24
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	10,060 23
year, } 2 per cent., {	11,626 43

Times for the dividends fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$573,409, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 188

Aggregate amount of the same, 209,869 00

Amount of investments from which no income is received, 9,000 00

Number of open accounts, 2,102

Number and amount of deposits (including dividends), received for previous year, 3,035 261,476 67

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 192 119,807 46

Number and amount of withdrawals, 1,658 226,305 13

Number of accounts opened the previous year, 678

Number of accounts closed the previous year, 461

Amount of expenses of the corporation during previous year, 1,315 07

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: September 29.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe and Leather Nat'l B'k, Boston,	\$2,200	\$2,200 00	\$3,008 50
First Nat'l Bank, Springfield, . . .	2,000	3,200 00	3,080 00
Third Nat'l Bank, Springfield, . . .	5,000	9,000 00	8,500 00
Hadley Falls Nat'l Bank, Holyoke,	5,500	9,350 00	8,790 00
City Nat'l Bank, Holyoke,	17,500	21,875 00	17,700 00
	\$32,200	\$45,625 00	\$41,078 50

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated 1861. Number of corporators, 68.

WILLIAM A. BURKE, *President.*

CHARLES C. HUTCHINSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,500,955 41	Public funds,	\$87,000 00
Earnings undivided,	53,970 41	Bank stock,	172,950 00
Guaranty fund,	38,000 00	Loans on bank stock,	11,500 00
		Railroad bonds,	30,000 00
		Real estate,	92,175 06
		Real estate by foreclosure,	154,912 04
		Loans on real estate,	607,009 00
		Loans on personal security,	388,150 00
		Deposit in bank, on interest,	39,859 00
		Cash on hand,	9,370 72
	<u>\$1,592,925 82</u>		<u>\$1,592,925 82</u>

Loans on Bank Stock, amount on each:—

On 70 shares Commonwealth National Bank, Boston,	\$7,000 00
On 20 shares Railroad National Bank, Lowell,	} 4,000 00
On 20 shares Metropolitan National Bank, Boston,	
On 7 shares Howard National Bank, Boston,	500 00

Invested in real estate (for banking purposes),	\$92,175 06
Estimated value of the same,	80,000 00
Amount of real estate held by foreclosure,	154,912 04
Assessed value of the same,	104,700 00
Amount of income received from the same,	5,989 12
Amount of municipal tax on real estate,	1,780 90

Cash on Deposit in Bank:—

Railroad National Bank, Lowell,	\$39,859 00
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Whole amount of interest or profits received,	\$72,807 61
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	27,815 42
year, } 2 per cent., {	28,573 05
Times for the dividends fixed by the by-laws: first Saturday in June and December.	

The total amount of loans, with each specified rate of interest: \$201,000, 4 per cent.; \$50,000, 4½ per cent.; \$35,000, 4¾ per cent.; \$349,295, 5 per cent.; \$14,300, 5½ per cent.; \$311,964, 6 per cent.; \$19,500, 6½ per cent.; \$25,600, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	244
Aggregate amount of the same,	271,759 00
Amount of investments from which no income is received,	7,000 00
Number of open accounts,	4,214
Number and amount of deposits (including dividends), received for previous year,	2,998 332,425 08

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	256	\$140,992 52
Number and amount of withdrawals,	2,760	282,992 29
Number of accounts opened the previous year,	756	
Number of accounts closed the previous year,	663	
Amount of expenses of the corporation during previous year,		5,275 53
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: July 29.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invest. d.
United States 3s,	\$17,000	\$17,170 00	\$17,000 00
City and town bonds:—			
Town of Woburn,	20,000	22,400 00	20,000 00
City of Lowell,	50,000	56,000 00	50,000 00
	\$87,000	\$95,570 00	\$87,000 00

BANK STOCK.

New England Nat'l Bank, Boston,	\$500	\$660 00	\$500 00
Traders' Nat'l Bank, Boston,	700	644 00	700 00
First Nat'l Bank, Boston,	800	1,600 00	800 00
City Nat'l Bank, Boston,	900	990 00	900 00
Mount Vernon Nat'l Bank, Boston,	1,000	1,280 00	1,000 00
Howard Nat'l Bank, Boston,	1,300	1,495 00	1,300 00
Merchants' Nat'l Bank, Boston,	1,500	2,055 00	1,500 00
Second Nat'l Bank, Boston,	2,000	3,020 00	2,000 00
Hide and Leather N'l Bank, Boston,	2,000	2,360 00	2,000 00
Eliot Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
Nat'l B'k of North America, Boston,	3,700	3,885 00	3,700 00
Shawmut Nat'l Bank, Boston,	3,900	4,485 00	3,900 00
Eagle Nat'l Bank, Boston,	4,000	4,200 00	4,000 00
North Nat'l Bank, Boston,	4,300	5,332 00	4,300 00
Everett Nat'l Bank, Boston,	9,000	9,360 00	9,000 00
Mechanics' Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
Nat'l Bank of Commerce, Boston,	4,500	5,085 00	4,500 00
Boston Nat'l Bank, Boston,	6,300	7,371 00	6,300 00
Revere Nat'l Bank, Boston,	16,000	18,880 00	16,000 00
Nat'l Bank of Republic, Boston,	8,300	10,707 00	8,300 00
Blackstone Nat'l Bank, Boston,	9,900	10,395 00	9,900 00
Atlas Nat'l Bank, Boston,	10,600	13,038 00	10,600 00
Nat'l Bank of Redemption, Boston,	28,100	33,720 00	28,100 00
Metropolitan Nat'l Bank, Boston,	6,000	6,900 00	6,000 00
Collateral Loan Co., Boston,	2,800	2,940 00	2,800 00
Railroad Nat'l Bank, Lowell,	23,300	27,960 00	23,300 00
Bay State Nat'l Bank, Lawrence,	2,250	3,300 00	2,250 00
First Nat'l Bank, Malden,	6,800	7,480 00	6,800 00
	\$172,950	\$203,592 00	\$172,950 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad, . . .	\$30,000	\$36,600 00	\$30,000 00

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated 1869. Number of corporators, 60.

HENRY HASTINGS, *President.*DANIEL W. LAWRENCE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$483,701 79	Public funds,	\$45,480 50
Earnings undivided,	17,187 29	Loans on public funds,	1,000 00
Guaranty fund,	8,400 00	Bank stock,	25,710 00
		Real estate by foreclosure,	14,348 53
		Loans on real estate,	208,975 00
		Loans on personal security,	126,340 00
		Loans to counties, cities or towns,	41,000 00
		Deposit in banks, on interest,	45,733 60
		Cash on hand,	701 45
	\$509,289 08		\$509,289 08

Loan on Public Funds:—

On \$1,000 United States 4s,	\$1,000 00
Amount of real estate held by foreclosure,	\$14,348 53
Assessed value of the same,	15,900 00
Amount of income received from the same,	670 00
Amount of municipal tax on real estate,	299 18

Cash on Deposit in Bank:—

National Exchange Bank, Boston,	\$45,733 60
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Whole amount of interest or profits received or earned, \$25,190 19

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 8,451 61
year, } 2 per cent., { 8,906 80

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{1}{2}$.The total amount of loans, with each specified rate of interest: \$20,000, $3\frac{3}{4}$ per cent.; \$6,000, 4 per cent.; \$29,500, $4\frac{1}{2}$ per cent.; \$58,140, 5 per cent.; \$6,000, $5\frac{1}{4}$ per cent.; \$25,000, $5\frac{1}{2}$ per cent.; \$219,650, 6 per cent.; \$23,950, $6\frac{1}{2}$ per cent.; \$27,875, 7 per cent.; \$300, $7\frac{3}{10}$ per cent.; \$700, $7\frac{1}{2}$ per cent.; \$2,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 132

Aggregate amount of the same, 149,965 00

Number of open accounts, 1,803

Number and amount of deposits (including dividends), received for previous year, 1,831 122,388 41

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 73 40,667 00

Number and amount of withdrawals, 1,018 92,001 66

Number of accounts opened the previous year, 262
 Number of accounts closed the previous year, 185
 Amount of expenses of the corporation during previous year, \$1,310 01
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner : April 12.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$20,000	\$22,540 00	\$22,472 50
City of Lynn 5s,	5,000	5,650 00	5,000 00
Town of Melrose 7s,	5,000	6,000 00	5,000 00
of Medford 6s,	12,000	13,920 00	13,008 00
	\$42,000	\$48,110 00	\$45,480 50

BANK STOCK.

Commerce Nat'l Bank, Boston,	\$1,200	\$1,320 00	\$1,200 00
Hamilton Nat'l Bank, Boston,	1,500	1,800 00	1,800 00
Blackstone Nat'l Bank, Boston,	3,300	3,399 00	3,500 00
Revere Nat'l Bank, Boston,	400	475 00	440 00
Eagle Nat'l Bank, Boston,	1,000	1,050 00	1,120 00
Republic Nat'l Bank, Boston,	1,500	1,920 00	1,725 00
Commonwealth Nat'l Bank, Boston,	2,000	2,260 00	2,140 00
Monument Nat'l Bank, Boston,	2,500	5,000 00	4,265 00
Market Nat'l Bank, Boston,	1,000	930 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,320 00	2,200 00
Webster Nat'l Bank, Boston,	1,000	1,010 00	1,030 00
Boston Nat'l Bank, Boston,	2,500	2,800 00	2,800 00
North Nat'l Bank, Boston,	2,000	2,400 00	2,490 00
	\$21,900	\$26,684 00	\$25,710 00

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated 1871. Number of corporators, 52.

M. M. FISHER, *President.*O. A. MASON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$183,345 18	Bank stock,	\$34,113 75
Earnings undivided,	2,108 98	Loans on bank stock,	200 00
Guaranty fund,	6,733 69	Railroad bonds,	7,155 00
		Real estate by foreclosure,	10,123 66
		Loans on real estate,	94,116 33
		Loans on personal security,	27,781 23
		Loans to counties, cities or towns,	9,500 00
		Deposit in banks, on interest,	1,352 10
		Expense account,	529 74
		Assessment on bank stock,	6,500 00
		Cash on hand,	816 04
	\$192,187 85		\$192,187 85

Loans on Bank Stock :—

On 10 shares Appleton National Bank, Lowell, \$200 00

Amount of real estate held by foreclosure, \$10,123 66

Assessed value of the same, 9,550 00

Amount of income received from the same, 315 73

Amount of municipal tax on real estate, 161 02

Cash on Deposit in Banks, amount in each :—

Howard National Bank, Boston, \$886 68

Central National Bank, Boston, 465 42

Whole amount of interest or profits received or earned, \$9,676 90

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 3,439 33
year, } 2 per cent., { 3,525 18

Times for the dividends fixed by the by-laws : June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : $4\frac{1}{2}$.The total amount of loans, with each specified rate of interest : \$9,500, $4\frac{1}{2}$ per cent. ; \$9,000, 5 per cent. ; \$113,097, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 7

Aggregate amount of the same, 34,500 00

Amount of investments from which no income is received, 12,167 50

Number of open accounts, 786

Number and amount of deposits (including dividends), received for previous year, 600 82,798 86

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 62 42,509 68

Number and amount of withdrawals, 744 75,581 37

Number of accounts opened the previous year,	75
Number of accounts closed the previous year,	79
Amount of expenses of the corporation during previous year,	\$803 08
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: May 16.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Wrentham Nat'l Bank, Wrentham,	\$225	\$240 00	\$310 00
Merchandise Nat'l Bank, Boston, . .	4,200	4,116 00	4,454 50
Mt. Vernon Nat'l Bank, Boston, . .	1,500	1,920 00	1,623 75
Market Nat'l Bank, Boston,	1,000	922 50	1,030 00
South Framingham Nat'l Bank, South Framingham,	2,000	2,000 00	2,000 00
Franklin Nat'l Bank, Franklin,	1,700	2,040 00	1,972 00
Dedham Nat'l Bank, Dedham,	3,200	3,840 00	3,841 00
Holliston Nat'l Bank, Holliston, . .	4,200	5,040 00	5,040 00
Central Nat'l Bank, Boston,	6,500	4,271 25	5,667 50
First Ward Nat'l Bank, Boston, . . .	3,000	3,150 00	3,075 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,850 00	5,100 00
	\$32,525	\$32,389 75	\$34,113 75

RAILROAD BONDS.

Old Colony Railroad 6s,	\$2,000	\$2,380 00	\$2,360 00
Fitchburg Railroad 6s,	2,000	2,360 00	2,360 00
Boston & Albany Railroad 7s,	2,000	2,400 00	2,435 00
	\$6,000	\$7,140 00	\$7,155 00

MELROSE SAVINGS BANK—MELROSE.

Incorporated 1872. Number of corporators, 22.

DANIEL RUSSELL, *President.*E. H. Goss, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$177,252 89	Public funds,	\$35,510 00
Earnings undivided,	4,584 71	Bank stock,	7,767 00
Guaranty fund,	1,881 16	Loans on bank stock,	1,200 00
		Loans on railroad stock,	250 00
		Loans on real estate,	117,455 00
		Loans on personal security,	2,800 00
		Deposit in banks, on interest,	18,232 11
		Expense account,	229 85
		Cash on hand,	274 80
	\$183,718 76		\$183,718 76

Loans on Bank Stock:—

On 10 shares First National Bank, Cambridge, *\$1,200 00

Loans on Railroad Stock:—

On 3 shares Boston & Albany Railroad, †\$250 00

Cash on Deposit in Bank:—

Everett National Bank, Boston, \$18,232 11

Whole amount of interest or profits received or earned, \$8,056 06

Rate and amount of each semi-annual dividend for pre-vious year, } 2 per cent., { 2,684 87
} 2 per cent., { 2,960 39

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$14,000, 5 per cent.; \$2,500, 5½ per cent.; \$99,405, 6 per cent.; \$1,750, 6½ per cent.; \$4,050, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 97

Aggregate amount of the same, 91,105 00

Number of open accounts, 1,124

Number and amount of deposits (including dividends), received for pre-vious year, 1,647 81,874 78

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 55 30,973 17

Number and amount of withdrawals, 470 55,960 53

Number of accounts opened the previous year, 287

Number of accounts closed the previous year, 131

Amount of expenses of the corporation during previous year, 921 23

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: November 15.

* This bank has been notified that these loans exceed the legal limit.

† This bank has been notified that this loan is illegal.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Dover, N H., 6s,	\$3,000	\$3,420 00	\$3,090 00
of Portsmouth, N. H., 6s,	1,000	1,140 00	1,000 00
of Portland, Me., 6s,	5,000	5,625 00	5,100 00
of Brockton 5s,	8,000	8,920 00	8,320 00
of Boston 4s,	7,000	7,140 00	7,000 00
of Columbus, O., 4s,	5,000	5,150 00	5,000 00
Town of Clinton 4s,	6,000	6,125 00	6,000 00
	\$35,000	\$37,520 00	\$35,510 00

BANK STOCK.

Everett Nat'l Bank, Boston,	\$2,700	\$2,767 00	\$2,929 50
Freeman's Nat'l Bank, Boston,	4,500	4,725 00	4,837 50
	\$7,200	\$7,492 00	\$7,767 00

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WILLIAM H. HASKELL, *President.*DANIEL J. POORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$314,969 47	Bank stock,	\$6,000 00
Earnings undivided,	700 17	Loans on bank stock,	1,000 00
Guaranty fund,	7,511 97	Railroad bonds,	10,400 00
		Loans on real estate,	143,785 00
		Loans on personal security,	*121,220 43
		Loans to counties, cities or towns,	10,000 00
		Deposit in bank on interest,	29,000 00
		Deposit in bank, not on interest,	1,776 18
	\$323,181 61		\$323,181 61

Loans on Bank Stock :—

On 10 shares First National Bank, Merrimac, \$1,000 00

Cash on Deposit in Bank :—

First National Bank, Merrimac, \$30,776 18

Whole amount of interest or profits received or earned, \$16,327 40

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 5,735 72
year, } 2½ per cent., { 7,392 84

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5½.

The total amount of loans, with each specified rate of interest: \$25,000, 4½ per cent.; \$83,495.43, 5 per cent.; \$26,800, 5½ per cent.; \$126,510, 6 per cent.; \$5,200, 6½ per cent.; \$9,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 126

Aggregate amount of the same, 120,232 43

Number of open accounts, 948

Number and amount of deposits (including dividends) received for previous year, 659 71,326 33

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 34 23,175 40

Number and amount of withdrawals, 561 45,004 78

Number of accounts opened the previous year, 147

Number of accounts closed the previous year, 96

Amount of expenses of the corporation during previous year, 1,315 12

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: October 6.

*This bank has been notified that these loans exceed the legal limit.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First National Bank, Merrimac, .	\$6,000	\$7,800 00	\$6,000 00

RAILROAD BONDS.

West Amesbury Branch Railroad, .	\$10,400	\$11,440 00	\$10,400 00
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MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated Feb. 24, 1871. Number of corporators, 39.

JOSIAH G. PEABODY, *President.*N. G. LAMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$459,597 91	Public funds,	\$4,000 00
Earnings undivided,	18,559 89	Bank stock,	37,757 75
Guaranty fund,	3,853 01	Loans on bank stock,	13,850 00
		Railroad bonds,	11,000 00
		Real estate by foreclosure,	1,800 00
		Loans on real estate,	262,982 36
		Loans on personal security,	134,233 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest,	12,443 73
		Cash on hand,	943 97
	\$482,010 81		\$482,010 81

Loans on Bank Stock :—

On 143 shares Wamesit National Bank, Lowell,	\$13,850 00
Amount of real estate held by foreclosure,	\$1,800 00
Assessed value of the same,	1,900 00
Amount of income received from the same,	228 00
Amount of municipal tax on real estate,	56 15

Cash on Deposit in Bank :—

Wamesit National Bank, Lowell,	\$12,443 73
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Whole amount of interest or profits received or earned,	\$25,115 25
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 7,805 78
	2 per cent., } 8,356 31

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans with each specified rate of interest: \$46,050, 4½ per cent.; \$56,233, 5 per cent.; \$75,150, 5½ per cent.; \$215,911.22, 6 per cent.; \$17,721.14, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 84

Aggregate amount of the same, 111,676 25

Number of open accounts, 1,086

Number and amount of deposits (including dividends), received for previous year, 786 123,040 59

Number and amount of deposits of and exceeding \$300, at any one time, for the previous year, 686 38,758 00

Number and amount of withdrawals, 629 75,663 69

Number of accounts opened the previous year, 216

Number of accounts closed the previous year, 155

Amount of expenses of the corporation during previous year, . . . \$1,226 02
 Amount of treasurer's bond, 15,000 00
 Date of examination by commissioner: June 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Provincetown bonds, . . .	\$4,000	\$4,200 00	\$4,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$4,000	\$1,800 00	\$4,272 50
Atlantic Nat'l Bank, Boston, . . .	1,000	1,500 00	1,000 00
Blackstone Nat'l Bank, Boston, . . .	2,500	2,600 00	2,500 00
Boston Nat'l Bank, Boston, . . .	5,000	6,000 00	5,000 00
Eliot Nat'l Bank, Boston, . . .	2,000	2,440 00	2,405 00
Globe Nat'l Bank, Boston, . . .	2,000	2,030 00	2,027 50
Hamilton Nat'l Bank, Boston, . . .	900	1,084 00	1,084 50
Howard Nat'l Bank, Boston, . . .	2,000	2,400 00	2,206 25
Hide and Leather Nat'l B'k, Boston, . . .	3,400	3,978 00	3,650 25
Metropolitan Nat'l Bank, Boston, . . .	2,400	2,760 00	2,400 00
Old Boston Nat'l Bank, Boston, . . .	500	600 00	620 00
North Nat'l Bank, Boston, . . .	900	1,080 00	900 00
North America Nat'l Bank, Boston, . . .	300	312 00	330 75
Suffolk Nat'l Bank, Boston, . . .	1,500	1,788 00	1,788 75
Nat'l Bank of Redemption, Boston, . . .	2,000	2,500 00	2,000 00
Tremont Nat'l Bank, Boston, . . .	4,500	4,700 00	4,500 00
Webster Nat'l Bank, Boston, . . .	1,000	1,000 00	1,072 25
	\$35,900	\$41,572 00	\$37,757 75

RAILROAD BONDS.

Nashua & Lowell Railroad, . . .	\$1,000	\$1,130 00	\$1,000 00
Lowell & Andover Railroad, . . .	10,000	11,300 00	10,000 00
	\$11,000	\$12,430 00	\$11,000 00

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President*.CORNELIUS B. WOOD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$487,014 17	Bank stock,	\$13,140 00
Earnings undivided,	10,911 26	Railroad bonds,	6,280 00
Guaranty fund,	7,032 00	Real estate by foreclosure,	200 00
Interest paid in advance,	3,462 18	Loans on real estate,	303,189 22
		Loans on personal security,	120,884 51
		Loans to counties, cities or towns,	15,991 11
		Deposit in banks, on interest,	47,132 24
		Expense account,	1 95
		Cash on hand,	1,600 58
	\$508,419 61		\$508,419 61

Amount of real estate held by foreclosure, \$200 00

Cash on Deposit in Banks, amount in each:—

Brockton National Bank, Brockton,	\$20,000 00
Home National Bank, Brockton,	10,000 00
Plymouth National Bank, Plymouth,	10,000 00
Commonwealth National Bank, Boston,	1,687 48
Maverick National Bank, Boston,	5,444 76

Whole amount of interest or profits received or earned,	\$26,657 89
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 10,057 57
	2¼ per cent., { 10,484 30

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$10,000, 3½ per cent.; \$30,000, 4 per cent.; \$53,200, 5 per cent.; \$5,000, 5½ per cent.; \$376,764.84, 6 per cent.; \$5,100, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 426

Aggregate amount of the same, 307,864 84

Amount of investments from which no income is received, 200 00

Number of open accounts, 1,754

Number and amount of deposits (including dividends), received for previous year, 1,017 106,683 09

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 71 41,122 62

Number and amount of withdrawals, 857 84,329 37

Number of accounts opened the previous year, 238

Number of accounts closed the previous year, 184

Amount of expenses of the corporation during previous year, 958 64

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: August 9.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, New Bedford,	\$3,000	\$3,540 00	\$3,540 00
Webster Nat'l Bank, Boston,	5,000	5,050 00	4,961 00
Tremont Nat'l Bank, Boston,	2,200	2,288 00	2,329 00
Suffolk Nat'l Bank, Boston,	2,100	2,415 00	2,310 00
	\$12,300	\$13,293 00	\$13,140 00

RAILROAD BONDS.

Old Colony Railroad,	\$6,000	\$7,200 00	\$6,280 00
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MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated 1835. Number of corporators, 22.

GEORGE M. BROOKS, *President*.GEORGE HEYWOOD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,032,055 60	Public funds,	\$5,000 00
Earnings undivided,	38,968 21	Bank stock,	280,800 00
Guaranty fund,	15,000 00	Railroad bonds,	142,000 00
		Real estate by foreclosure,	21,800 00
		Loans on real estate,	323,418 80
		Loans on personal security,	246,100 00
		Loans to counties, cities or towns,	47,000 00
		Deposit in bank, not on interest,	19,103 86
		Expense account,	801 15
	\$1,086,023 81		\$1,086,023 81

Amount of real estate held by foreclosure,	\$21,800 00
Assessed value of the same,	18,333 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	273 06

Cash on Deposit in Bank:—

Concord National Bank,	\$19,103 86
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Whole amount of interest or profits received or earned,	\$59,168 74
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 19,345 96
	2½ per cent., { 24,243 13

Times for the dividends fixed by the by-laws: June and December.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 40-100.

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$76,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$63,068.80 5 per cent.; \$304,750, 6 per cent.; \$53,100, 6½ per cent.; \$16,100, 7 per cent.; \$3,500, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	135
Aggregate amount of the same,	182,650 00
Amount of investments from which no income is received,	17,500 00
Number of open accounts,	3,125
Number and amount of deposits (including dividends), received for previous year,	1,528 181,185 46
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	119 65,997 60
Number and amount of withdrawals,	1,455 162,311 39

Number of accounts opened the previous year,	351
Number of accounts closed the previous year,	294
Amount of expenses of the corporation during previous year,	\$2,962 29
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: June 16.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Rhode Island bonds,	\$5,000	\$5,600 00	\$5,000 00

BANK STOCK.

Framingham Nat'l Bank, Framing- ham,	\$500	\$675 00	\$500 00
Old Lowell Nat'l Bank, Lowell,	900	1,125 00	900 00
Concord Nat'l Bank, Concord,	10,000	12,500 00	10,000 00
Blackstone Nat'l Bank, Boston,	10,600	10,918 00	10,600 00
Boston Nat'l Bank, Boston,	13,300	14,896 00	13,300 00
Central Nat'l Bank, Boston,	5,000	3,000 00	10,000 00
City Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Columbian Nat'l Bank, Boston,	6,700	8,308 00	6,700 00
Commerce Nat'l Bank, Boston,	11,300	12,543 00	11,300 00
Continental Nat'l Bank, Boston,	2,700	2,781 00	2,700 00
Eagle Nat'l Bank, Boston,	15,000	15,900 00	15,000 00
Eliot Nat'l Bank, Boston,	16,700	20,541 00	16,700 00
Faneuil Hall Nat'l Bank, Boston,	10,000	13,000 00	10,000 00
First Nat'l Bank, Boston,	2,800	5,600 00	2,800 00
Hamilton Nat'l Bank, Boston,	2,100	2,520 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	7,200	8,352 00	7,200 00
Howard Nat'l Bank, Boston,	20,000	22,700 00	20,000 00
Lincoln Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Market Nat'l Bank, Boston,	5,600	5,152 00	5,600 00
Merchants' Nat'l Bank, Boston,	15,000	19,950 00	15,000 00
North America Nat'l Bank, Boston,	10,000	10,300 00	10,000 00
Old Boston Nat'l Bank, Boston,	600	720 00	600 00
Revere Nat'l Bank, Boston,	22,500	26,775 00	22,500 00
Second Nat'l Bank, Boston,	4,500	6,705 00	4,500 00
Shawmut Nat'l Bank, Boston,	10,000	11,500 00	10,000 00
Shoe & Leather Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
State Nat'l Bank, Boston,	13,800	16,146 00	13,800 00
Third Nat'l Bank, Boston,	1,000	850 00	1,000 00
Webster Nat'l Bank, Boston,	15,000	15,150 00	15,000 00
Tremont Nat'l Bank, Boston,	10,000	10,400 00	10,000 00
Traders' Nat'l Bank, Boston,	5,000	4,650 00	5,000 00
First Nat'l Bank, Marlborough,	3,000	3,000 00	3,000 00
	\$275,800	\$312,157 00	\$280,800 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s,	\$100,000	\$120,000 00	\$100,000 00
Eastern Railroad 6s,	42,000	47,040 00	42,000 00
	<u>\$142,000</u>	<u>\$167,040 00</u>	<u>\$142,000 00</u>

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 41.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$955,672 08	Public funds,	\$117,810 00
Earnings undivided,	12,129 63	Loans on public funds,	450 00
Guaranty fund,	15,523 94	Bank stock,	173,878 99
		Loans on bank stock,	8,080 00
		Railroad bonds,	11,440 00
		Real estate,	26,000 00
		Loans on real estate,	272,589 30
		Loans on personal security,	294,640 98
		Loans to counties, cities or towns,	50,000 00
		Loan on bank book,	175 00
		Deposit in banks, on interest,	18,228 24
		Deposit in banks, not on interest,	10,033 14
	\$983,325 65		\$983,325 65

Loan on Public Funds : —

On \$800 United States bonds, \$450 00

Loans on Bank Stock, amount on each : —

On 130 shares Milford National Bank, \$7,580 00
 On 5 shares Home National Bank, Milford, 500 00

Invested in real estate (for banking purposes), \$26,000 00
 Estimated value of the same, 26,000 00
 Amount of municipal tax on real estate, 381 23

Cash on Deposit in Banks, amount in each : —

Milford National Bank, \$27,233 14
 Manufacturers' National Bank, Boston, 1,028 24

Whole amount of interest or profits received or earned, \$47,741 08
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 17,275 63
 year, } 2 per cent., { 17,859 84

Times for the dividends fixed by the by-laws : second Saturday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : $6\frac{1}{2}\frac{7}{10}$. (Last extra dividend in 1872.)

The total amount of loans, with each specified rate of interest : \$5,350, 4 per cent. ; \$40,000, $4\frac{1}{2}$ per cent. ; \$247,400, 5 per cent. ; \$24,475.86, $5\frac{1}{2}$ per cent. ; \$45,700, $5\frac{1}{2}$ per cent. ; \$175,205.25, 6 per cent. ; \$27,413.04, $6\frac{1}{2}$ per cent. ; \$35,296.72, 7 per cent. ; \$300, $7\frac{3}{10}$ per cent. ; \$13,715.41, $7\frac{1}{2}$ per cent. ; \$11,079, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	256	
Aggregate amount of the same,		\$238,386 55
Amount of investments from which no income is received,		27,000 00
Number of open accounts,	3,279	
Number and amount of deposits (including dividends) received for previous year,	2,520	232,754 86
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	164	83,959 16
Number and amount of withdrawals,	2,302	187,516 49
Number of accounts opened the previous year,	515	
Number of accounts closed the previous year,	360	
Amount of expenses of the corporation during previous year,		2,192 31
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: August 19.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$16,500	\$20,150 62	\$16,500 00
United States 4½s,	42,000	47,880 00	43,310 00
City and town bonds:—			
City of Portland 6s,	2,000	2,600 00	2,000 00
Town of Milford 6s,	20,000	22,900 00	20,000 00
of Milford 5s,	36,000	40,140 00	36,000 00
	\$116,500	\$133,670 62	\$117,810 00

BANK STOCK.

Milford Nat'l Bank, Milford,	\$25,300	\$34,155 00	\$27,000 00
Home Nat'l Bank, Milford,	7,000	8,400 00	7,000 00
Home Nat'l Bank, Brockton,	10,000	11,500 00	10,000 00
Hopkinton Nat'l Bank, Hopkinton,	2,700	3,240 00	2,700 00
Revere Nat'l Bank, Boston,	3,000	3,450 00	3,000 00
Blackstone Nat'l Bank, Boston,	2,300	2,357 50	2,300 00
Howard Nat'l Bank, Boston,	4,200	4,725 00	4,496 00
Webster Nat'l Bank, Boston,	700	700 00	700 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,550 00	10,659 50
Eliot Nat'l Bank, Boston,	4,800	5,516 00	5,682 99
Shawmut Nat'l Bank, Boston,	10,000	11,500 00	12,057 50
Central Nat'l Bank, Boston,	15,000	10,087 50	27,000 00
Freeman's Nat'l Bank, Boston,	4,000	4,000 00	5,360 00
Union Nat'l Bank, Boston,	4,700	6,580 00	7,496 50
Continental Nat'l Bank, Boston,	2,500	2,637 50	2,955 25
Redemption Nat'l Bank, Boston,	11,000	12,870 00	15,655 00
Shoe and Leather N'l Bank, Boston,	200	190 00	274 50
Boylston Nat'l Bank, Boston,	700	787 50	1,070 12
North Nat'l Bank, Boston,	7,800	9,438 00	10,766 63
Exchange Nat'l Bank, Boston,	2,500	2,875 00	3,581 25
Atlantic Nat'l Bank, Boston,	1,000	1,480 00	1,530 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$5,000	\$6,025 00	\$6,500 00
Washington Nat'l Bank, Boston, . . .	4,000	5,100 00	5,505 00
Eagle Nat'l Bank, Boston, . . .	500	512 50	588 75
	<u>\$138,900</u>	<u>\$159,676 50</u>	<u>\$173,878 99</u>

RAILROAD BONDS.

Boston & Albany Railroad 7s, . . .	\$3,000	\$3,600 00	\$3,600 00
Boston & Albany Railroad 6s, . . .	7,000	8,120 00	7,840 00
	<u>\$10,000</u>	<u>\$11,720 00</u>	<u>\$11,440 00</u>

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated 1854. Number of corporators, 45.

WILLIAM R. HILL, *President*.DAVID ATWOOD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$630,562 10	Public funds,	\$73,000 00
Earnings undivided,	14,134 06	Bank stock,	134,700 00
Guaranty fund,	10,450 00	Loans on bank stock,	9,400 00
Suspense account,	275 00	Railroad bonds,	30,000 00
		Real estate,	18,000 00
		Real estate by foreclosure,	4,899 77
		Loans on real estate,	213,065 00
		Loans on personal security,	27,025 00
		Loans to counties, cities or towns,	94,400 00
		Deposit in bank, on interest,	35,377 06
		Expense account,	475 50
		Safe and furniture,	800 00
		Premiums,	13,500 00
		Insurance,	19 60
		Cash on hand,	759 23
	\$655,421 16		\$655,421 16

Loans on Bank Stock:—

On 102 shares Millbury National Bank,	\$9,400 00
Invested in real estate (for banking purposes),	\$18,000 00
Estimated value of the same,	18,000 00
Amount of real estate held by foreclosure,	4,899 77
Assessed value of the same,	5,200 00
Amount of income received from the same,	237 50
Amount of municipal tax on real estate,	265 68

Cash on Deposit in Bank:—

Millbury National Bank,	\$35,377 06
Whole amount of interest or profits received or earned,	\$32,265 02
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 11,683 79
	2 per cent., { 12,020 43
Times for the dividends fixed by the by-laws: January and July.	
The total amount of loans, with each specified rate of interest: \$32,000, 4 per cent.; \$9,900, 4½ per cent.; \$17,900, 4½ per cent.; \$51,000, 5 per cent.; \$233,090, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	143
Aggregate amount of the same,	121,465 00
Number of open accounts,	1,565
Number and amount of deposits (including dividends), received for previous year,	1,175 106,409 36
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	58 33,333 01

Number and amount of withdrawals,	885	\$74,839 08
Number of accounts opened the previous year,	198	
Number of accounts closed the previous year,	155	
Amount of expenses of the corporation during previous year,		1,410 59
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 14.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$10,000	\$11,300 00	\$10,000 00
City and town bonds:—			
City of Portland, Me., 6s,	6,000	7,200 00	6,000 00
of Bath, Me., 6s,	6,000	6,600 00	6,000 00
of Lawrence 6s,	3,000	3,600 00	3,000 00
of Columbus, Ohio, 4s,	10,000	10,150 00	10,000 00
of South Norwalk, Conn., 6s,	10,000	11,500 00	10,000 00
Town of Westborough 5s,	3,000	3,450 00	3,000 00
of Hopkinton 4s,	6,000	6,180 00	6,000 00
of Clinton 4s,	4,000	4,120 00	4,000 00
of Spencer 4s,	15,000	15,300 00	15,000 00
	\$73,000	\$79,400 00	\$73,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,000	\$5,875 00	\$5,000 00
Blackstone Nat'l Bank, Boston,	6,300	6,489 00	6,300 00
Boston Nat'l Bank, Boston,	4,900	5,512 50	4,900 00
Continental Nat'l Bank, Boston,	2,000	2,120 00	2,000 00
Eliot Nat'l Bank, Boston,	10,000	12,150 00	10,000 00
First Ward Nat'l Bank, Boston,	5,000	5,725 00	5,000 00
Globe Nat'l Bank, Boston,	4,200	4,158 00	4,200 00
Hamilton Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,425 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
Merchants' Nat'l Bank, Boston,	2,300	3,070 50	2,300 00
North America Nat'l Bank, Boston,	1,500	1,545 00	1,500 00
Nat'l Bank of Commerce, Boston,	5,700	6,327 00	5,700 00
Commonwealth Nat'l Bank, Boston,	10,000	11,525 00	10,000 00
Eagle Nat'l Bank, Boston,	1,200	1,272 00	1,200 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,825 00	5,000 00
North Nat'l Bank, Boston,	4,000	4,800 00	4,000 00
Old Boston Nat'l Bank, Boston,	300	360 00	300 00
Second Nat'l Bank, Boston,	3,500	5,215 00	3,500 00
Shawmut Nat'l Bank, Boston,	2,500	2,868 75	2,500 00
Shoe and Leather Nat'l B'k, Boston,	7,400	7,030 00	7,400 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Suffolk Nat'l Bank, Boston,	2,000	2,250 00	2,000 00
Third Nat'l Bank, Boston,	2,000	1,920 00	2,000 00
Traders' Nat'l Bank, Boston,	5,800	5,394 00	5,800 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Central Nat'l Bank, Worcester, .	\$3,600	\$4,860 00	\$3,600 00
Citizens' Nat'l Bank, Worcester, .	500	600 00	500 00
City Nat'l Bank, Worcester, .	2,700	3,240 00	2,700 00
Quinsigamond Nat'l B'k, Worcester, .	2,500	2,750 00	2,500 00
Worcester Nat'l Bank, Worcester, .	900	1,170 00	900 00
First Nat'l Bank, Grafton, .	4,000	5,200 00	4,000 00
Oxford Nat'l Bank, Oxford, .	600	780 00	600 00
Millbury Nat'l Bank, Millbury, .	16,800	21,840 00	16,800 00
	\$134,700	\$155,521 75	\$134,700 00

RAILROAD BONDS.

Providence & Worcester R.R. 6s, .	\$20,000	\$23,600 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	11,100 00	10,000 00
	\$30,000	\$34,700 00	\$30,000 00

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated Feb. 28, 1872. Number of corporators, 36.

GEORGE W. KNIFFIN, *President.*

WILLIAM C. SPAULDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$68,819 79	Public funds,	\$20,269 50
Earnings undivided,	1,881 57	Bank stock,	7,425 50
Guaranty fund,	1,050 00	Railroad bonds,	4,430 00
Temporary loan,	23 64	Loans on real estate,	37,550 00
		Loans on personal security,	2,100 00
	<hr/> \$71,775 00		<hr/> \$71,775 00

Whole amount of interest or profits received or earned, \$3,500 00
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 1,293 37
 year, } 2 per cent., { 1,290 62

Times for the dividends fixed by the by-laws: first Wednesday in January and July.

The total amount of loans, with each specified rate of interest: \$15,500, 5 per cent; \$24,150, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 14
 Aggregate amount of the same, 2,850 00
 Number of open accounts, 276
 Number and amount of deposits (including dividends), received for previous year, 162 16,482 16
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 8 4,950 00
 Number and amount of withdrawals, 188 15,937 04
 Number of accounts opened the previous year, 35
 Number of accounts closed the previous year, 42
 Amount of expenses of the corporation during previous year, 476 42
 Amount of treasurer's bond, 5,000 00
 Date of examination by commissioner: July 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	\$12,200	\$13,294 50	\$13,294 50
City of Providence, R. I.,	6,000	6,975 00	6,975 00
	<hr/> \$18,200	<hr/> \$20,269 50	<hr/> \$20,269 50

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Housatonic N'l Bank, Stockbridge,	\$1,400	\$2,100 00	\$2,100 00
Pittsfield Nat'l Bank, Pittsfield, .	1,300	2,028 00	2,028 00
Nat'l Mahaiwe B'k, Gt. Barrington,	1,000	1,457 50	1,457 50
Berkshire Nat'l Bank, No. Adams, .	1,500	1,840 00	1,840 00
	\$5,200	\$7,425 50	\$7,425 50

RAILROAD BONDS.

Vermont & Massachusetts R. R., .	\$4,000	\$4,430 00	\$4,430 00
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MONSON SAVINGS BANK—MONSON.

Incorporated 1872. Number of corporators, 20.

R. S. MUNN, *President*.

E. F. MORRIS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$490,463 58	Public funds,	\$33,500 00
Earnings undivided,	9,392 93	Loan on public funds,	2,000 00
Guaranty fund,	5,200 00	Bank stock,	45,245 25
		Loans on bank stock,	8,100 00
		Railroad bonds,	4,144 65
		Real estate by foreclosure,	10,604 47
		Loans on real estate,	306,730 00
		Loans on personal security,	27,820 00
		Loans to counties, cities or towns,	11,000 00
		Deposit in banks, on interest,	50,000 00
		Cash on hand,	5,912 14
	\$505,056 51		\$505,056 51

Loan on Public Funds:—

On \$2,000 United States 4s, \$2,000 00

Loans on Bank Stock, amount on each:—

On 126 shares Monson National Bank, \$7,100 00
 On 10 shares Third National Bank, Springfield, 1,000 00

Amount of real estate held by foreclosure, \$10,604 47
 Assessed value of the same, 10,150 00
 Amount of income received from the same, 540 00
 Amount of municipal tax on real estate, 192 30

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer, \$10,000 00
 City National Bank, Springfield, 10,000 00
 Agawam National Bank, Springfield, 15,000 00
 Third National Bank, Springfield, 15,000 00

Whole amount of interest or profits received or earned, \$26,905 85
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 9,684 95
 year, } 2 per cent., { 9,666 56

Times for the dividends fixed by the by-laws: first Monday in April and October.

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$11,000, 4½ per cent.; \$175,250, 5 per cent.; \$28,500, 5½ per cent.; \$137,900, 6 per cent.; \$3,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 148

Aggregate amount of the same, 188,070 00
 Amount of investments from which no income is received, 1,350 00

Number of open accounts,	1,292	
Number and amount of deposits (including dividends), received for previous year,	3,363	\$93,280 49
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	23	14,408 46
Number and amount of withdrawals,	671	102,603 20
Number of accounts opened the previous year,	182	
Number of accounts closed the previous year,	176	
Amount of expenses of the corporation during previous year,		1,337 62
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: July 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$12,100 00	\$10,000 00
Town of Westfield 6s,	10,000	11,000 00	9,550 00
City of Worcester 5s,	13,000	15,080 00	13,950 00
	\$33,000	\$38,180 00	\$33,500 00

BANK STOCK.

North Nat'l Bank, Boston,	\$2,000	\$2,440 00	\$2,465 00
Eagle Nat'l Bank, Boston,	2,000	2,150 00	2,260 00
No. America Nat'l Bank, Boston,	2,000	2,100 00	2,290 00
Nat'l Bank of Redemption, Boston,	2,500	2,875 00	3,576 50
Blackstone Nat'l Bank, Boston,	1,500	1,575 00	1,440 00
Eliot Nat'l Bank, Boston,	2,500	3,125 00	2,800 00
Massachusetts Nat'l Bank, Boston,	500	550 00	641 50
Suffolk Nat'l Bank, Boston,	4,000	4,640 00	5,070 00
Tremont Nat'l Bank, Boston,	1,000	1,065 00	1,150 00
Merchants' Nat'l Bank, Boston,	3,000	4,050 00	3,946 25
State Nat'l Bank, Boston,	500	625 00	577 75
Webster Nat'l B'k, Boston,	1,000	1,030 00	1,065 00
Nat'l Hide and Leather B'k, Boston,	1,000	1,185 00	1,162 75
Nat'l Bank of Commerce, Boston,	2,500	2,825 00	3,859 50
Revere Nat'l Bank, Boston,	1,100	1,320 00	1,277 25
Exchange Nat'l Bank, Boston,	500	580 00	881 25
City Nat'l Bank, Springfield,	2,000	2,600 00	2,000 00
Ware Nat'l Bank, Ware,	300	375 00	382 50
Monson Nat'l Bank, Monson,	6,500	9,100 00	8,400 00
	\$36,400	\$44,210 00	\$45,245 25

RAILROAD BONDS.

Eastern Railroad 6s,	\$5,000	\$5,500 00	\$4,144 65
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NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated 1834. Number of corporators, 43.

STEPHEN BAILEY, *President.*MATTHEW BARNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$340,586 50	Public funds,	\$41,500 00
Earnings undivided,	3,827 62	Loans on public funds,	1,100 00
Guaranty fund,	6,814 22	Bank stock,	8,400 00
		Railroad bonds,	5,000 00
		Real estate,	3,575 00
		Real estate by foreclosure,	14,945 02
		Loans on real estate,	199,937 50
		Loans on personal security,	45,703 17
		Deposit in banks, on interest,	24,849 92
		Deposit in banks, not on interest,	1,334 71
		Expense account,	689 94
		Cash on hand,	4,193 08
	\$351,228 34		\$351,228 34

Loan on Public Funds:—

On \$2,100 United States bonds,	\$1,100 00
Invested in real estate (for banking purposes),	\$3,575 00
Estimated value of the same,	4,000 00
Amount of real estate held by foreclosure,	14,945 02
Assessed value of the same,	20,100 00
Amount of income received from the same,	1,145 50
Amount of municipal tax on real estate,	370 83

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	\$11,260 02
Pacific National Bank, Nantucket,	1,334 71
Revere National Bank, Boston,	7,923 61
Redemption National Bank, Boston,	5,666 29

Whole amount of interest or profits received or earned,	\$17,804 69
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 6,490 67
	2 per cent., { 6,351 63

Times for the dividends fixed by the by-laws: first Monday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$58,850, 5 per cent.; \$34,200, 5½ per cent.; \$118,675, 6 per cent.; \$18,187.50, 6½ per cent.; \$800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 90

Aggregate amount of the same,	94,037 50
Amount of investments from which no income is received,	16,028 17

Number of open accounts,	1,170	
Number and amount of deposits (including dividends), received for previous year,	645	\$65,054 15
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	40	20,498 76
Number and amount of withdrawals,	985	65,842 28
Number of accounts opened the previous year,	99	
Number of accounts closed the previous year,	78	
Amount of expenses of the corporation during previous year,		1,988 41
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner : August 28.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Bonds : —			
District of Columbia,	\$10,000	\$11,700 00	\$10,000 00
City of Detroit, Mich.,	2,000	2,600 00	2,000 00
of Lawrence,	1,000	1,180 00	1,000 00
of Haverhill,	4,000	4,175 00	4,000 00
of Fall River,	6,000	7,300 00	6,000 00
of Milwaukee, Wis.,	10,000	12,200 00	10,000 00
Richland township,	8,000	8,100 00	*8,000 00
Centre township,	500	500 00	*500 00
	\$41,500	\$47,755 00	\$41,500 00

BANK STOCK.

N'l B'k of Commerce, New Bedford,	\$1,400	\$1,620 00	\$1,400 00
North Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Lincoln Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Continental Nat'l Bank, Boston,	1,000	1,030 00	1,000 00
Old Boston Nat'l Bank,	1,000	1,200 00	1,000 00
Boylston Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
Columbian Nat'l Bank, Boston,	1,000	1,240 00	1,000 00
	\$8,400	\$9,640 00	\$8,400 00

RAILROAD BONDS.

Old Colony Railroad,	\$5,000	\$5,975 00	\$5,000 00
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* This bank has been notified that these investments are illegal.

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Number of corporators, 47.

JOHN O. WILSON, *President.*

JAMES WHITNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$814,071 22	Public funds,	\$68,977 22
Earnings undivided,	25,330 00	Loans on public funds,	3,600 00
Guaranty fund,	16,316 83	Bank stock,	119,151 87
		Loans on bank stock,	30,200 00
		Railroad bonds,	38,513 17
		Real estate by foreclosure,	2,375 00
		Loans on real estate,	359,855 86
		Loans on personal security,	64,693 11
		Loans to counties, cities or towns,	56,050 00
		Loans on bank books,	450 00
		Deposit in banks, on interest,	90,000 00
		Deposit in banks, not on interest,	14,845 93
		Expense account,	781 06
		Furniture and fixtures,	583 99
		Cash on hand,	5,640 84
	<hr/>		<hr/>
	\$855,718 05		\$855,718 05

Loan on Public Funds:—

On \$3,600 United States 4s, \$3,600 00

Loans on Bank Stock, amount on each:—

On 10 shares South Framingham National Bank, \$1,000 00
 On 15 shares National Bank of Commerce, Boston, 1,500 00
 On 50 shares National Bank of the Commonwealth, Boston, 5,000 00
 On 6 shares Rollstone National Bank, Fitchburg, 600 00
 On 6 shares Second National Bank, Boston, 600 00
 On 30 shares Wachusett National Bank, Fitchburg, 3,000 00
 On 50 shares Merchants' National Bank, Boston, 5,000 00
 On 135 shares Natick National Bank, 13,500 00

Amount of real estate held by foreclosure, \$2,375 00
 Assessed value of the same, 2,625 00
 Amount of income received from the same, 150 00
 Amount of municipal tax on real estate, 37 26

Cash on Deposit in Banks, amount in each:—

Natick National Bank, \$44,845 93
 North National Bank, Boston, 25,000 00
 Wachusett National Bank, Fitchburg, 35,000 00

Whole amount of interest or profits received or earned, \$43,181 23
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 14,800 73
 year, } 2 per cent., { 15,191 90

Times for the dividends fixed by the by-laws: first Saturday in May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$25,000, 3 per cent.; \$30,000, 3½ per cent.; \$103,050, 4 per cent.; \$23,500, 4½ per cent.; \$12,050, 5 per cent.; \$17,500, 5½ per cent.; \$13,500, 5¾ per cent.; \$263,360.17, 6 per cent.; \$80,648.80, 6½ per cent.; \$6,240, 7¾ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 233

Aggregate amount of the same, \$229,940 86

Number of open accounts, 3,564

Number and amount of deposits (including dividends), received for previous year, 3,418 232,734 38

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 134 82,049 82

Number and amount of withdrawals, 2,435 210,531 73

Number of accounts opened the previous year, 563

Number of accounts closed the previous year, 493

Amount of expenses of the corporation during previous year, 1,646 64

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: April 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$12,137 50	\$10,000 00
City and town bonds: —			
City of Boston water bonds,	10,000	10,450 00	10,132 22
of Fall River water bonds,	16,000	18,440 00	16,720 00
of Cambridge sewer loan,	4,000	5,080 00	4,780 00
of Worcester sewer loan,	3,000	3,210 00	3,270 00
Town of Arlington bonds,	8,000	8,000 00	8,080 00
of Brookline water bonds,	10,000	13,400 00	13,800 00
of North Adams water bonds,	2,000	2,090 00	2,195 00
	\$63,000	\$72,807 50	\$68,977 22

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$2,600	\$3,048 50	\$3,180 00
Boston Nat'l Bank, Boston,	11,500	12,966 25	13,886 25
Boylston Nat'l Bank, Boston,	700	805 00	845 25
Central Nat'l Bank, Boston,	2,700	1,620 00	2,693 00
Columbian Nat'l Bank, Boston,	1,300	1,612 00	1,855 75
Commerce Nat'l Bank, Boston,	4,600	5,106 00	5,684 50
Commonwealth Nat'l Bank, Boston,	2,100	2,383 50	2,654 75
Continental Nat'l Bank, Boston,	500	518 75	581 25
Dedham Nat'l Bank, Dedham,	3,300	3,795 00	3,926 50
Eliot Nat'l Bank, Boston,	1,900	2,332 25	2,300 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . . .	\$7,000	\$7,175 00	\$8,219 00
Exchange Nat'l Bank, Boston, . .	1,500	1,710 00	2,160 00
First Nat'l Bank, Chelsea, . . .	3,200	3,776 00	3,976 00
Framingham N'l B'k, Framingham,	1,700	2,295 00	2,430 00
Home Nat'l Bank, Brockton, . . .	5,500	6,325 00	5,575 00
Howard Nat'l Bank, Boston, . . .	6,200	7,037 00	7,779 37
Merchandise Nat'l Bank, Boston, .	3,200	3,040 00	3,501 25
Merchants' Nat'l Bank, Boston, . .	4,600	6,118 00	6,393 75
Metropolitan Nat'l Bank, Boston, .	600	670 50	620 00
Monument Nat'l Bank, Charlestown,	1,500	3,045 00	2,775 00
Natick Nat'l Bank, Natick, . . .	12,000	16,200 00	16,500 00
Newton Nat'l Bank, Newton, . . .	2,000	2,240 00	2,230 00
North Nat'l Bank, Boston, . . .	400	480 00	516 00
No. America Nat'l Bank, Boston, . .	5,100	5,253 00	5,826 50
Redemption Nat'l Bank, Boston, . .	1,400	1,543 50	2,135 00
Republic Nat'l Bank, Boston, . . .	3,000	3,840 00	3,825 00
Second Nat'l Bank, Boston, . . .	1,000	1,490 00	1,560 00
State Nat'l Bank, Boston, . . .	700	820 75	771 75
Traders' Nat'l Bank, Boston, . . .	400	370 00	400 00
Wachusett Nat'l Bank, Fitchburg, .	3,700	7,400 00	4,360 00
	\$95,900	\$115,016 00	\$119,151 87

RAILROAD BONDS.

Fitchburg Railroad,	\$10,000	\$10,975 00	\$11,100 00
Old Colony Railroad,	4,000	4,720 00	4,800 67
Boston, Clinton, Fitchburg & New Bedford Railroad,	5,000	5,675 00	5,475 00
Boston & Albany Railroad,	5,000	5,925 00	6,087 50
Vermont & Massachusetts R. R., . .	10,000	11,000 00	11,050 00
	\$34,000	\$38,295 00	\$38,513 17

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated 1855. Number of corporators, 117.

GEORGE HOWLAND, JR., *President.*B. RICKETSON, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,380,935 63	Public funds,	\$1,143,000 00
Earnings undivided,	63,004 61	Loans on public funds,	5,000 00
Guaranty fund,	61,516 71	Bank stock,	175,000 00
		Loans on bank stock,	600 00
		Railroad bonds,	176,000 00
		Loans on real estate,	457,470 14
		Loans on personal security,	*1,195,669 01
		Loans to counties, cities or towns,	2,000 00
		Loans on bank books,	600 00
		Deposit in banks, on interest,	344,910 98
		Expense account,	865 83
		Cash on hand,	4,340 99
	\$3,505,456 95		\$3,505,456 95

Loan on Public Funds:—

On \$5,000 United States 4s, \$5,000 00

Loan on Bank Stock:—

On 6 shares Merchants' National Bank, \$600 00

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, New Bedford, \$205,000 18

Mechanics' National Bank, New Bedford, 3,415 84

Citizens National Bank, New Bedford, 30,423 69

Commerce National Bank, New Bedford, 172 88

First National Bank, New Bedford, 100,013 51

Redemption National Bank, Boston, 5,884 88

Whole amount of interest or profits received or earned, \$177,012 30

Rate and amount of each semi-annual dividend for previous year,

} 2¼ per cent.,	70,797 71
	72,547 72

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$340,000, 4½ per cent.; \$220,000, 4¾ per cent.; \$659,715, 5 per cent.; \$38,750, 5½ per cent.; \$402,874.15, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 225

Aggregate amount of the same, 203,694 16

Number of open accounts, 13,347

Number and amount of deposits (including dividends), received for previous year, 9,391 747,176 50

* This bank has been notified that these loans exceed the legal limit.

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	504	\$327,462 73
Number and amount of withdrawals,	6,746	604,957 53
Number of accounts opened the previous year,	1,618	
Number of accounts closed the previous year,	1,132	
Amount of expenses of the corporation during previous year,		8,508 21
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: September 2.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$83,500	\$94,335 00	\$83,500 00
United States 4s,	104,500	126,445 00	104,500 00
United States currency 6s,	175,000	225,250 00	175,000 00
City and town bonds:—			
Town of Northampton,	111,000	116,550 00	111,000 00
of North Bridgewater,	28,000	28,910 00	28,000 00
City of New Haven, Conn.,	10,000	10,600 00	10,000 00
of Holyoke,	50,000	58,500 00	50,000 00
of Norwich, Conn.,	13,000	14,950 00	13,000 00
of Portland, Me.,	87,000	101,790 00	87,000 00
of New Bedford,	95,000	113,050 00	95,000 00
of Cambridge,	30,000	30,600 00	30,000 00
of Newport, R. I.,	10,000	10,200 00	10,000 00
of Chelsea,	95,000	109,250 00	95,000 00
of Bangor, Me.,	66,000	76,560 00	66,000 00
of New Haven, Conn.,	10,000	10,300 00	10,000 00
of Charlestown,	25,000	26,750 00	25,000 00
of Lowell,	25,000	28,000 00	25,000 00
of Salem,	25,000	26,750 00	25,000 00
of Fall River,	90,000	109,800 00	90,000 00
of Boston,	10,000	10,400 00	10,000 00
	\$1,143,000	\$1,328,990 00	\$1,143,000 00

BANK STOCK.

Third Nat'l Bank, Springfield,	\$10,000	\$17,500 00	\$10,000 00
Franklin Nat'l Bank, Franklin,	6,000	6,900 00	6,000 00
Merchants' Nat'l B'k, New Bedford,	50,000	85,000 00	50,000 00
First Nat'l Bank, New Bedford,	20,000	26,600 00	20,000 00
Citizens' Nat'l Bank, New Bedford,	20,000	24,400 00	20,000 00
Commerce Nat'l Bank, New Bedford,	30,000	36,900 00	30,000 00
First Nat'l Bank, Boston,	10,000	19,900 00	10,000 00
Revere Nat'l Bank, Boston,	12,000	14,250 00	12,000 00
State Nat'l Bank, Boston,	2,000	2,340 00	2,000 00
Tremont Nat'l Bank, Boston,	2,500	2,600 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
Merchants' Nat'l Bank, Boston,	10,000	13,300 00	10,000 00
	\$175,000	\$252,065 00	\$175,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s,	\$10,000	\$11,800 00	\$10,000 00
Eastern Railroad 6s,	52,500	58,800 00	52,500 00
Old Colony Railroad 6s,	45,000	52,987 50	45,000 00
Old Colony Railroad 7s,	20,000	24,800 00	20,000 00
Boston and Maine Railroad 6s,	15,000	18,300 00	15,000 00
Mansfield & Framingham R.R. 7s,	33,500	33,500 00	33,500 00
	<u>\$176,000</u>	<u>\$200,187 50</u>	<u>\$176,000 00</u>

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated, 1825. Number of corporators, 111.

WILLIAM WATKINS, *President.*CHAS. H. PEIRCE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$9,880,672 78	Public funds,	\$2,845,550 00
Earnings undivided, . .	92,815 63	Loans on public funds,	5,000 00
Guaranty fund,	239,000 00	Bank stock,	1,398,360 00
		Loans on bank stock,	63,350 00
		Railroad bonds,	700,000 00
		Loans to railroads,	400,000 00
		Real estate,	30,000 00
		Loans on real estate,	802,803 65
		Loans on personal security,	3,397,853 32
		Loans to counties, cities or towns,	307,000 00
		Loans on deposits,	1,025 00
		Deposit in banks, on interest,	241,240 66
		Expense account,	1,305 79
		Cash on hand,	18,999 99
	\$10,212,488 41		\$10,212,488 41

Loan on Public Funds :—

On \$5,000 United States 4s, \$5,000 00

Loans on Bank Stock, amount on each :—

On 118 shares First National Bank, New Bedford, \$10,500 00
 On 20 shares Merchants' National Bank, New Bedford, 1,350 00
 On 65 shares Mechanics' National Bank, New Bedford, 4,500 00
 On 35 shares National Bank Commerce, New Bedford, 3,500 00
 On 9 shares First National, 15 shares Mechanics' National, and 22 shares
 Commerce National Banks, all of New Bedford, 4,000 00
 On 101 shares Boston National and 90 shares Metropolitan National Banks,
 Boston, 17,500 00
 On 70 shares Third National Bank, Springfield, 7,000 00
 On 150 shares First National Bank, Easton, 15,000 00

Invested in real estate (for banking purposes), \$30,000 00
 Estimated value of the same, 30,000 00
 Amount of municipal tax on real estate, 315 40

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, New Bedford, \$3,789 65
 National Bank of Commerce, New Bedford, 203,161 52
 Mechanics' National Bank, New Bedford, 2,217 92
 National Revere Bank, Boston, 5,898 54
 National Bank of Redemption, Boston, 13,594 93
 Massachusetts National Bank, Boston, 8,700 09
 First National Bank, New Bedford, 1,804 35
 Citizens' National Bank, New Bedford, 2,073 66
 Whole amount of interest or profits received or earned, 525,590 16

Rate and amount of each semi-annual dividend for previous } $2\frac{1}{2}$ per cent., } \$212,554 21
 year, } $2\frac{3}{4}$ per cent., } 215,750 33

Times for the dividends fixed by the by-laws: first Monday in April and October.

The total amount of loans, with each specified rate of interest: \$1,232,000, 4 per cent.; \$115,000, $4\frac{1}{4}$ per cent.; \$948,000, $4\frac{1}{2}$ per cent.; \$55,000, $4\frac{3}{4}$ per cent.; \$1,283,706, 5 per cent.; \$6,000, $5\frac{1}{4}$ per cent.; \$745,168.62, $5\frac{1}{2}$ per cent.; \$60,000, $5\frac{3}{4}$ per cent.; \$431,569.65, 6 per cent.; \$100,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 154
 Aggregate amount of the same, 138,004 00
 Number of open accounts, 19,163
 Number and amount of deposits (including dividends), received for previous year, 47,441 1,745,524 59
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 993 607,913 55
 Number and amount of withdrawals, 12,129 1,491,118 37
 Number of accounts opened the previous year, 2,201
 Number of accounts closed the previous year, 1,936
 Amount of expenses of the corporation during previous year, 18,998 21
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: September 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$805,500	\$981,700 00*	\$820,500 00
United States $4\frac{1}{2}$ s,	700,000	796,250 00	705,000 00
County, city and town bonds: —			
County of Sagadahoc, Me., 6s,	19,000	19,950 00	19,000 00
City of New Bedford 4s,	100,000	101,000 00	100,000 00
of New Bedford 6s,	321,000	381,990 00	321,000 00
of New Bedford 7s,	40,000	44,400 00	40,000 00
of Charlestown 5s,	100,000	108,000 00	100,000 00
of Springfield 6s,	5,000	5,250 00	5,000 00
of Manchester, N. H., 6s,	6,000	6,600 00	6,000 00
of Middletown, Conn., 6s,	36,500	40,880 00	36,500 00
of Norwalk, Conn., 7s,	10,000	12,500 00	10,000 00
of Bangor, Me., 6s,	100,000	115,000 00	100,000 00
of Meriden, Conn., 7s,	50,000	56,500 00	50,000 00
of Hartford, Conn., 6s,	20,000	21,400 00	20,000 00
of Salem 6s,	50,000	54,000 00	50,000 00
of Burlington, Vt., 6s,	29,050	31,080 00	29,050 00
of Chelsea 6s,	85,000	96,050 00	85,000 00
of Augusta, Me., 6s,	4,500	4,725 00	4,500 00
of Dover, N. H., 6s,	17,000	17,510 00	17,000 00
of Bath, Me., 6s,	39,000	39,000 00	39,000 00
of Newport, R. I., 6s,	1,000	1,010 00	1,000 00
Town of Middletown, Conn., 6s,	10,000	10,900 00	10,000 00
of Greenfield 6s,	5,000	5,500 00	5,000 00
of Buckland 6s,	5,000	5,500 00	5,000 00
of Shelburne 6s,	6,000	6,600 00	6,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams 6s,	\$3,000	\$3,210 00	\$3,000 00
of Northampton 6s,	13,000	13,390 00	13,000 00
of Malden 6s,	50,000	55,000 00	50,000 00
of Malden 5s,	17,000	18,020 00	17,000 00
of Medford 6s,	50,000	55,000 00	50,000 00
of Melrose 6s,	50,000	55,000 00	50,000 00
of Edgartown 6s,	28,000	29,400 00	28,000 00
of Attleboro' Water 7s,	50,000	62,500 00	50,000 00
	\$2,825,550	\$3,254,815 00	\$2,845,550 00

BANK STOCK.

Merchants' Nat'l B'k, New Bedford,	\$109,600	\$186,320 00	\$109,600 00
First Nat'l Bank, New Bedford,	135,600	176,280 00	135,600 00
N'l B'k of Commerce, New Bedford,	136,600	163,920 00	136,600 00
Mechanics' Nat'l B'k, New Bedford,	100,000	160,000 00	100,000 00
Citizens' Nat'l Bank, New Bedford,	100,000	120,000 00	100,000 00
Nat'l Hide and Leather B'k, Boston,	20,000	23,200 00	20,000 00
Boston Nat'l Bank, Boston,	15,000	16,800 00	15,000 00
Howard Nat'l Bank, Boston,	14,000	15,820 00	14,000 00
Nat'l Exchange Bank, Boston,	2,000	2,260 00	2,000 00
Nat'l Bank of Commerce, Boston,	46,000	49,680 00	46,000 00
Second Nat'l Bank, Boston,	53,000	79,500 00	53,000 00
Nat'l B'k of North America, Boston,	38,000	39,140 00	38,000 00
Maverick Nat'l Bank, Boston,	10,000	21,800 00	10,000 00
Nat'l Bank of Republic, Boston,	49,000	62,720 00	49,000 00
First Nat'l Bank, Boston,	23,000	46,000 00	23,000 00
Merchants' Nat'l Bank, Boston,	23,000	30,360 00	23,000 00
Eliot Nat'l Bank, Boston,	9,000	10,800 00	9,000 00
North Nat'l Bank, Boston,	23,000	27,600 00	23,000 00
Nat'l City Bank, Boston,	3,000	3,270 00	3,000 00
Tremont Nat'l Bank, Boston,	35,000	36,050 00	35,000 00
Hamilton Nat'l Bank, Boston,	9,000	10,890 00	9,000 00
Shawmut Nat'l Bank, Boston,	14,000	15,960 00	14,000 00
Continental Nat'l Bank, Boston,	25,000	25,750 00	25,000 00
Eagle Nat'l Bank, Boston,	17,000	17,850 00	17,000 00
Massachusetts Nat'l Bank, Boston,	44,000	46,200 00	44,000 00
Atlas Nat'l Bank, Boston,	36,000	41,400 00	36,000 00
Union Nat'l Bank, Boston,	13,000	17,810 00	13,000 00
State Nat'l Bank, Boston,	9,000	10,530 00	9,000 00
Traders' Nat'l Bank, Boston,	10,800	10,044 00	10,800 00
Columbian Nat'l Bank, Boston,	26,000	32,240 00	26,000 00
Nat'l Revere Bank, Boston,	50,000	59,000 00	50,000 00
Washington Nat'l Bank, Boston,	13,000	16,900 00	13,000 00
Shoe and Leather Nat'l B'k, Boston,	14,000	13,300 00	14,000 00
New England Nat'l Bank, Boston,	4,000	5,360 00	4,000 00
Nat'l B'k of Commonwealth, Boston,	10,000	11,300 00	10,000 00
Nat'l Bank of Redemption, Boston,	20,000	22,400 00	20,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . . .	\$3,000	\$3,060 00	\$3,000 00
Merchandise Nat'l Bank, Boston, . .	3,000	2,850 00	3,000 00
Monument Nat'l Bank, Boston, . . .	10,000	20,300 00	10,000 00
First Nat'l Bank, Chelsea,	20,000	24,000 00	20,000 00
Nat'l B'k of So. Reading, Wakefield,	7,000	8,890 00	7,000 00
Fall River Nat'l Bank, Fall River, . .	20,000	24,000 00	20,000 00
Metacomet Nat'l Bank, Fall River, . .	25,000	30,000 00	25,000 00
First Nat'l Bank, Malden,	15,000	17,700 00	15,000 00
Nat'l Bank of Fairhaven,	1,760	1,320 00	1,760 00
Railroad Nat'l Bank, Lowell,	9,000	10,350 00	9,000 00
Third Nat'l Bank, Springfield,	20,000	36,000 00	20,000 00
Wachusett Nat'l Bank, Fitchburg, . .	5,000	9,200 00	5,000 00
	<u>\$1,398,360</u>	<u>\$1,816,124 00</u>	<u>\$1,398,360 00</u>

RAILROAD BONDS.

Boston & Albany Railroad 6s,	\$50,000	\$58,500 00	\$50,000 00
Boston & Albany Railroad 7s,	450,000	535,500 00	450,000 00
New Bedford Railroad 7s,	75,000	89,250 00	75,000 00
Worcester & Nashua Railroad 5s,	125,000	122,500 00	125,000 00
	<u>\$700,000</u>	<u>\$805,750 00</u>	<u>\$700,000 00</u>

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Number of corporators, 41.

EBEN SUMNER, *President.*JOHN A. MAYNARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$628,128 35	Public funds,	\$45,000 00
Earnings undivided,	72,381 45	Bank stock,	120,200 00
Guaranty fund,	17,420 06	Railroad bonds,	5,000 00
		Loans on railroad bonds,	3,000 00
		Real estate,	44,795 95
		Real estate by foreclosure,	62,420 93
		Loans on real estate,	339,135 91
		Loans on personal security,	69,779 00
		Deposit in banks, on interest,	25,710 40
		Expense account,	129 17
		Cash on hand,	2,758 50
	\$717,929 86		\$717,929 86

Loan on Railroad Bonds : —

On \$3,000 Boston & Albany Railroad,* \$3,000 00

Invested in real estate (for banking purposes),	\$44,795 95
Estimated value of the same,	44,795 95
Amount of real estate held by foreclosure,	62,420 93
Assessed value of the same,	69,300 00
Amount of income received from the same,	1,677 65
Amount of municipal tax on real estate,	1,461 34

Cash on Deposit in Banks, amount in each : —

First National Bank, Newburyport,	\$18,245 87
Maverick National Bank, Boston,	7,464 53

Whole amount of interest or profits received or earned,	\$36,829 34
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	14,425 02
year, } 2 per cent., {	11,768 18

Times for the dividends fixed by the by-laws: first Monday in May and November.

The total amount of loans, with each specified rate of interest: \$8,000, 3 per cent.; \$38,000, 5 per cent.; \$41,000, 5½ per cent.; \$287,064.91, 6 per cent.; \$7,900, 6½ per cent.; \$26,400, 7 per cent.; \$750, 7¾ per cent.; \$600, 7½ per cent.; \$2,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 193

Aggregate amount of the same, 198,835 91

Amount of investments from which no income is received, 37,997 77

Number of open accounts, 2,830

* This is a note with a principal and two sureties who are responsible.

Number and amount of deposits (including dividends), received for previous year,	836	\$116,508 67
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	92	55,776 17
Number and amount of withdrawals,	923	81,886 88
Number of accounts opened the previous year,	195	
Number of accounts closed the previous year,	177	
Amount of expenses of the corporation during previous year,		1,701 88
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: June 11.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
United States currency 6s,	\$30,000	\$38,700 00	\$30,000 00
City of Bangor, Me., 6s,	10,000	11,500 00	10,000 00
of Springfield 6s,	5,000	5,250 00	5,000 00
	\$45,000	\$55,450 00	\$45,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$1,000	\$1,502 50	\$1,000 00
Atlas Nat'l Bank, Boston,	6,000	7,035 00	6,000 00
Blackstone Nat'l Bank, Boston,	3,300	3,407 25	3,300 00
Boston Nat'l Bank, Boston,	1,700	1,904 00	1,700 00
Boylston Nat'l Bank, Boston,	800	920 00	800 00
City Nat'l Bank, Boston,	8,000	8,800 00	8,000 00
Columbian Nat'l Bank, Boston,	1,300	1,612 00	1,300 00
Commerce Nat'l Bank, Boston,	1,800	1,998 00	1,800 00
Commonwealth Nat'l Bank, Boston,	5,000	5,675 00	5,000 00
Continental Nat'l Bank, Boston,	4,200	4,326 00	4,200 00
Eagle Nat'l Bank, Boston,	7,400	7,825 50	7,400 00
Eliot Nat'l Bank, Boston,	3,300	4,050 75	3,300 00
Everett Nat'l Bank, Boston,	5,000	5,125 00	5,000 00
Exchange Nat'l Bank, Boston,	500	570 00	500 00
Globe Nat'l Bank, Boston,	5,000	4,937 50	5,000 00
Hamilton Nat'l Bank, Boston,	1,000	1,200 00	1,000 00
Hide and Leather N'l Bank, Boston,	2,500	2,900 00	2,500 00
Howard Nat'l Bank, Boston,	1,500	1,702 50	1,500 00
Market Nat'l Bank, Boston,	4,400	4,059 00	4,400 00
Maverick Nat'l Bank, Boston,	4,000	8,920 00	4,000 00
New England Nat'l Bank, Boston,	1,000	1,330 00	1,000 00
North America Nat'l Bank, Boston,	1,000	1,030 00	1,000 00
Republic Nat'l Bank Boston,	2,300	2,955 50	2,300 00
Revere Nat'l Bank, Boston,	3,700	4,393 75	3,700 00
Shawmut Nat'l Bank, Boston,	1,000	1,147 50	1,000 00
Suffolk Nat'l Bank, Boston,	1,200	1,353 00	1,200 00
Third National Bank, Boston,	10,400	8,840 00	10,400 00
Tremont Nat'l Bank, Boston,	3,300	3,423 75	3,300 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Union Nat'l Bank, Boston, . . .	\$2,400	\$3,300 00	\$2,400 00
Webster Nat'l Bank, Boston, . . .	5,600	5,656 00	5,600 00
Ocean Nat'l Bank, Newburyport, . .	1,000	1,340 00	1,000 00
Mechanicks' Nat'l B'k, Newburyp't,	9,100	11,557 00	9,100 00
First Nat'l Bank, Newburyport, . .	10,500	12,915 00	10,500 00
	\$120,200	\$137,711 50	\$120,200 00

RAILROAD BONDS.

O.d Colony & Newport Railroad 7s,	\$5,000	\$6,206 25	\$5,000 00
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NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Number of corporators, 16.

GEORGE HYDE, *President.*SUSANNA M. DUNCKLEE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,193,987 42	Public funds,	\$78,378 44
Earnings undivided,	18,410 27	Bank stock,	28,225 00
Guaranty fund,	18,233 00	Loans on bank stock,	2,500 00
Suspense account,	184 54	Railroad bonds,	37,742 06
		Real estate by foreclosure,	48,153 82
		Loans on real estate,	741,525 38
		Loans on personal security,	263,130 00
		Deposit in banks, on interest,	11,454 87
		Deposit in banks, not on interest,	14,500 00
		Expense account,	841 21
		Cash on hand,	4,364 45
	\$1,230,815 23		\$1,230,815 23

Loan on Bank Stock:—

On 25 shares Globe National Bank, Boston,	\$2,500 00
Amount of real estate held by foreclosure,	\$48,153 82
Assessed value of the same,	40,400 00
Amount of income received from the same,	1,612 86
Amount of municipal tax on real estate,	452 16

Cash on Deposit in Banks, amount in each:—

Wachusett National Bank, Fitchburg,	\$7,194 00
Revere National Bank, Boston,	4,260 87
Pacific National Bank, Boston,	14,500 00

Whole amount of interest or profits received or earned,	\$64,471 64
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 20,715 99
	2 per cent., } 21,545 90

Times for the dividends fixed by the by-laws: January 1 and July 1.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$23,000, 4 per cent.; \$158,500, 5 per cent.; \$2,500, 5½ per cent.; \$321,500, 5½ per cent.; \$2,000, 5¾ per cent.; \$475,530.38, 6 per cent.; \$9,300, 6¼ per cent.; \$13,050, 7 per cent.; \$1,500, 7½ per cent.; \$275, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	155
Aggregate amount of the same,	242,875 00
Amount of investments from which no income is received,	41,369 46
Number of open accounts,	5,212
Number and amount of deposits (including dividends), received for previous year,	4,731 336,204 62

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	229	\$124,513 17
Number and amount of withdrawals,	2,615	236,002 29
Number of accounts opened the previous year,	740	
Number of accounts closed the previous year,	327	
Amount of expenses of the corporation during previous year,		5,221 42
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Lowell 6s,	\$6,000	\$6,840 00	\$6,375 01
of Newton 5s,	50,000	55,000 00	51,192 20
of Worcester 5s,	20,000	21,500 00	20,811 23
	\$76,000	\$83,340 00	\$78,378 44

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$3,000	\$3,412 50	\$3,000 00
Cambridge Nat'l Bank, Cambridge,	1,000	1,500 00	1,000 00
Lincoln Nat'l Bank, Boston,	9,000	9,000 00	9,000 00
Merchandise Nat'l Bank, Boston,	2,400	2,280 00	2,400 00
Natick Nat'l Bank, Natick,	2,500	3,125 00	2,500 00
Revere Nat'l Bank, Boston,	3,000	3,562 50	3,000 00
South Framingham Nat'l Bank, South Framingham,	2,500	2,600 00	2,500 00
State Nat'l Bank, Boston,	600	703 50	600 00
Wachusett Nat'l Bank, Fitchburg,	2,500	4,606 25	2,500 00
Waltham Nat'l Bank, Waltham,	225	240 00	225 00
Newton Nat'l Bank, Newton,	1,500	1,650 00	1,500 00
	\$28,225	\$32,679 75	\$28,225 00

RAILROAD BONDS.

Mansfield & Framingham R. R. 7s,	\$10,000	\$10,500 00	\$10,000 00
Boston & Albany Railroad 7s,	25,000	30,000 00	27,742 06
	\$35,000	\$40,500 00	\$37,742 06

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

Incorporated 1842. Number of corporators, 16.

H. G. KNIGHT, *President.*L. MALTBY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,019,864 85	Public funds,	\$289,721 00
Earnings undivided, . .	31,079 43	Loans on public funds, . . .	900 00
Guaranty fund,	55,000 00	Bank stock,	45,500 00
		Loans on bank stock,	22,378 70
		Railroad bonds,	361,875 00
		Railroad notes,	200,000 00
		Real estate,	27,582 40
		Real estate by foreclosure, . .	7,496 75
		Loans on real estate,	749,951 66
		Loans on personal security, . .	282,550 00
		Loans on bank books,	750 00
		Deposit in bank, on interest, .	115,870 91
		Cash on hand,	1,367 86
	\$2,105,944 28		\$2,105,944 28

Loan on Public Funds:—

On \$1,000 United States 4s, \$900 00

Loans on Bank Stock, amount on each:—

On 3 shares Hampshire County National Bank, \$300 00
 On 10 shares Williamstown National Bank, 800 00
 On 100 shares First National Bank, Easthampton, 10,000 00
 On 10 shares Ware National Bank, 1,000 00
 On 90 shares First National Bank, Northampton, 7,265 00
 On 44 shares Northampton National Bank, 3,013 70

Invested in real estate (for banking purposes), \$27,582 40
 Estimated value of the same, 25,000 00
 Amount of real estate held by foreclosure, 7,496 75
 Assessed value of the same, 4,920 00
 Amount of income received from the same, 132 00
 Amount of municipal tax on real estate, 290 42

Cash on Deposit in Bank:—

Northampton National Bank, \$115,870 91

Whole amount of interest or profits received or earned, \$102,041 63

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 38,704 04
 year, } 2 per cent., { 38,935 97

Times for the dividends, fixed by the by-laws: first Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7. (Last extra dividend in 1870.)

The total amount of loans, with each specified rate of interest: \$6,000, 4 per cent.; \$186,000, 4½ per cent.; \$754,840.74, 5 per cent.; \$4,000, 5½ per cent.; \$105,689.62, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	303	
Aggregate amount of the same,		\$318,614 10
Number of open accounts,	5,567	
Number and amount of deposits (including dividends), received for previous year,	3,639	373,657 82
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	254	141,172 03
Number and amount of withdrawals,	3,370	338,566 55
Number of accounts opened the previous year,	676	
Number of accounts closed the previous year,	714	
Amount of expenses of the corporation during previous year,		4,876 46
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: May 19.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$190,000	\$231,800 00	\$213,721 00
City bonds:—			
City of Meriden, Conn.,	65,000	69,550 00	65,000 00
of Milwaukee, Wis.,	10,000	11,700 00	11,000 00
	\$265,000	\$313,050 00	\$289,721 00

BANK STOCK.

Northampton N'l B'k, Northampton,	\$10,000	\$16,500 00	\$10,000 00
First Nat'l Bank, Northampton,	1,600	2,080 00	1,600 00
City Nat'l Bank, Worcester,	4,000	4,720 00	4,000 00
Atlantic Nat'l Bank, Boston,	1,000	1,500 00	1,000 00
Boston Nat'l Bank, Boston,	5,300	5,962 00	5,300 00
Nat'l Bank of Commerce, Boston,	1,500	1,665 00	1,500 00
Exchange Nat'l Bank, Boston,	1,000	1,140 00	1,000 00
First Nat'l Bank, Boston,	3,000	5,985 00	3,000 00
Merchants' Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
Nat'l B'k of North America, Boston,	2,700	2,781 00	2,700 00
Second Nat'l Bank, Boston,	3,400	5,066 00	3,400 00
Shawmut Nat'l Bank, Boston,	2,600	2,977 00	2,600 00
State Nat'l Bank, Boston,	1,700	1,989 00	1,700 00
Traders' Nat'l Bank, Boston,	1,700	1,581 00	1,700 00
Washington Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
Webster Nat'l Bank, Boston,	2,000	2,020 00	2,000 00
	\$45,500	\$61,226 00	\$45,500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s,	\$40,000	\$46,000 00	\$41,000 00
Boston & Albany Railroad 7s,	200,000	240,000 00	207,250 00
Boston & Maine Railroad 7s,	70,000	85,925 00	71,275 00
Boston & Lowell Railroad 7s,	40,000	48,600 00	42,350 00
	\$350,000	\$420,525 00	\$361,875 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Number of corporators, 42.

C. T. SAMPSON, *President.*V. A. WHITAKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,192,056 35	Public funds,	\$172,130 00
Earnings undivided,	13,000 00	Loans on public funds,	1,000 00
Guaranty fund,	20,000 00	Bank stock,	40,900 00
State tax,	1,525 00	Loans on bank stock,	8,025 00
Other liabilities,	692 39	Loans on bank books,	500 00
		Real estate,	26,310 82
		Loans on real estate,	504,464 24
		Loans on personal security,	286,295 08
		Loans to counties, cities or towns,	169,608 07
		Deposit in banks, on interest,	1,293 31
		Deposit in banks, not on interest,	2,950 51
		Expense account,	445 35
		Interest account,	12,771 79
		Cash on hand,	579 57
	\$1,227,273 74		\$1,227,273 74

Loan on Public Funds:—

On \$1,000 Town of Manchester, Vt., bonds, \$1,000 00

Loans on Bank Stock, amount on each:—

On 74 shares Adams National Bank, \$7,400 00
 On 5 shares Pittsfield National Bank, 200 00
 On 10 shares Berkshire National Bank, 425 00

Invested in real estate (for banking purposes), \$26,310 82
 Estimated value of the same, 26,310 82
 Amount of municipal tax on real estate, 244 96

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, \$520 26
 National Bank of the Commonwealth, Boston, 773 05
 Adams National Bank, North Adams, 2,950 51

Whole amount of interest or profits received or earned, \$63,299 71
 Rate and amount of each semi-annual dividend for previous } 2 per cent, { 21,955 52
 year, } 2 per cent., { 22,282 75

Times for the dividends fixed by the by-laws: April 1 and October 1.

The total amount of loans, with each specified rate of interest: \$169,608.07,
 4 per cent.; \$7,400, 4½ per cent.; \$191,326, 5 per cent.; \$601,558.32, 6 per
 cent.

Number of outstanding loans which are of an amount not exceeding \$3,000
 each, 266

Aggregate amount of the same, 252,903 24

Number of open accounts,	4,126	
Number and amount of deposits (including dividends), received for previous year,	5,082	\$401,536 33
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	263	156,764 33
Number and amount of withdrawals,	3,432	365,397 40
Number of accounts opened the previous year,	935	
Number of accounts closed the previous year,	787	
Amount of expenses of the corporation during the previous year, . . .		5,829 37
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: February 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,500	\$61,105 00	\$50,500 00
United States 4½s,	5,000	5,650 00	5,000 00
City and town bonds:—			
City of Norwich, Conn.,	25,000	25,750 00	25,000 00
of Cleveland, O.,	25,000	31,130 00	31,130 00
of Providence, R. I.,	18,000	20,700 00	18,000 00
of Fall River,	11,000	13,130 00	11,000 00
of Lowell,	10,000	10,300 00	10,000 00
of Cambridge	5,000	5,500 00	5,000 00
of Portland, Me.,	5,000	6,000 00	5,000 00
of Bangor, Me.,	5,000	5,540 00	5,000 00
of Lynn,	1,000	1,100 00	1,000 00
of New Bedford,	1,000	1,120 00	1,000 00
Town of Adams,	3,000	3,300 00	3,000 00
of North Adams,	1,500	1,575 00	1,500 00
	\$166,000	\$191,900 00	\$172,130 00

BANK STOCK.

Adams Nat'l Bank, North Adams, . .	\$26,500	\$39,750 00	\$26,500 00
Lee Nat'l Bank, Lee,	1,400	2,100 00	1,400 00
Pittsfield Nat'l Bank, Pittsfield, . .	5,000	8,000 00	5,000 00
Berkshire Nat'l Bank, No. Adams, . .	2,000	2,400 00	2,000 00
First Nat'l Bank, Adams,	6,000	9,000 00	6,000 00
	\$40,900	\$61,250 00	\$40,900 00

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated March 7, 1872. Number of corporators, 35.

SAMUEL F. WOODBRIDGE, *President*.MILTON L. WALTON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$114,145 36	Public funds,	\$4,986 04
Earnings undivided,	1,935 35	Bank stock,	3,000 00
Guaranty fund,	1,690 98	Real estate by foreclosure,	3,049 80
		Loans on real estate,	61,675 00
		Loans on personal security,	36,200 00
		Deposit in bank, on interest,	8,407 26
		Suspense account,	121 25
		Cash on hand,	332 34
	\$117,771 69		\$117,771 69

Amount of real estate held by foreclosure,	\$3,049 80
Assessed value of the same,	3,300 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	55 44

Cash on Deposit in Bank:—

Howard National Bank of Boston,	\$8,407 26
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Whole amount of interest or profits received or earned,	\$5,352 05
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Rate and amount of each semi-annual dividend for previous } 2 per cent., {	1,806 36
year, } 2 per cent., {	1,947 64

Times for the dividends fixed by the by-laws: January 10 and July 10.

The total amount of loans, with each specified rate of interest: \$5,300, 5 per cent.; \$76,925, 6 per cent.; \$13,450, 6½ per cent.; \$2,200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 33

Aggregate amount of the same,	39,075 00
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Amount of investments from which no income is received,	3,000 00
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Number of open accounts, 698

Number and amount of deposits (including dividends) received for previous year,	824 39,430 99
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Number and amount of deposits of and exceeding \$300 at any one time for the previous year,	19 12,819 00
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Number and amount of withdrawals,	419 22,212 27
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Number of accounts opened the previous year, 122

Number of accounts closed the previous year, 55

Amount of expenses of the corporation during previous year,	726 90
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Amount of treasurer's bond,	5,000 00
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Date of examination by commissioner: April 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$6,012 50	\$4,986 04

BANK STOCK.

First Nat'l Bank, Marlborough, .	\$3,000	\$2,940 00	\$3,000 00
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NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated 1854. Number of corporators, 31.

CHARLES ADAMS, JR., *President.*

BONUM NYE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$417,003 75	Public funds,	\$98,000 00
Earnings undivided,	4,416 45	Bank stock,	6,400 00
Guaranty fund,	12,390 84	Railroad bonds,	112,000 00
		Loans on real estate,	210,172 00
		Loans on personal security,	5,000 00
		Deposit in banks, on interest,	1,605 12
		Expense account,	24 86
		Furniture,	193 60
		Cash on hand,	415 46
	<hr/>		<hr/>
	\$433,811 04		\$433 811 04

Cash on Deposit in Bank: —

Maverick National Bank, Boston, \$1,605 12

Whole amount of interest or profits received or earned, \$26,045 90

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 8,345 03
 year, } 2½ per cent., { 9,627 26

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 31-100.

The total amount of loans, with each specified rate of interest: \$210,172, 5½ per cent.; \$5,000, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 172

Aggregate amount of the same, 155,272 00

Number of open accounts, 1,578

Number and amount of deposits (including dividends), received for previous year, 954 87,315 91

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 51 24,745 19

Number and amount of withdrawals, 687 58,573 58

Number of accounts opened the previous year, 227

Number of accounts closed the previous year, 156

Amount of expenses of the corporation during previous year, 1,186 21

Amount of treasurer's bond, 14,000 00

Date of examination by commissioner: July 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of Maine,	\$17,000	\$18,785 00	\$17,000 00
of New Hampshire,	1,500	1,845 00	1,500 00
City of Boston,	16,000	18,810 00	16,000 00
of Manchester, N. H.,	9,500	9,747 50	9,500 00
of Providence, R. I.,	7,000	7,630 00	7,000 00
of Portsmouth, N. H.,	5,000	5,925 00	5,000 00
of Columbus, O,	5,000	5,000 00	5,000 00
of Salem,	2,000	2,270 00	2,000 00
of Cambridge,	2,000	2,320 00	2,000 00
of Milwaukee, Wis.,	1,000	1,150 00	1,000 00
Town of Beverly,	20,000	20,600 00	20,000 00
of Woburn,	12,000	13,560 00	12,000 00
	\$98,000	\$107,642 50	\$98,000 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$5,000	\$5,675 00	\$5,000 00
Eliot Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
Ware National Bank, Ware,	400	480 00	400 00
	\$6,400	\$7,375 00	\$6,400 00

RAILROAD BONDS.

Boston & Albany Railroad,	\$31,000	\$37,130 00	\$31,000 00
Eastern Railroad,	27,000	30,240 00	27,000 00
Boston & Maine Railroad,	23,000	28,142 50	23,000 00
Fitchburg Railroad,	10,000	10,000 00	10,000 00
Old Colony Railroad,	8,000	9,475 00	8,000 00
Boston & Providence Railroad,	8,000	9,760 00	8,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	5,000	5,675 00	5,000 00
	\$112,000	\$130,422 50	\$112,000 00

NORTH EASTON SAVINGS BANK—EASTON.

Incorporated Feb. 8, 1864. Number of corporators, 32.

FRED'K L, AMES, *President.*

PARDON A. GIFFORD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$390,574 59	Public funds,	\$62,162 50
Earnings undivided,	639 64	Bank stock,	108,789 26
Guaranty fund,	8,700 00	Loans on bank stock,	500 00
		Real estate by foreclosure,	8,911 93
		Loans on real estate,	181,210 00
		Loans on personal security,	23,000 00
		Deposit in bank, not on interest,	13,331 32
		Expense account,	7 50
		Cash on hand,	2,001 72
	<hr/>		<hr/>
	\$399,914 23		\$399,914 23

Loans on Bank Stock :—

On 5 shares National Hide and Leather Bank, Boston, \$500 00

Amount of real estate held by foreclosure, \$8,911 93
 Assessed value of the same, 6,600 00
 Amount of income received from the same, 136 32
 Amount of municipal tax on real estate, 124 08

Cash on Deposit in Bank :—

First National Bank, Easton, \$13,331 32

Whole amount of interest or profits received or earned, \$20,841 93
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 6,771 66
 year, } 2½ per cent., { 8,086 41

Times for the dividends fixed by the by-laws : April 15 and October 15.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : $5\frac{58}{100}$.

The total amount of loans, with each specified rate of interest : \$24,840, 5 per cent. ; \$5,000, 5½ per cent. ; \$168,605, 6 per cent. ; \$3,065, 6½ per cent. ; \$1,550, 7 per cent. ; \$1,650, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 123
 Aggregate amount of the same, 106,310 00
 Number of open accounts, 1,292
 Number and amount of deposits (including dividends) received for previous year, 972 111,405 13
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 67 40,362 34
 Number and amount of withdrawals, 529 73,535 73
 Number of accounts opened the previous year, 213
 Number of accounts closed the previous year, 114

Amount of expenses of the corporation during previous year, \$855 74
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: October 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$30,000	\$34,162 50	\$34,162 50
City and town bonds:—			
City of Bath,	2,000	2,000 00	2,000 00
of Bangor,	8,000	9,440 00	6,960 00
of Springfield,	10,000	13,400 00	11,040 00
Town of Stoughton,	8,000	8,000 00	8,000 00
	\$58,000	\$67,002 50	\$62,162 50

BANK STOCK.

Nat'l City Bank, Lynn,	\$6,600	\$10,560 00	\$9,578 25
Neponset Nat'l Bank, Canton,	7,500	9,731 25	8,100 00
Bristol Co. Nat'l Bank, Taunton,	3,800	6,270 00	4,560 00
Taunton Nat'l Bank, Taunton,	700	1,155 00	920 50
First Nat'l Bank, Easton,	10,000	13,000 00	10,500 00
Traders' Nat'l Bank, Boston,	3,000	2,790 00	2,880 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,375 00	2,375 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,425 00	2,375 00
City Nat'l Bank, Boston,	2,500	2,750 00	2,765 63
State Nat'l Bank, Boston,	2,500	2,925 00	2,693 75
Atlantic Nat'l Bank, Boston,	2,500	3,750 00	3,750 00
Atlas Nat'l Bank, Boston,	2,500	2,925 00	2,878 13
North Nat'l Bank, Boston,	9,000	10,800 00	10,485 00
Hamilton Nat'l Bank, Boston,	2,500	3,000 00	2,950 00
Shawmut Nat'l Bank, Boston,	5,000	5,737 50	5,800 00
Everett Nat'l Bank, Boston,	7,800	7,995 00	8,658 00
New England Nat'l Bank, Boston,	2,500	3,325 00	3,325 00
Eagle Nat'l Bank, Boston,	2,000	2,115 00	2,180 00
Redemption Nat'l Bank, Boston,	3,800	4,160 00	4,789 00
Revere Nat'l Bank, Boston,	5,700	6,768 75	6,726 00
Market Nat'l Bank, Boston,	2,500	2,300 00	2,300 00
Hide and Leather Nat'l B'k, Boston	5,000	5,800 00	5,500 00
Tremont Nat'l Bank, Boston,	2,500	2,587 50	2,700 00
	\$94,900	\$115,245 00	\$108,789 26

NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Number of corporators, 25.

NATHANIEL J. RUST, *President.*

GEORGE C. TRUMBULL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$432,675 29	Bank stock,	\$68,751 41
Earnings undivided,	11,757 25	Railroad bonds,	20,212 58
Guaranty fund,	9,550 00	Real estate by foreclosure,	4,721 98
		Loans on real estate,	278,734 87
		Loans on personal security,	20,000 00
		Loans on bank books,	1,000 00
		Deposit in banks, on interest,	53,000 00
		Expense account,	1,254 87
		Vault, furniture, etc.,	2,000 00
		Suspense account,	3,035 00
		Cash on hand,	1,271 91
	\$453,982 54		\$453,982 54

Amount of real estate held by foreclosure,	\$4,721 98
Assessed value of the same,	6,500 00
Amount of income received from the same,	261 56
Amount of municipal tax on real estate,	104 84

Cash on Deposit in Banks, amount in each:—

Lincoln National Bank, Boston,	\$30,000 00
National Security Bank, Boston,	23,000 00

Whole amount of interest or profits received or earned,	\$26,753 67
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 7,625 69
	2 per cent., } 7,790 04

Times for the dividends, fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$11,500, 5 per cent.; \$67,600, 5½ per cent.; \$155,536.87, 6 per cent.; \$7,700, 6½ per cent.; \$27,448, 7 per cent.; \$1,150, 7¾ per cent.; \$1,200, 7½ per cent.; \$17,600, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	88
Aggregate amount of the same,	125,034 87
Amount of investments from which no income is received,	3,035 00
Number of open accounts,	1,389
Number and amount of deposits (including dividends), received for previous year,	1,283 142,482 54
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	111 70,270 12
Number and amount of withdrawals,	1,089 113,939 22
Number of accounts opened the previous year,	255
Number of accounts closed the previous year,	212
Amount of expenses of the corporation during previous year,	5,076 29
Amount of treasurer's bond,	44,000 00
Date of examination by commissioner: February 11.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Boston, . . .	\$6,600	\$7,260 00	\$7,394 62
Revere Nat'l Bank, Boston, . . .	3,400	4,037 50	4,390 12
Shoe and Leather Nat'l B'k, Boston,	2,600	2,470 00	3,782 00
Tremont Nat'l Bank, Boston, . . .	2,600	2,697 50	3,360 25
First Nat'l Bank, Chelsea, . . .	5,000	6,000 00	5,767 42
Atlas Nat'l Bank, Boston, . . .	5,000	5,862 50	5,787 50
Eagle Nat'l Bank, Boston, . . .	7,100	7,508 25	8,012 75
Traders' Nat'l Bank, Boston, . . .	2,500	2,325 00	3,237 76
North Nat'l Bank, Boston, . . .	5,000	6,000 00	6,762 50
Suffolk Nat'l Bank, Boston, . . .	300	338 25	375 00
Market Nat'l Bank, Boston, . . .	1,000	922 50	1,131 25
Commonwealth Nat'l Bank, Boston,	500	567 50	660 00
Commerce Nat'l Bank, Boston, . . .	1,000	1,110 00	1,308 50
Third Nat'l Bank, Boston, . . .	500	425 00	544 37
Eliot Nat'l Bank, Boston, . . .	3,300	4,050 75	3,884 37
Union Nat'l Bank, Boston, . . .	600	825 00	847 50
Metropolitan Nat'l Bank, Boston, . .	3,000	3,352 50	3,530 00
First Nat'l Bank, Boston, . . .	2,000	3,990 00	3,970 00
Second Nat'l Bank, Boston, . . .	2,500	3,725 00	4,005 50
	\$54,500	\$63,467 25	\$68,751 41

RAILROAD BONDS.

Boston and Maine Railroad 7s, . . .	\$20,000	\$24,550 00	\$20,212 50
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ORANGE SAVINGS BANK — ORANGE.

Incorporated 1871. Number of corporators, 151.

H. C. TENNEY, *President.*

WARREN M. KING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$391,807 35	Public funds,	\$39,570 00
Earnings undivided,	4,490 39	Loans on public funds,	2,000 00
Guaranty fund,	5,800 00	Bank stock,	38,684 00
		Loans on bank stock,	6,750 00
		Railroad bonds,	44,900 00
		Loans on real estate,	119,887 22
		Loans on personal security,	119,248 80
		Loans to counties, cities or towns,	7,500 00
		Deposit in bank, on interest,	23,232 87
		Expense account,	150 00
		Accrued interest,	174 85
	\$402,097 74		\$402,097 74

Loan on Public Funds:—
 On \$2,000 United States 4s, \$2,000 00

Loans on Bank Stock, amount on each:—
 On 22 shares Orange National Bank, Orange, \$2,000 00
 On 50 shares Franklin County National Bank, Greenfield, 4,750 00

Cash on Deposit in Bank:—
 Orange National Bank, Orange, \$23,232 87

Whole amount of interest or profits received or earned, \$18,297 85
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 6,887 75
 year, } 2 per cent., { 7,077 51

Times for the dividends fixed by the by-laws: February and August.
 Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 20-25.

The total amount of loans with each specified rate of interest: \$23,232.87, 3 per cent.; \$32,500, 4½ per cent.; \$190,037.22, 5 per cent.; \$15,000, 5½ per cent.; \$17,848 80, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 185
 Aggregate amount of the same, 108,636 02
 Amount of investments from which no income is received, 204 00
 Number of open accounts, 1,704
 Number and amount of deposits (including dividends), received for previous year, 1,469 123,965 67
 Number and amount of deposits of and exceeding \$300, at any one time, for the previous year, 88 45,069 50
 Number and amount of withdrawals, 1,112 101,348 09
 Number of accounts opened the previous year, 345
 Number of accounts closed the previous year, 256

Amount of expenses of the corporation during previous year, \$620 37
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner : August 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds :—			
City of Auburn, Me., 6s,	\$1,100	\$1,210 00	\$1,180 00
of Lynn 6s,	3,000	3,630 00	3,420 00
of Gardiner, Me., 4s,	6,000	6,120 00	6,120 00
of Manchester, N. H., 4s,	15,000	15,450 00	15,450 00
Town of Sheldon, Vt., 4½s,	8,000	8,000 00	*8,000 00
of Brockton 5s,	5,000	6,000 00	5,400 00
	\$38,100	\$40,410 00	\$39,570 00

BANK STOCK.

First Nat'l Bank, Springfield, . . .	\$1,000	\$1,650 00	\$1,470 00
Third Nat'l Bank, Springfield, . . .	1,000	1,750 00	1,750 00
Union Market Nat'l Bank, Water't'n,	300	360 00	754 00
First Nat'l Bank, Chelsea,	400	492 00	460 00
Atlas Nat'l Bank, Boston,	1,500	1,845 00	1,875 00
Boylston Nat'l Bank, Boston,	500	575 00	595 00
Central Nat'l Bank, Boston,	300	204 00	204 00
Everett Nat'l Bank, Boston,	400	416 00	464 00
Eliot Nat'l Bank, Boston,	6,500	7,800 00	7,781 00
First Ward Nat'l Bank, Boston,	2,000	2,300 00	1,882 00
Hide and Leather Nat'l B'k, Boston,	500	590 00	575 00
Manufacturers' Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
Nat'l B'k of North America, Boston,	1,100	1,155 00	1,199 00
North Nat'l Bank, Boston,	1,000	1,240 00	1,300 00
Tremont Nat'l Bank, Boston,	3,000	3,210 00	3,600 00
Webster Nat'l Bank, Boston,	2,500	2,525 00	2,775 00
Orange Nat'l Bank, Orange,	10,000	12,000 00	10,000 00
	\$34,000	\$40,112 00	\$38,684 00

RAILROAD BONDS.

Boston & Albany Railroad 6s,	\$10,000	\$11,900 00	\$11,800 00
Old Colony Railroad 6s,	1,000	1,190 00	1,170 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	12,000 00	11,950 00
Fitchburg Railroad 5s,	18,000	19,980 00	19,980 00
	\$39,000	\$45,070 00	\$44,900 00

* This bank has been notified that this investment is illegal.

PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 37.

C. L. GARDNER, *President.*L. E. MOORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$700,274 61	Public funds,	\$21,000 00
Earnings undivided,	5,387 15	Bank stock,	58,000 00
Guaranty fund,	11,000 00	Loans on bank stock,	4,890 00
		Railroad bonds,	34,000 00
		Real estate,	16,503 12
		Real estate by foreclosure,	10,100 00
		Loans on real estate,	343,577 91
		Loans on personal security,	214,235 37
		Loans to counties, cities or towns,	2,550 00
		Loans on bank books,	330 00
		Deposit in bank, on interest,	9,169 78
		Expense account,	628 07
		Cash on hand,	1,677 51
	\$716,661 76		\$716,661 76

Loans on Bank Stock, amount on each :—

On 20 shares Brockton National Bank,	\$2,000 00
On 35 shares Palmer National Bank,	2,890 00

Invested in real estate (for banking purposes),	\$16,503 12
Estimated value of the same,	18,000 00
Amount of real estate held by foreclosure,	10,100 00
Assessed value of the same,	7,200 00
Amount of income received from the same,	756 00
Amount of municipal tax on real estate,	189 65

Cash on Deposit in Bank :—

Palmer National Bank,	\$9,169 78
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Whole amount of interest or profits received or earned,	\$36,667 43
Rate and amount of each semi-annual dividend for previous } $2\frac{1}{2}$ per cent., {	14,942 81
year, } $2\frac{1}{2}$ per cent., {	15,870 81

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{4}{10}\%$.The total amount of loans, with each specified rate of interest: \$163,119, 5 per cent.; \$69,250, $5\frac{1}{2}$ per cent.; \$315,667 51, 6 per cent.; \$13,476.50, $6\frac{1}{2}$ per cent.; \$4,070.27, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 330

Aggregate amount of the same, 290,062 28

Number of open accounts, 2,151

Number and amount of deposits (including dividends), received for previous year, 1,839 237,931 79

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	188	\$118,937 63
Number and amount of withdrawals,	1,337	167,019 25
Number of accounts opened the previous year,	481	
Number of accounts closed the previous year,	372	
Amount of expenses of the corporation during previous year,		2,127 85
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 11.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Boston 6s,	\$5,000	\$6,000 00	\$5,000 00
of Worcester 6s,	6,000	6,800 00	6,000 00
of Fall River 6s,	5,000	6,000 00	5,000 00
of Fall River 5s,	3,000	3,360 00	3,000 00
of Concord, N. H., 6s,	2,000	2,300 00	2,000 00
	\$21,000	\$24,460 00	\$21,000 00

BANK STOCK.

Eliot Nat'l Bank, Boston,	\$5,000	\$6,000 00	\$5,500 00
State Nat'l Bank, Boston,	2,500	2,925 00	2,650 00
Suffolk Nat'l Bank, Boston,	2,000	2,250 00	2,200 00
Nat'l Bank of No. America, Boston,	1,000	1,030 00	1,000 00
Commerce Nat'l Bank, Boston,	2,300	2,500 00	2,500 00
Agawam Nat'l Bank, Springfield,	5,100	6,630 00	6,375 00
Chapin Nat'l Bank, Springfield,	5,000	6,350 00	6,350 00
Brockton Nat'l Bank, Brockton,	1,000	1,150 00	1,000 00
Monson Nat'l Bank, Monson,	3,300	4,950 00	4,125 00
Ware Nat'l Bank, Ware,	700	882 00	875 00
Palmer Nat'l Bank, Palmer,	22,000	29,700 00	*25,425 00
	\$49,900	\$64,367 00	\$58,000 00

RAILROAD BONDS.

Eastern Railroad,	\$10,000	\$11,200 00	\$10,000 00
Boston & Albany Railroad,	20,000	24,000 00	24,000 00
	\$30,000	\$35,200 00	\$34,000 00

* This bank has been notified that this investment exceeds the legal limit.

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Number of corporators, 194.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,033,367 19	Public funds,	\$427,996 00
Earnings undivided,	45,342 89	Loans on public funds,	50,000 00
Guaranty fund,	82,477 14	Bank stock,	901,281 00
Dividends unpaid,	67,971 63	Loans on bank stock,	900 00
Suspense account,	17,736 33	Railroad bonds,	382,050 00
		Loans on railroad bonds,	200 00
		Real estate,	65,000 00
		Real estate by foreclosure,	18,656 71
		Loans on real estate,	1,507,915 16
		Loans on personal security,	759,116 66
		Loans to counties, cities or towns,	58,300 00
		Deposit in banks, on interest,	36,029 62
		Deposit in banks, not on interest,	5,000 00
		Expense account,	2,226 27
		Interest accrued,	26,202 09
		Cash on hand,	6,021 67
	\$4,246,895 18		\$4,246,895 18

Loan on Public Funds:—

On \$50,000 United States 4s, \$50,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Boylston National Bank, Boston, \$500 00
 On 5 shares First National Bank, Barre, 400 00

Loan on Railroad Bonds:—

On \$1,000 Boston and Maine Railroad, \$200 00

Invested in real estate (for banking purposes), \$65,000 00
 Estimated value of the same, 65,000 00
 Amount of real estate held by foreclosure, 18,656 71
 Assessed value of the same, 17,400 00
 Amount of income received from the same, 960 00
 Amount of municipal tax on real estate, 271 51

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston, \$4,899 87
 Central National Bank, Worcester, 36,129 75

Whole amount of interest or profits received or earned, \$197,885 19
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 76,178 78
 year, } 2 per cent., { 78,035 26

Times for the dividends fixed by the by-laws: February 1 and August 1.
The total amount of loans, with each specified rate of interest: \$53,100, 4 per cent.; \$79,200, 4½ per cent.; \$50,000, 4¾ per cent.; \$347,500, 4½ per cent.; \$115,000, 4¾ per cent.; \$1,386,081.82, 5 per cent.; \$29,150, 5½ per cent.; \$316,400, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	557	
Aggregate amount of the same,		\$674,175 66
Number of open accounts,	10,671	
Number and amount of deposits (including dividends), received for previous year,	8,197	771,591 36
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	525	294,440 38
Number and amount of withdrawals,	7,011	673,223 41
Number of accounts opened the previous year,	1,448	
Number of accounts closed the previous year,	1,295	
Amount of expenses of the corporation during previous year,		8,770 68
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: August 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, coupon,	\$95,000	\$108,181 25	\$103,015 00
United States 4½s, registered,	20,000	22,575 00	21,665 00
United States 3s, registered,	100,000	102,500 00	100,000 00
County, city and town bonds: —			
City of Charlestown 6s,	5,000	5,750 00	5,000 00
of Boston 5s,	2,000	2,050 00	2,000 00
of Manchester, N. H.,	500	532 50	500 00
of Portsmouth, N. H., 4s,	5,000	5,075 00	5,000 00
of Dover, N. H., 6s,	4,000	4,552 50	4,000 00
of Providence, R. I., 5s,	9,000	10,372 50	9,840 00
of Norwich, Conn., 5s,	17,000	20,145 00	18,420 00
of Indianapolis, Ind., 6s,	7,000	8,330 00	7,640 00
of Scranton, Penn., 7s,	9,000	10,800 00	10,105 00
of Columbus, O., 6s,	25,000	29,500 00	27,474 00
of Scranton, Penn., 6s,	2,000	2,360 00	2,230 00
of Cleveland, O., 6s,	14,000	16,450 00	15,967 00
Town of Beverly 4s,	10,000	10,400 00	10,000 00
of Westborough 5s,	2,000	2,340 00	2,000 00
County of Strafford, N. H.,	10,600	10,832 50	10,600 00
of Merrimac, N. H., 6s,	2,500	2,700 00	2,610 00
District of Columbia 6s,	63,000	72,135 00	69,900 00
	\$402,600	\$447,581 25	\$427,996 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . . .	\$23,700	\$22,159 50	\$23,700 00
Columbian Nat'l Bank, Boston, . . .	3,700	4,588 00	4,588 00
Shawmut Nat'l Bank, Boston, . . .	15,000	17,212 50	17,200 00
Atlas Nat'l Bank, Boston, . . .	14,200	16,649 50	16,614 00
Webster Nat'l Bank, Boston, . . .	10,900	11,308 75	11,290 00
Nat'l Bank of Redemption, Boston, . . .	39,700	44,662 50	50,816 00
Nat'l Bank of No. America, Boston, . . .	21,300	21,939 00	22,305 00
Union Nat'l Bank, Boston, . . .	2,000	2,750 00	2,740 00
Washington Nat'l Bank, Boston, . . .	10,800	14,067 00	13,608 00
Merchants' Nat'l Bank, Boston, . . .	13,100	17,423 00	17,431 00
North Nat'l Bank, Boston, . . .	5,000	5,987 50	5,975 00
Tremont Nat'l Bank, Boston, . . .	16,200	16,848 00	16,838 00
Globe Nat'l Bank, Boston, . . .	31,700	31,303 75	31,700 00
New England Nat'l Bank, Boston, . . .	9,200	12,236 00	11,960 00
Eagle Nat'l Bank, Boston, . . .	13,800	14,593 50	14,904 00
State Nat'l Bank, Boston, . . .	20,000	23,450 00	24,448 00
Hamilton Nat'l Bank, Boston, . . .	22,600	27,120 00	26,442 00
Blackstone Nat'l Bank, Boston, . . .	49,000	50,470 00	49,980 00
Traders' Nat'l Bank, Boston, . . .	9,300	8,649 00	9,150 00
Revere Nat'l Bank, Boston, . . .	15,700	18,643 75	17,898 00
Continental Nat'l Bank, Boston, . . .	18,100	18,778 75	19,910 00
Suffolk Nat'l Bank, Boston, . . .	13,600	15,334 00	16,016 00
Hide and Leather N'l Bank, Boston, . . .	36,500	42,431 25	40,150 00
Freeman's Nat'l Bank, Boston, . . .	23,800	25,109 00	27,370 00
Second Nat'l Bank, Boston, . . .	8,100	12,069 00	12,150 00
Third Nat'l Bank, Boston, . . .	30,000	25,500 00	30,000 00
Atlantic Nat'l Bank, Boston, . . .	10,000	15,025 00	15,000 00
Old Boston Nat'l Bank, Boston, . . .	7,200	8,676 00	8,640 00
Manufacturers' Nat'l Bank, Boston, . . .	17,200	16,684 00	17,200 00
Everett Nat'l Bank, Boston, . . .	9,400	9,635 00	10,340 00
Exchange Nat'l Bank, Boston, . . .	10,800	12,312 00	12,096 00
Boylston Nat'l Bank, Boston, . . .	4,800	5,532 00	5,472 00
Boston Nat'l Bank, Boston, . . .	800	902 00	904 00
City Nat'l Bank, Boston, . . .	6,100	6,725 25	6,676 00
Commerce Nat'l Bank, Boston, . . .	3,200	3,552 00	3,520 00
Nat'l Bank of Republic, Boston, . . .	29,300	37,504 00	37,504 00
Eliot Nat'l Bank, Boston, . . .	22,800	27,987 00	27,894 00
Faneuil Hall Nat'l Bank, Boston, . . .	5,000	6,512 50	6,350 00
Shoe and Leather Nat'l B'k, Boston, . . .	35,700	33,915 00	35,700 00
Mechanics' Nat'l Bank, Boston, . . .	1,000	1,270 00	1,250 00
Citizens' Nat'l Bank, Worcester, . . .	5,200	6,396 00	6,084 00
City Nat'l Bank, Worcester, . . .	26,000	34,060 00	30,160 00
Central Nat'l Bank, Worcester, . . .	15,400	21,868 00	21,252 00
Worcester Nat'l Bank, Worcester, . . .	52,400	69,692 00	64,976 00
Quinsigamond Nat'l B'k, Worcester, . . .	31,200	38,064 00	35,708 00
Mechanics' Nat'l Bank, Worcester, . . .	16,700	20,040 00	19,372 00
	\$787,200	\$897,635 00	\$901,281 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad 7s,	\$50,000	\$61,375 00	\$58,100 00
Old Colony Railroad 7s,	35,000	43,443 75	40,525 00
Boston & Albany Railroad 6s,	35,000	42,000 00	39,670 00
Eastern Railroad 6s,	22,500	25,256 25	22,500 00
Boston & Lowell Railroad 4½s,	24,000	25,440 00	24,000 00
Boston & Lowell Railroad 6s,	5,000	5,950 00	5,000 00
Fitchburg Railroad 5s,	30,000	34,200 00	31,400 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s,	18,000	20,160 00	18,860 00
Worcester & Nashua Railroad 5s,	17,500	18,025 00	17,500 00
Connecticut & Passumpsic Rivers Railroad 7s,	50,000	59,750 00	56,252 00
Vermont & Massachusetts R R. 5s,	50,000	55,500 00	54,268 00
Vermont Valley Railroad 5s,	10,000	11,200 00	10,975 00
Nashua & Rochester Railroad 5s,	3,000	3,090 00	3,000 00
	\$350,000	\$405,390 00	\$382,050 00

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated 1855. Number of corporators, 70.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$632,420 86	Public funds,	\$118,400 00
Earnings undivided,	12,557 88	Bank stock,	33,500 00
Guaranty fund,	10,970 56	Loans on bank stock,	3,450 00
Suspense,	4,930 38	Railroad bonds,	38,000 00
		Real estate,	2,900 00
		Real estate by foreclosure,	10,875 88
		Loans on real estate,	348,770 00
		Loans on personal security,	21,108 33
		Loans to counties, cities or towns,	32,530 00
		Deposit in banks, on interest,	49,090 92
		Expense account,	827 23
		Cash on hand,	1,427 32
	\$660,879 68		\$660,879 68

Loans on Bank Stock, amount on each : —

On 36 shares Plymouth National Bank,	\$2,650 00
On 7 shares Merchants' National Bank, Boston,	700 00
On 1 share Old Colony National Bank, Plymouth,	100 00

Invested in real estate (for banking purposes),	\$2,900 00
Estimated value of the same,	3,000 00
Amount of real estate held by foreclosure,	10,875 88
Assessed value of the same,	11,600 00
Amount of income received from the same,	232 13
Amount of municipal tax on real estate,	250 92

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston,	25,453 47
Old Colony National Bank, Plymouth,	11,538 78
Plymouth National Bank,	12,098 67

Whole amount of interest or profits received or earned,	\$33,833 54
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 11,785 58
	2 per cent., { 11,976 88

Times for the dividends fixed by the by-laws: second Tuesday in January and July.

The total amount of loans, with each specified rate of interest: \$26,200, 4 per cent.; \$6,000, 4½ per cent.; \$2,500, 4¾ per cent.; \$31,700, 5 per cent.; \$38,733.33, 5½ per cent.; \$291,620, 6 per cent.; \$7,670, 6½ per cent.; \$1,435, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	322
Aggregate amount of the same,	246,733 33
Number of open accounts,	2,579
Number and amount of deposits (including dividends), received for previous year,	1,319 121,505 91
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	98 53,617 90

Number and amount of withdrawals,	985	\$92,647 85
Number of accounts opened the previous year,	300	
Number of accounts closed the previous year,	217	
Amount of expenses of the corporation during previous year,		2,173 53
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: October 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	\$10,000	\$11,275 00	\$10,000 00
United States 4s, coupons,	2,000	2,440 00	2,000 00
State, city and town bonds:—			
State of Maine 6s,	14,000	15,470 00	\$14,000 00
of New Hampshire 6s,	3,900	4,567 25	3,900 00
City of Lynn 6s,	1,000	1,045 00	1,000 00
of Portland, Me., 6s,	10,000	10,462 50	10,000 00
of Cambridge 6s,	5,000	5,300 00	5,000 00
of New London, Conn., 7s,	12,000	15,600 00	12,000 00
of New Bedford 7s,	10,000	13,750 00	10,000 00
of Manchester, N. H., 6s,	1,500	1,655 00	1,500 00
of Springfield 6s,	5,000	6,350 00	5,000 00
of Belfast, Me., 6s,	2,000	2,100 00	2,000 00
of Bangor, Me., 6s,	9,000	10,620 00	9,000 00
of Lewiston, Me., 6s,	2,000	2,400 00	2,000 00
of Providence, R. I., 5s,	1,000	1,155 00	1,000 00
of Lawrence 6s,	5,000	5,825 00	5,000 00
of Brockton, 4s,	10,000	10,100 00	10,000 00
of Northampton 6s,	10,000	11,250 00	10,000 00
Town of Methuen 6s,	3,000	3,480 00	3,000 00
of Plymouth 6s,	2,000	2,020 00	2,000 00
	\$118,400	\$136,864 75	\$118,400 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$5,000	\$5,675 00	\$5,000 00
Atlas Nat'l Bank, Boston,	2,500	2,925 00	2,500 00
Webster Nat'l Bank, Boston,	2,500	2,525 00	2,500 00
First Ward Nat'l Bank, Boston,	2,100	2,394 00	2,100 00
Revere Nat'l Bank, Boston,	1,500	1,770 00	1,500 00
Republic Nat'l Bank, Boston,	1,500	1,920 00	1,500 00
Merchants' Nat'l Bank, Boston,	1,000	1,320 00	1,000 00
Metropolitan Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
City Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Commerce Nat'l Bank, Boston,	800	888 00	800 00
North Nat'l Bank, Boston,	600	720 00	600 00
Shoe & Leather Nat'l Bank, Boston,	500	475 00	500 00
Third Nat'l Bank, Springfield,	1,000	1,450 00	1,000 00
Brockton Nat'l Bank, Brockton,	2,000	2,100 00	2,000 00
Plymouth Nat'l Bank, Plymouth,	4,000	4,600 00	4,000 00
Old Colony Nat'l Bank, Plymouth,	6,000	9,000 00	6,000 00
	\$33,500	\$40,512 00	\$33,500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad,	\$18,000	\$20,160 00	\$18,000 00
Cheshire Railroad,	4,000	4,360 00	4,000 00
Boston & Maine Railroad, . . .	6,000	7,320 00	6,000 00
Eastern Railroad,	10,000	11,225 00	10,000 00
	\$38,000	\$43,065 00	\$38,000 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated 1829. Number of corporators, 45.

WILLIAM H. NELSON, *President.*JOHN J. RUSSELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,147,981 34	Public funds,	\$318,100 00
Earnings undivided,	57,015 52	Bank stock,	427,541 00
Guaranty fund,	80,000 00	Loans on bank stock,	8,200 00
Suspense account,	152 97	Railroad bonds,	110,000 00
		Real estate,	7,000 00
		Real estate by foreclosure,	68,345 92
		Loans on real estate,	544,546 00
		Loans on personal security,	619,300 00
		Loans to counties, cities or towns,	138,500 00
		Deposit in banks, on interest,	41,760 01
		Cash on hand,	1,856 90
	\$2,285,149 83		\$2,285,149 83

Loans on Bank Stock, amount on each:—

On 28 shares Plymouth National Bank, Plymouth,	\$2,800 00
On 26 shares Old Colony National Bank, Plymouth,	2,600 00
On 13 shares Plymouth and 3 shares Old Colony National Banks,	1,600 00
On 5 shares Old Colony and 5 shares Tremont National Banks,	1,000 00
On 5 shares New England National Bank, Boston,	200 00

Invested in real estate (for banking purposes),	\$7,000 00
Estimated value of the same,	7,000 00
Amount of real estate held by foreclosure,	68,345 92
Assessed value of the same,	126,410 00
Amount of income received from the same,	5,670 19
Amount of municipal tax on real estate,	1,847 59

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	\$14,634 00
Commonwealth National Bank, Boston,	8,502 00
Plymouth National Bank, Plymouth,	10,688 58
Old Colony National Bank, Plymouth,	7,935 43

Whole amount of interest or profits received or earned,	\$131,783 50				
Rate and amount of each semi-annual dividend for pre-vious year,	<table> <tbody> <tr> <td>2½ per cent.,</td> <td>52,203 14</td> </tr> <tr> <td>2½ per cent.,</td> <td>52,150 59</td> </tr> </tbody> </table>	2½ per cent.,	52,203 14	2½ per cent.,	52,150 59
2½ per cent.,	52,203 14				
2½ per cent.,	52,150 59				

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$53,500, 4 per cent.; \$206,700, 4½ per cent.; \$75,000, 4¾ per cent.; \$25,000, 4⅞ per cent.; \$503,750, 5 per cent.; \$103,000, 5¼ per cent.; \$297,935, 6 per cent.; \$11,286, 6½ per cent.; \$34,375, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 223

Aggregate amount of the same, 229,846 00

Number of open accounts,	6,309	
Number and amount of deposits (including dividends), received for previous year,	2,426	\$314,968 83
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	174	94,849 00
Number and amount of withdrawals,	3,217	299,944 81
Number of accounts opened the previous year,	495	
Number of accounts closed the previous year,	501	
Amount of expenses of the corporation during previous year,		6,000 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: October 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of Maine,	\$18,000	\$19,080 00	\$18,000 00
of Rhode Island,	6,000	6,660 00	6,000 00
City of Salem,	10,000	11,100 00	10,000 00
of Cambridge,	7,000	7,350 00	7,000 00
of Hartford, Conn.,	5,000	5,550 00	5,000 00
of Portland, Me.,	12,000	12,480 00	11,100 00
of Meriden, Conn.,	25,000	27,750 00	25,000 00
of Newburyport,	5,000	5,250 00	5,000 00
of New London, Conn.,	50,000	64,000 00	50,000 00
of Holyoke,	50,000	58,500 00	50,000 00
of Fall River,	10,000	11,900 00	10,000 00
of Lawrence,	30,000	33,600 00	30,000 00
of New Bedford,	10,000	13,200 00	10,000 00
of Lynn,	13,000	14,560 00	13,000 00
of Bangor, Me.,	6,000	7,200 00	6,000 00
of Brockton,	16,000	16,000 00	16,000 00
Town of Plymouth,	11,000	11,000 00	11,000 00
of Franklin,	10,000	10,100 00	10,000 00
of West Springfield,	25,000	26,250 00	25,000 00
	\$319,000	\$361,530 00	\$318,100 00

BANK STOCK.

State Nat'l Bank, Boston,	\$13,000	\$15,210 00	\$13,000 00
Merchants' Nat'l Bank, Boston,	22,500	29,700 00	22,500 00
Plymouth Nat'l Bank, Plymouth,	18,400	21,160 00	18,400 00
Old Colony Nat'l Bank, Plymouth,	26,200	39,300 00	26,200 00
Bristol County Nat'l Bank, Taunton,	17,100	23,940 00	17,100 00
Hingham Nat'l Bank, Hingham,	4,200	4,200 00	4,200 00
Market Nat'l Bank, Boston,	12,800	11,776 00	10,240 00
Traders' Nat'l Bank, Boston,	8,000	7,440 00	6,000 00
City Nat'l Bank, Boston,	8,400	9,240 00	8,400 00
Suffolk Nat'l Bank, Boston,	6,200	6,944 00	6,200 00
North Nat'l Bank, Boston,	900	1,080 00	900 00
Massachusetts Nat'l Bank, Boston,	8,500	9,095 00	8,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	* Amount Invested.
Second Nat'l Bank, Boston, . . .	\$27,000	\$40,230 00	\$27,000 00
Tremont Nat'l Bank, Boston, . . .	19,500	20,085 00	17,745 00
Atlantic Nat'l Bank, Boston, . . .	4,100	6,150 00	4,100 00
Eagle Nat'l Bank, Boston, . . .	8,000	8,400 00	8,000 00
Old Boston Nat'l Bank, Boston, . . .	5,450	6,540 00	5,450 00
New England Nat'l Bank, Boston, . . .	8,600	11,438 00	8,600 00
Boylston Nat'l Bank, Boston, . . .	7,000	8,050 00	7,000 00
Exchange Nat'l Bank, Boston, . . .	10,600	12,084 00	10,600 00
Abington Nat'l Bank, Abington, . . .	1,500	1,800 00	1,500 00
Commerce Nat'l Bank, Boston, . . .	10,800	11,988 00	9,180 00
North America Nat'l Bank, Boston, . . .	12,000	12,360 00	10,800 00
Railroad Nat'l Bank, Lowell, . . .	11,000	12,650 00	11,000 00
Globe Nat'l Bank, Boston, . . .	2,900	2,842 00	2,494 00
Freeman's Nat'l Bank, Boston, . . .	2,800	2,940 00	2,380 00
Shawmut Nat'l Bank, Boston, . . .	9,300	10,602 00	8,950 00
Union Nat'l Bank, Boston, . . .	10,000	13,700 00	10,000 00
Atlas Nat'l Bank, Boston, . . .	23,400	27,378 00	23,400 00
Hamilton Nat'l Bank, Boston, . . .	5,300	6,360 00	5,300 00
Boston Nat'l Bank, Boston, . . .	13,900	15,568 00	12,788 00
Webster Nat'l Bank, Boston, . . .	11,200	11,312 00	10,080 00
Blackstone Nat'l Bank, Boston, . . .	4,800	4,944 00	3,712 00
Columbian Nat'l Bank, Boston, . . .	4,200	5,208 00	4,200 00
Howard Nat'l Bank, Boston, . . .	5,400	6,102 00	5,022 00
Revere Nat'l Bank, Boston, . . .	12,000	14,160 00	10,800 00
Nat'l Bank of Republic, Boston, . . .	18,800	24,064 00	18,800 00
Commonwealth Nat'l Bank, Boston, . . .	10,000	11,300 00	8,500 00
Third Nat'l Bank, Springfield, . . .	10,000	14,500 00	10,000 00
Manufacturers' Nat'l Bank, Boston, . . .	10,000	9,700 00	6,500 00
First Ward Nat'l Bank, Boston, . . .	10,000	11,400 00	7,000 00
Home Nat'l Bank, Brockton, . . .	10,000	10,000 00	9,000 00
Brockton Nat'l Bank, Brockton, . . .	6,000	6,000 00	6,000 00
	\$451,750	\$538,940 00	\$427,541 00

RAILROAD BONDS.

Old Colony Railroad, . . .	\$20,000	\$22,600 00	\$20,000 00
Eastern Railroad, . . .	10,500	12,600 00	5,000 00
Boston & Albany Railroad . . .	50,000	58,000 00	50,000 00
Salem & Lowell Railroad, . . .	25,000	28,750 00	25,000 00
Boston & Maine Railroad, . . .	10,000	11,800 00	10,000 00
	\$115,500	\$133,750 00	\$110,000 00

The total amount of loans, with each specified rate of interest: \$1,800,000, 3 per cent.; \$5,475,000, 4 per cent.; \$275,000, $4\frac{1}{8}$ per cent.; \$25,000, $4\frac{1}{2}$ per cent.; \$1,913,500, $4\frac{1}{4}$ per cent.; \$7,278,500, $4\frac{1}{2}$ per cent.; \$1,760,000, $4\frac{3}{4}$ per cent.; \$3,870,377, 5 per cent.; \$175,000, $5\frac{1}{4}$ per cent.; \$124,500, $5\frac{1}{2}$ per cent.; \$1,405,608, 6 per cent.; \$235,425, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	44	
Aggregate amount of the same,		\$97,749 00
Amount of investments from which no income is received,		4,504 84
Number of open accounts,	67,912	
Number and amount of deposits (including dividends), received for previous year,	64,864	5,346,209 30
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	3,318	1,811,301 00
Number and amount of withdrawals,	50,482	4,891,895 81
Number of accounts opened the previous year,	10,946	
Number of accounts closed the previous year,	8,852	
Amount of expenses of the corporation during previous year,		42,922 09
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: December 16.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s, registered,	\$1,800,000	\$1,809,000 00	\$1,800,000 00
United States 4s, registered,	300,000	366,000 00	300,000 00
United States $4\frac{1}{2}$ s, registered,	1,300,000	1,482,000 00	1,300,000 00
State, city and town bonds:—			
State of Massachusetts, note,	100,000	100,000 00	100,000 00
City of Boston 4s, registered,	2,537,000	2,639,830 00	2,537,000 00
of Somerville coupon 4s,	399,000	404,985 00	399,000 00
Town of Beverly coupon 4s,	200,000	208,000 00	200,000 00
	\$6,636,000	\$7,009,815 00	\$6,636,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$21,500	\$32,303 75	\$21,500 00
Atlas Nat'l Bank, Boston,	67,500	79,143 75	67,500 00
Old Boston Nat'l Bank, Boston,	35,000	42,000 00	35,000 00
Columbian Nat'l Bank, Boston,	42,800	53,072 00	42,800 00
Continental Nat'l Bank, Boston,	66,800	68,804 00	66,800 00
City Nat'l Bank, Boston,	31,500	34,650 00	31,500 00
Eagle Nat'l Bank, Boston,	45,000	47,587 50	45,000 00
Globe Nat'l Bank, Boston,	31,500	31,106 25	31,500 00
Hamilton Nat'l Bank, Boston,	33,700	40,440 00	33,700 00
Nat'l Hide and Leather B'k, Boston,	22,500	26,100 00	22,500 00
Massachusetts Nat'l Bank, Boston,	22,500	24,131 25	22,500 00
Market Nat'l Bank, Boston,	54,300	50,091 75	54,300 00
Merchants' Nat'l Bank, Boston,	90,400	120,006 00	90,400 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New England Nat'l Bank, Boston, .	\$23,900	\$31,787 00	\$23,900 00
North Nat'l Bank, Boston, . . .	43,000	51,600 00	43,000 00
Revere Nat'l Bank, Boston, . . .	33,200	39,425 00	33,200 00
Second Nat'l Bank, Boston, . . .	64,000	95,360 00	64,000 00
State Nat'l Bank, Boston, . . .	48,200	56,514 50	48,200 00
Suffolk Nat'l Bank, Boston, . . .	45,000	50,737 50	45,000 00
Shoe and Leather Nat'l B'k, Boston,	50,000	47,500 00	50,000 00
Traders' Nat'l Bank, Boston, . . .	2,500	2,325 00	2,500 00
Tremont Nat'l Bank, Boston, . . .	90,000	93,375 00	90,000 00
Union Nat'l Bank, Boston, . . .	31,200	42,900 00	31,200 00
Webster Nat'l B'k, Boston, . . .	100,000	101,000 00	100,000 00
Washington Nat'l Bank, Boston, . .	38,500	50,146 25	38,500 00
	\$1,134,500	\$1,312,106 50	\$1,134,500 00

RAILROAD BONDS.

Old Colony Railroad 6s,	\$250,000	\$298,750 00	\$250,000 00
Old Colony Railroad 4½s,	200,000	200,000 00	200,000 00
Boston & Albany Railroad 6s,	100,000	119,500 00	100,000 00
Boston & Albany Railroad 7s,	169,000	202,800 00	169,000 00
Boston, Clinton & Fitchburg R. R. 5s,	550,000	599,500 00	550,000 00
Fitchburg Railroad 5s,	500,000	550,000 00	500,000 00
Eastern Railroad 6s,	265,000	298,125 00	234,000 00
	\$2,034,000	\$2,268,675 00	\$2,003,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF
SALISBURY AND AMESBURY—SALISBURY.

Incorporated 1828. Number of corporators, 16.

AZOR O. WEBSTER, *President*.

ALFRED C. WEBSTER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,453,382 02	Public funds,	\$351,000 00
Earnings undivided,	59,562 64	Loan on public funds,	9,300 00
Guaranty fund,	52,481 61	Bank stock,	146,025 00
		Loans on bank stock,	6,500 00
		Railroad bonds,	51,500 00
		Real estate,	2,500 00
		Real estate by foreclosure,	5,659 55
		Loans on real estate,	244,600 00
		Loans on personal security,	290,600 00
		Loans to counties, cities or towns,	194,700 00
		Deposit in bank, on interest,	259,559 12
		Expense account,	1,665 15
		Cash on hand,	1,817 45
	\$1,565,426 27		\$1,565,426 27

Loans on Public Funds, amount on each:—

On \$8,500 United States 4s,	\$8,500 00
On \$1,000 Town of Salisbury note,	800 00

Loans on Bank Stock, amount on each:—

On 5 shares Powow River National Bank, Salisbury,	\$500 00
On 60 shares First National Bank, Merrimac,	6,000 00

Invested in real estate (for banking purposes),	\$2,500 00
Estimated value of the same,	5,000 00
Amount of real estate held by foreclosure,	5,659 55
Assessed value of the same,	3,100 00
Amount of income received from the same,	275 00
Amount of municipal tax on real estate,	64 62

Cash on Deposit in Bank:—

Powow River National Bank, Salisbury,	\$259,559 12
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Whole amount of interest or profits received or earned,	\$85,106 50
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	33,672 12
year, } 2½ per cent., {	34,373 31

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $6\frac{3}{10}$. (Last extra dividend in 1872.)

The total amount of loans, with each specified rate of interest: \$27,000, 4 per cent.; \$100,000, 4½ per cent.; \$185,300, 5 per cent.; \$17,000, 5½ per cent.; \$25,000, 5¾ per cent.; \$262,400, 6 per cent.; \$2,500, 6½ per cent.; \$124,700, 7 per cent.; \$1,800, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	266	
Aggregate amount of the same,		\$251,200 00
Amount of investments from which no income is received,		5,000 00
Number of open accounts,	4,477	
Number and amount of deposits (including dividends), received for previous year,	2,744	279,540 40
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	174	89,673 00
Number and amount of withdrawals,	2,226	211,741 93
Number of accounts opened the previous year,	526	
Number of accounts closed the previous year,	363	
Amount of expenses of the corporation during previous year,		3,572 36
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: October 6.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$20,000	\$25,600 00	\$20,000 00
State and city bonds:—			
State of Maine,	21,000	22,890 00	21,000 00
of Rhode Island,	5,000	5,700 00	5,000 00
City of Newton 6s,	2,000	2,560 00	2,000 00
of Augusta, Me., 6s,	10,000	10,600 00	10,000 00
of Springfield 6s,	10,000	12,800 00	10,000 00
of Portsmouth, N. H., 6s,	5,000	5,750 00	5,000 00
of Holyoke 6s,	5,000	6,150 00	5,000 00
of Bangor, Me., 6s,	45,000	56,250 00	45,000 00
of Lawrence 6s,	5,000	5,500 00	5,000 00
of Fall River 6s,	20,000	24,400 00	20,000 00
of Fall River 5s,	10,000	12,200 00	10,000 00
of Portland, Me., 6s,	40,000	49,500 00	40,000 00
of Manchester, N. H., 6s,	17,000	20,400 00	17,000 00
of Chelsea 6s,	54,000	60,480 00	54,000 00
of Cambridge 6s,	48,000	53,040 00	48,000 00
of Dover, N. H., 6s,	4,000	4,280 00	4,000 00
of Charlestown 6s,	30,000	32,600 00	30,000 00
	\$351,000	\$410,700 00	\$351,000 00

BANK STOCK.

First Ward Nat'l Bank, Boston,	\$5,000	\$5,700 00	\$5,000 00
Shawmut Nat'l Bank, Boston,	4,900	5,586 00	4,900 00
Second Nat'l Bank, Boston,	1,800	2,682 00	1,800 00
State Nat'l Bank, Boston,	3,500	4,095 00	3,500 00
Tremont Nat'l Bank, Boston,	4,900	5,047 00	4,900 00
Commonwealth Nat'l Bank, Boston,	5,000	5,650 00	5,000 00
Columbian Nat'l Bank, Boston,	3,500	4,340 00	3,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Exchange Nat'l Bank, Boston, . . .	\$5,000	\$5,700 00	\$5,000 00
Atlas Nat'l Bank, Boston, . . .	7,500	8,775 00	7,500 00
Globe Nat'l Bank, Boston, . . .	2,500	2,450 00	2,500 00
Nat'l Bank of Redemption, Boston, .	5,000	5,500 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,700 00	7,500 00
Howard Nat'l Bank, Boston, . . .	4,000	4,520 00	4,000 00
Eagle Nat'l Bank, Boston, . . .	3,500	3,675 00	3,500 00
Suffolk Nat'l Bank, Boston, . . .	5,700	6,384 00	5,700 00
Merchants' Nat'l Bank, Boston, . .	3,500	4,620 00	3,500 00
Commerce Nat'l Bank, Boston, . . .	3,000	3,330 00	3,000 00
Atlantic Nat'l Bank, Boston, . . .	2,200	3,300 00	2,200 00
New England Nat'l Bank, Boston, . .	1,500	1,995 00	1,500 00
Republic Nat'l Bank, Boston, . . .	8,000	10,240 00	8,000 00
Traders' Nat'l Bank, Boston, . . .	1,500	1,395 00	1,500 00
City Nat'l Bank, Boston, . . .	1,000	1,100 00	1,000 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,375 00	2,500 00
Webster Nat'l Bank, Boston, . . .	4,000	4,000 00	4,000 00
Maverick Nat'l Bank, Boston, . . .	2,000	4,460 00	2,000 00
Eliot Nat'l Bank, Boston, . . .	4,200	5,124 00	4,200 00
First Nat'l Bank, Boston, . . .	1,500	2,985 00	1,500 00
Boylston Nat'l Bank, Boston, . . .	3,500	4,025 00	3,500 00
Revere Nat'l Bank, Boston, . . .	7,500	8,850 00	7,500 00
Blackstone Nat'l Bank, Boston, . . .	6,000	6,180 00	6,000 00
Old Boston Nat'l Bank, Boston, . .	2,150	2,580 00	2,150 00
Faneuil Hall Nat'l Bank, Boston, . .	2,600	3,380 00	2,600 00
Union Nat'l Bank, Boston, . . .	2,500	3,425 00	2,500 00
Bay State Nat'l Bank, Lawrence, . .	3,375	4,950 00	3,375 00
Railroad Nat'l Bank, Lowell, . . .	4,200	4,830 00	4,200 00
Powow River Nat'l Bank, Salisbury,	5,000	8,250 00	5,000 00
Georgetown Nat'l B'k, Georgetown,	5,000	4,500 00	5,000 00
	\$146,025	\$174,698 00	\$146,025 00

RAILROAD BONDS.

Eastern Railroad 6s	\$42,000	\$47,040 00	\$31,500 00
Boston and Albany Railroad 7s, . .	10,000	12,000 00	10,000 00
Boston and Maine Railroad 7s, . . .	5,000	6,100 00	5,000 00
West Amesbury Branch Railroad 7s,	5,000	5,500 00	5,000 00
	\$62,000	\$70,640 00	\$51,500 00

QUINCY SAVINGS BANK — QUINCY.

Incorporated 1845. Number of corporators, 47.

CHARLES MARSH, *President.*

GEORGE L. GILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,108,832 90	Public funds,	\$55,500 00
Earnings undivided,	7,125 85	Loans on public funds,	100 00
Guaranty fund,	26,500 00	Bank stock,	120,796 99
		Loans on bank stock,	2,000 00
		Railroad bonds,	75,000 00
		Real estate by foreclosure,	116,839 36
		Loans on real estate,	489,999 03
		Loans on personal security,	228,350 00
		Loans to counties, cities or towns,	20,000 00
		Loan on bank book,	150 00
		Deposit in bank, on interest,	16,315 88
		Expense account,	215 56
		Premium account,	15,681 25
		Cash on hand,	1,510 68
	\$1,142,458 75		\$1,142,458 75

Loan on Public Funds: —

On \$100 United States ds, \$100 00

Loans on Bank Stock, amount on each: —

On 10 shares Mt. Wollaston Nat'l Bank, Quincy, \$1,000 00
 On 10 shares Granite Nat'l Bank, Quincy, 1,000 00

Amount of real estate held by foreclosure, \$116,839 36
 Assessed value of the same, 110,350 00
 Amount of income received from the same, 5,781 00
 Amount of municipal tax on real estate, 1,776 22

Cash on Deposit in Bank: —

Granite National Bank, Quincy, \$16,315 88

Whole amount of interest or profits received or earned, \$52,209 02
 Rate and amount of each semi-annual dividend for previous } 1½ per cent., { 15,718 08
 year, } 2 per cent., { 20,865 91

Times for the dividends fixed by the by-laws: first Tuesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½. (Last extra dividend April, 1875.)

The total amount of loans, with each specified rate of interest: \$22,000, 4 per cent.; \$165,000, 4½ per cent.; \$150,850, 5 per cent.; \$69,300, 5½ per cent.; \$271,796.03, 6 per cent.; \$7,000, 6½ per cent.; \$42,653, 7 per cent.; \$4,700, 7¾ per cent.; \$7,300, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 238

Aggregate amount of the same,	\$283,997 '00
Amount of investments from which no income is received,	10,800 00
Number of open accounts,	4,212
Number and amount of deposits (including dividends), received for previous year,	3,200 292,427 81
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	181 108,293 00
Number and amount of withdrawals,	2,857 258,081 42
Number of accounts opened the previous year,	543
Number of accounts closed the previous year,	355
Amount of expenses of the corporation during previous year,	2,972 57
Amount of treasurer's bond,	22,000 00
Date of examination by commissioner: March 14.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lawrence 6s,	\$5,000	\$5,500 00	\$5,000 00
of Providence, R. I., 5s,	5,000	5,900 00	5,000 00
of Somerville 5s,	40,500	45,360 00	40,500 00
Town of Pawtucket, R. I., 5s,	5,000	5,500 00	5,000 00
	\$55,500	\$62,260 00	\$55,500 00

BANK STOCK.

Washington Nat'l Bank, Boston,	\$800	\$1,040 00	\$844 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,740 00	1,500 00
Eliot Nat'l Bank, Boston,	1,700	2,057 00	1,706 20
Exchange Nat'l Bank, Boston,	2,000	2,280 00	2,475 33
Webster Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
Boston Nat'l Bank, Boston,	3,300	3,696 00	3,338 08
Atlas Nat'l Bank, Boston,	6,200	7,254 00	6,909 25
Merchants' Nat'l Bank, Boston,	2,500	3,325 00	2,657 50
State Nat'l Bank, Boston,	2,600	3,042 00	2,800 00
North Nat'l Bank, Boston,	3,000	3,600 00	3,450 00
Traders' Nat'l Bank, Boston,	3,000	2,790 00	3,635 00
North America Nat'l Bank, Boston,	6,700	6,901 00	6,925 00
Republic Nat'l Bank, Boston,	7,500	9,600 00	9,600 00
Manufacturers' Nat'l Bank, Boston,	25,000	24,250 00	25,655 00
Revere Nat'l Bank, Boston,	1,800	2,142 00	1,991 75
City Nat'l Bank, Boston,	1,900	2,090 00	2,244 00
Tremont Nat'l Bank, Boston,	7,400	7,622 00	8,468 50
Shoe and Leather N'l Bank, Boston,	3,400	3,230 00	3,587 00
New England Nat'l Bank, Boston,	5,000	6,700 00	6,525 00
Granite Nat'l Bank, Quincy,	12,600	15,750 00	13,885 38
Mt. Wollaston Nat'l Bank, Quincy,	10,000	13,000 00	10,600 00
	\$109,900	\$124,109 00	\$120,796 99

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad 7s,	\$20,000	\$24,800 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	27,500 00	25,000 00
Connecticut & Passumpsic Rivers Railroad 7s,	25,000	29,250 00	25,000 00
Fitchburg Railroad 5s,	5,000	5,500 00	5,000 00
	\$75,000	\$87,050 00	\$75,000 00

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated 1851. Number of corporators, 61.

J. WHITE BELCHER, *President.*HIRAM C. ALDEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$793,793 88	Public funds,	\$120,000 00
Earnings undivided,	3,811 22	Bank stock,	252,300 00
Guaranty fund,	29,473 50	Loans on bank stock,	3,800 00
		Railroad bonds,	127,000 00
		Loans on railroad stock,	800 00
		Real estate by foreclosure,	7,400 39
		Loans on real estate,	200,479 00
		Loans on personal security,	75,800 00
		Loans to counties, cities or towns,	13,000 00
		Deposit in bank, on interest,	24,736 14
		Cash on hand,	1,763 07
	\$827,078 60		\$827,078 60

Loans on Bank Stock, amount on each:—

On 30 shares North Easton National Bank,	\$3,000 00
On 6 shares Randolph National Bank,	500 00
On 3 shares Rockville National Bank, Rockville, Ct.,	300 00

Loans on Railroad Stock:—

On 5 shares Boston and Albany Railroad,	* \$300 00
On 5 shares Old Colony Railroad,	500 00

Amount of real estate held by foreclosure,	\$7,400 39
Assessed value of the same,	2,500 00
Amount of income received from the same,	231 20
Amount of municipal tax on real estate,	37 44

Cash on Deposit in Bank:—

Randolph National Bank, Randolph,	\$24,736 14
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Whole amount of interest or profits received or earned,	\$43,458 32
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	15,157 61
year, } 2 per cent., {	15,364 36

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½. (Last extra dividend in 1871.)

The total amount of loans, with each specified rate of interest: \$10,000, 4 per cent.; \$25,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$51,000, 5 per cent.; \$97,000, 5½ per cent.; \$51,200, 6 per cent.; \$15,300, 6½ per cent.; \$13,400, 7 per cent.; \$379, 7⁸/₁₀ per cent.; \$3,200, 7½ per cent.; \$2,400, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 70

* This bank has been notified that this loan is illegal.

Aggregate amount of the same,		\$73,579 00
Number of open accounts,	2,292	
Number and amount of deposits (including dividends), received for previous year,	1,115	140,417 09
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	67	35,898 89
Number and amount of withdrawals,	975	124,523 72
Number of accounts opened the previous year,	272	
Number of accounts closed the previous year,	231	
Amount of expenses of the corporation during previous year,		1,210 07
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: October 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$44,000	\$49,092 00	\$44,000 00
City and town bonds:—			
City of Portland, Me.,	10,000	10,500 00	10,000 00
of Springfield,	15,000	20,850 00	15,000 00
of Brockton,	25,000	26,310 00	25,000 00
of Lawrence,	16,000	18,560 00	16,000 00
of Lynn,	5,000	4,850 00	5,000 00
Town of South Abington,	5,000	5,050 00	5,000 00
	\$120,000	\$135,212 00	\$120,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$9,700	\$14,574 25	\$12,562 50
Atlas Nat'l Bank, Boston,	5,000	5,862 50	5,000 00
Blackstone Nat'l Bank, Boston,	9,700	9,991 00	12,000 00
Blue Hill Nat'l Bank, Milton,	1,600	1,776 00	1,600 00
Boston Nat'l Bank, Boston,	5,000	5,637 50	5,000 00
Central Nat'l Bank, Boston,	5,200	3,120 00	5,200 00
City Nat'l Bank, Boston,	5,000	5,500 00	5,365 00
Nat'l Bank of Commerce, Boston,	6,600	7,326 00	8,060 12
Commonwealth Nat'l Bank, Boston,	6,300	7,150 50	6,569 75
Continental Nat'l Bank, Boston,	5,000	5,187 50	5,000 00
Eagle Nat'l Bank, Boston,	5,000	5,287 50	5,336 38
Eliot Nat'l Bank, Boston,	2,000	2,455 00	2,000 00
Everett Nat'l Bank, Boston,	10,300	10,557 50	11,604 75
Exchange Nat'l Bank, Boston,	2,700	3,078 00	4,064 00
Freeman's Nat'l Bank, Boston,	2,500	2,637 50	3,346 00
Hamilton Nat'l Bank, Boston,	5,000	6,000 00	6,762 50
Hide and Leather Nat'l B'k, Boston,	10,000	11,625 00	10,269 88
Howard Nat'l Bank, Boston,	4,600	5,221 00	4,993 75
Manufacturers' Nat'l Bank, Boston,	4,000	3,880 00	4,000 00
Market Nat'l Bank, Boston,	7,500	7,032 50	7,500 00
Merchants' Nat'l Bank, Boston,	15,000	19,950 00	19,962 62
Merchandise Nat'l Bank, Boston,	2,400	2,280 00	2,400 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Metropolitan Nat'l Bank, Boston,	\$800	\$894 00	\$800 00
New England Nat'l Bank, Boston,	5,000	6,650 00	6,300 00
North Nat'l Bank, Boston,	7,000 ^a	8,400 00	8,034 13
North America Nat'l Bank, Boston,	5,000	5,150 00	5,000 00
Nat'l Bank of Redemption, Boston,	15,000	16,537 50	19,888 00
Revere Nat'l Bank, Boston,	3,700	4,393 75	4,700 00
Shawmut Nat'l Bank, Boston,	3,000	3,442 50	3,245 25
Shoe and Leather Nat'l B'k, Boston,	10,500	9,975 00	10,500 00
State Nat'l Bank, Boston,	4,600	5,293 50	4,876 00
Third Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
Traders' Nat'l Bank, Boston,	2,100	1,953 00	2,100 00
Tremont Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
Union Nat'l Bank, Boston,	2,500	3,437 50	3,681 25
Webster Nat'l Bank, Boston,	1,000	1,010 00	1,000 00
Central Nat'l Bank, Lynn,	9,700	14,165 00	9,700 00
City Nat'l Bank, Lynn,	3,500	5,775 00	5,078 12
Home Nat'l Bank, Brockton,	5,000	6,000 00	5,000 00
Taunton Nat'l Bank, Taunton,	2,500	4,000 00	2,500 00
Union Nat'l Bank, Weymouth,	1,300	1,625 00	1,300 00
	\$222,300	\$254,281 00	\$252,300 00

RAILROAD BONDS.

Old Colony Railroad,	\$60,000	\$70,200 00	\$60,000 00
Eastern Railroad,	37,500	42,000 00	37,500 00
Boston & Maine Railroad,	14,500	17,835 00	14,500 00
Boston & Albany Railroad,	5,000	6,000 00	5,000 00
Fall River Railroad,	10,000	10,800 00	* 10,000 00
	\$127,000	\$146,835 00	\$127,000 00

* This bank has been notified that this investment is illegal.

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated 1868. Number of corporators, 44.

R. J. LANE, *President.*

E. R. STUDLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$423,461 81	Public funds,	\$15,000 00
Earnings undivided,	4,570 18	Bank stock,	75,088 55
Guaranty fund,	8,500 00	Loans on bank books,	300 00
		Railroad bonds,	28,000 00
		Real estate by foreclosure,	100 00
		Loans on real estate,	247,340 00
		Loans on personal security,	49,105 31
		Loans to counties, cities or towns,	10,000 00
		Deposit in banks, on interest,	2,197 85
		Expense account,	367 30
		Insurance,	280 92
		Profit and loss,	804 25
		Cash on hand,	7,947 81
	<u>\$436,531 99</u>		<u>\$436,531 99</u>

Loan on Bank Stock :—

On 5 shares Granite National Bank, Quincy,	\$300 00
Amount of real estate held by foreclosure,	\$100 00
Assessed value of the same,	125 00
Amount of municipal tax on real estate,	1 52

Cash on Deposit in Bank :—

Abington National Bank,	\$2,197 85
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Whole amount of interest or profits received or earned,	\$24,004 74
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 7,991 11
	2 per cent., { 8,069 09

Times for the dividends fixed by the by-laws: January and July.
 Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $7\frac{1}{6}$. (Last extra dividend in 1873.)
 The total amount of loans, with each specified rate of interest: \$61,500, 5 per cent.; \$239,345, 6 per cent.; \$5,900, 7 per cent.
 Number of outstanding loans which are of an amount not exceeding \$3,000 each, 385
 Aggregate amount of the same, 211,245 00
 Amount of investments from which no income is received, 100 00
 Number of open accounts, 1,589
 Number and amount of deposits (including dividends), received for previous year, 1,080 96,451 94
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 55 27,548 00

Number and amount of withdrawals,	1,059	\$93,155 54
Number of accounts opened the previous year,	276	
Number of accounts closed the previous year,	265	
Amount of expenses of the corporation during previous year,	1,000	00
Amount of treasurer's bond,	10,000	00
Date of examination by commissioner : October 23.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds : —			
City of Bangor, Me.,	\$8,000	\$9,245 00	\$8,000 00
of Fall River,	4,000	4,620 00	4,000 00
Town of Middletown, Ct.,	3,000	3,360 00	3,000 00
	\$15,000	\$17,225 00	\$15,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$1,000	\$6,000 00	\$5,400 25
Continental Nat'l Bank, Boston,	6,700	6,816 00	7,675 00
Eliot Nat'l Bank, Boston,	1,000	1,197 00	1,112 75
Everett Nat'l Bank, Boston,	1,500	1,537 00	1,831 87
Freeman's Nat'l Bank, Boston,	2,500	2,650 00	3,125 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,325 00	3,640 00
Metropolitan Nat'l Bank, Boston,	1,500	1,675 00	1,510 00
Market Nat'l Bank, Boston,	4,800	4,414 00	5,577 25
Hide and Leather Nat'l B'k, Boston,	4,500	5,110 00	4,832 50
Howard Nat'l Bank, Boston,	6,700	7,571 00	7,428 50
State Nat'l Bank, Boston,	8,500	9,945 00	9,369 25
Traders' Nat'l Bank, Boston,	5,500	5,115 00	5,974 50
Revere Nat'l Bank, Boston,	7,300	8,625 00	8,673 75
Merchandise Nat'l Bank, Boston,	3,400	3,254 00	3,481 33
Webster Nat'l Bank, Boston,	2,000	2,020 00	2,186 60
Abington Nat'l Bank, Abington,	600	780 00	750 00
Granite Nat'l Bank, Quincy,	2,100	2,625 00	2,520 00
	\$66,100	\$72,659 00	\$75,088 55

RAILROAD BONDS.

Fitchburg Railroad 5s,	\$5,000	\$5,450 00	\$5,000 00
Newport & Richford Railroad 5s,	5,000	5,175 00	5,000 00
Boston, Revere Beach & Lynn Railroad 6s,	18,000	19,980 00	18,000 00
	\$28,000	\$30,605 00	\$28,000 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated 1855. Number of corporators, 127.

WILLIAM H. JELLY, *President.*CHARLES H. HENDERSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,591,162 87	Public funds,	\$344,000 00
Earnings undivided,	74,589 28	Loans on public funds,	21,000 00
Guaranty fund,	80,000 00	Bank stock,	509,580 00
		Railroad bonds,	146,775 00
		Railroad note,	20,000 00
		Real estate by foreclosure,	46,067 86
		Loans on real estate,	537,505 00
		Loans on personal security,	906,750 00
		Loans to counties, cities or towns,	89,000 00
		Deposit in banks, on interest,	120,000 00
		Cash on hand,	5,074 29
	\$2,745,752 15		\$2,745,752 15

Loans on Public Funds:—

On \$21,000 United States bonds,	\$21,000 00
Amount of real estate held by foreclosure,	\$46,067 86
Assessed value of the same,	45,600 00
Amount of income received from the same,	4,585 64
Amount of municipal tax on real estate,	758 73

Cash on Deposit in Banks, amount in each:—

Asiatic National Bank, Salem,	\$90,000 00
Exchange National Bank, Salem,	20,000 00
First National Bank, Gloucester,	10,000 00

Whole amount of interest or profits received or earned,	\$138,634 81
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 47,629 03
	2 per cent., { 49,212 27

Times for the dividends fixed by the by-laws: February and August.

The total amount of loans, with each specified rate of interest: \$15,000, 3 $\frac{3}{4}$ per cent.; \$95,000, 3 $\frac{1}{2}$ per cent.; \$181,375, 4 per cent.; \$44,000, 4 $\frac{1}{2}$ per cent.; \$375,000, 4 $\frac{1}{4}$ per cent.; \$50,000, 4 $\frac{3}{4}$ per cent.; \$296,400, 4 $\frac{1}{2}$ per cent.; \$55,000, 4 $\frac{3}{4}$ per cent.; \$135,000, 5 per cent.; \$23,000, 5 $\frac{1}{2}$ per cent.; \$157,975, 6 per cent.; \$84,050, 6 $\frac{1}{2}$ per cent.; \$130,650, 7 per cent.; \$78,580, 7 $\frac{3}{4}$ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	213
Aggregate amount of the same,	291,755 00
Number of open accounts,	8,429
Number and amount of deposits (including dividends), received for previous year,	5,700 536,503 96

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	393	\$226,381 04
Number and amount of withdrawals,	3,980	418,350 21
Number of accounts opened the previous year,	1,140	
Number of accounts closed the previous year,	823	
Amount of expenses of the corporation during previous year,		\$7,709 52
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: June 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$40,000	\$45,500 00	\$40,000 00
City bonds:—			
City of Meriden, Conn.,	65,000	71,000 00	65,000 00
of Waterbury, Conn.,	20,000	24,600 00	20,000 00
of Lewiston, Me.,	25,000	28,300 00	25,000 00
of Hartford, Conn.,	10,000	11,300 00	10,000 00
of Portsmouth, N. H.,	3,000	3,420 00	3,000 00
of Gardiner, Me.,	10,000	10,600 00	10,000 00
of Biddeford, Me.,	10,000	10,000 00	10,000 00
of Salem,	10,000	11,500 00	10,000 00
of Fall River,	25,000	30,000 00	25,000 00
of Lawrence,	35,000	40,250 00	35,000 00
of Haverhill,	10,000	11,850 00	10,000 00
of Springfield,	41,000	52,290 00	41,000 00
of Somerville,	10,000	10,600 00	10,000 00
of Lynn,	20,000	23,200 00	20,000 00
of Chelsea,	5,000	5,650 00	5,000 00
of Fitchburg,	5,000	5,700 00	5,000 00
	\$344,000	\$395,760 00	\$344,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$15,000 00	\$10,000 00
Atlas Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
Blackstone Nat'l Bank, Boston,	15,000	15,450 00	15,000 00
Boston Nat'l Bank, Boston,	7,900	8,848 00	7,900 00
Boylston Nat'l Bank, Boston,	20,000	23,000 00	20,000 00
City Nat'l Bank, Boston,	8,300	9,130 00	8,300 00
Columbian Nat'l Bank, Boston,	15,000	18,600 00	15,000 00
Commerce Nat'l Bank, Boston,	16,500	18,315 00	16,500 00
Commonwealth Nat'l Bank, Boston,	8,500	9,605 00	8,500 00
Continental Nat'l Bank, Boston,	11,400	11,742 00	11,400 00
Eagle Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
Eliot Nat'l Bank, Boston,	13,300	16,226 00	13,300 00
Everett Nat'l Bank, Boston,	7,300	7,446 00	7,300 00
Faneuil Hall Nat'l Bank, Boston,	3,500	4,550 00	3,500 00
First Nat'l Bank, Boston,	2,500	4,975 00	2,500 00
Freeman's Nat'l Bank, Boston,	9,100	9,555 00	9,100 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Globe Nat'l Bank, Boston, . . .	\$20,000	\$19,600 00	\$20,000 00
Hamilton Nat'l Bank, Boston, . .	7,000	8,400 00	7,000 00
Hide and Leather Nat'l B'k, Boston,	8,500	9,860 00	8,500 00
Howard Nat'l Bank, Boston, . . .	9,700	10,961 00	9,700 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,700 00	10,000 00
Market Nat'l Bank, Boston, . . .	2,200	2,024 00	2,200 00
Massachusetts Nat'l Bank, Boston, .	15,500	16,585 00	15,500 00
Merchandise Nat'l Bank, Boston, . .	6,000	5,700 00	6,000 00
Merchants' Nat'l Bank, Boston, . .	33,300	44,289 00	33,300 00
Mt. Vernon Nat'l Bank, Boston, . .	5,000	6,250 00	5,000 00
New England Nat'l Bank, Boston, . .	9,100	12,103 00	9,100 00
North Nat'l Bank, Boston,	20,000	24,000 00	20,000 00
North America Nat'l Bank, Boston,	11,700	12,051 00	11,700 00
Old Boston Nat'l Bank,	6,350	7,620 00	6,350 00
Redemption Nat'l Bank, Boston, . .	2,000	2,200 00	2,000 00
Revere Nat'l Bank, Boston,	20,400	24,072 00	20,400 00
Second Nat'l Bank, Boston,	7,200	10,728 00	7,200 00
Shawmut Nat'l Bank, Boston,	5,700	6,498 00	5,700 00
Shoe and Leather Nat'l B'k, Boston,	9,500	9,025 00	9,500 00
Suffolk Nat'l Bank, Boston,	7,500	8,400 00	7,500 00
Third National Bank, Boston, . . .	15,000	12,750 00	15,000 00
Traders' Nat'l Bank, Boston,	8,300	7,719 00	8,300 00
Tremont Nat'l Bank, Boston,	10,000	10,300 00	10,000 00
Union Nat'l Bank, Boston,	4,400	6,028 00	4,400 00
Webster Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
Asiatic Nat'l Bank, Salem,	10,530	14,040 00	10,530 00
Exchange Nat'l Bank, Salem, . . .	10,000	11,800 00	10,000 00
First Nat'l Bank, Salem,	900	1,125 00	900 00
Mercantile Nat'l Bank, Salem, . . .	15,300	17,901 00	15,300 00
Merchants' Nat'l Bank,	8,400	11,256 00	8,400 00
Naumkeag Nat'l Bank, Salem, . . .	10,900	14,933 00	10,900 00
Salem Nat'l Bank, Salem,	25,900	31,080 00	25,900 00
	\$509,580	\$588,690 00	\$509,580 00

RAILROAD BONDS.

Fitchburg Railroad,	\$25,000	\$25,375 00	\$25,375 00
Old Colony Railroad,	20,000	21,400 00	21,400 00
Fitchburg Railroad,	50,000	50,000 00	50,000 00
Boston and Maine Railroad,	50,000	50,000 00	50,000 00
	\$145,000	\$146,775 00	\$146,775 00

SALEM SAVINGS BANK—SALEM.

Incorporated Jan. 29, 1818. Number of corporators, 186.

WILLIAM NORTHEY, *President.*WILLIAM H. SIMONDS, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$6,535,339 99	Public funds,	\$2,000,000 00
Earnings undivided,	23,124 79	Loans on public funds,	16,500 00
Guaranty fund,	186,000 00	Bank stock,	570,000 00
		Loans on bank stock,	12,300 00
		Railroad bonds,	112,000 00
		Railroad notes,	100,000 00
		Real estate,	60,000 00
		Real estate by foreclosure,	61,500 00
		Loans on real estate,	902,165 00
		Loans on personal security,	1,969,500 00
		Loans to counties, cities or towns,	773,450 00
		Deposit in banks, on interest,	148,020 37
		Cash on hand,	21,029 41
	\$6,744,464 78		\$6,744,464 78

Loans on Public Funds, amount on each :—

On \$1,000 United States 4s,	\$1,000 00
On \$500 United States 4½s,	500 00
On \$20,000 town of Peabody 4s,	15,000 00

Loans on Bank Stock, amount on each :—

On 50 shares Asiatic National Bank, Salem,	\$300 00
On 90 shares Lincoln National Bank, Boston,	7,000 00
On 75 shares Metacomet National Bank, Fall River,	5,000 00

Invested in real estate (for banking purposes),	\$60,000 00
Estimated value of the same,	75,000 00
Amount of real estate held by foreclosure,	61,500 00
Assessed value of the same,	58,750 00
Amount of income received from the same,	4,637 00
Amount of municipal tax on real estate,	1,735 49

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston,	\$46,828 35
Shawmut National Bank, Boston,	59,192 02
First National Bank, Gloucester,	20,000 00
Mercantile National Bank, Salem,	10,000 00
Exchange National Bank, Salem,	10,000 00

Whole amount of interest or profits received or earned,	\$345,796 50
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	124,299 90
year, } 2 per cent., {	125,729 87
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7. (Last extra dividend in 1873.)	
The total amount of loans, with each specified rate of interest: \$60,000, 3 $\frac{3}{8}$ per cent.; \$60,000, 3 $\frac{7}{8}$ per cent.; \$399,000, 4 per cent.; \$50,000, 4 $\frac{1}{8}$ per cent.; \$250,000, 4 $\frac{1}{4}$ per cent.; \$1,102,350 4 $\frac{1}{2}$ per cent.; \$50,000, 4 $\frac{3}{4}$ per cent.; \$884,600, 5 per cent.; \$30,000, 5 $\frac{1}{4}$ per cent.; \$30,000, 5 $\frac{3}{8}$ per cent.; \$243,500, 5 $\frac{1}{2}$ per cent.; \$544,470, 6 per cent.; \$37,470, 6 $\frac{1}{2}$ per cent.; \$5,700, 7 per cent.; \$26,825, 7 $\frac{8}{10}$ per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	158
Aggregate amount of the same,	218,065 00
Number of open accounts,	16,291
Number and amount of deposits (including dividends), received for previous year,	9,027 987,810 77
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	614 346,677 00
Number and amount of withdrawals,	8,581 845,061 02
Number of accounts opened the previous year,	1,591
Number of accounts closed the previous year,	1,389
Amount of expenses of the corporation during previous year,	12,938 27
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner: October 3.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4 $\frac{1}{2}$ s, registered,	\$250,000	\$284,688 00	\$255,000 00
United States 4s, registered,	40,000	48,800 00	40,000 00
State, city and town bonds: —			
Ohio 6s,	10,000	10,600 00	10,000 00
City of Boston,	230,000	264,875 00	230,000 00
of Bath, Me.,	7,000	7,333 00	7,000 00
of Bangor, Me.,	20,000	23,650 00	20,000 00
of Columbus, Ohio,	110,000	111,760 00	110,000 00
of Cleveland, Ohio,	89,000	96,758 00	96,000 00
of Cambridge,	15,000	15,450 00	15,000 00
of Charlestown,	50,000	56,000 00	50,000 00
of Chelsea,	17,000	19,450 00	17,000 00
of Detroit, Mich,	56,000	60,590 00	60,000 00
of Fall River,	64,000	79,340 00	64,000 00
of Fitchburg,	30,000	30,600 00	30,000 00
of Holyoke,	65,000	78,650 00	65,000 00
of Indianapolis, Ind.,	107,000	109,580 00	107,000 00
of Lynn,	70,000	72,725 00	70,000 00
of Lowell,	50,000	56,000 00	50,000 00
of Lawrence,	54,000	64,620 00	54,000 00
of Manchester, N. H.,	100,000	120,500 00	100,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Pawtucket, R. I.,	\$10,000	\$11,100 00	\$10,000 00
of Providence, R. I.,	262,000	292,960 00	262,000 00
of Salem,	114,000	127,635 00	114,000 00
of Somerville,	30,000	30,300 00	30,000 00
Town of Arlington,	10,000	11,450 00	10,000 00
of Everett,	2,000	2,290 00	2,000 00
of Marblehead,	22,000	25,300 00	22,000 00
of Milford,	15,000	16,725 00	15,000 00
of Malden,	50,000	57,250 00	50,000 00
of Winchester,	35,000	40,250 00	35,000 00
	\$1,984,000	\$2,227,229 00	\$2,000,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$15,025 00	\$10,000 00
Atlas Nat'l Bank, Boston,	1,000	1,173 00	1,000 00
Blackstone Nat'l Bank, Boston,	7,300	7,537 00	7,300 00
Boylston Nat'l Bank, Boston,	2,500	2,875 00	2,500 00
City Nat'l Bank, Boston,	20,500	22,550 00	22,300 00
Columbian Nat'l Bank, Boston,	28,000	34,720 00	28,000 00
Commerce Nat'l Bank, Boston,	50,200	55,722 00	50,200 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,675 00	5,000 00
Freeman's Nat'l Bank, Boston,	11,400	12,027 00	11,400 00
Hamilton Nat'l Bank, Boston,	12,000	14,400 00	13,850 00
Hide and Leather N'l Bank, Boston,	7,800	9,048 00	8,502 00
Merchandise Nat'l Bank, Boston,	12,400	11,780 00	12,400 00
Merchants' Nat'l Bank, Boston,	58,300	77,393 00	75,500 00
North Nat'l Bank, Boston,	27,400	32,880 00	28,400 00
Nat'l Bank of Redemption, Boston,	12,500	13,781 00	13,750 00
Nat'l Bank of Republic, Boston,	16,500	21,203 00	20,855 00
Revere Nat'l Bank, Boston,	49,800	59,138 00	50,300 00
Second Nat'l Bank, Boston,	17,300	25,777 00	18,100 00
Shawmut Nat'l Bank, Boston,	7,500	8,606 00	8,250 00
Suffolk National Bank, Boston,	10,000	11,275 00	11,000 00
State Nat'l Bank, Boston,	4,000	4,690 00	4,500 00
Tremont Nat'l Bank, Boston,	20,000	20,750 00	20,000 00
Asiatic Nat'l Bank, Salem,	18,480	25,872 00	20,328 00
Exchange Nat'l Bank, Salem,	8,500	10,030 00	8,900 00
First Nat'l Bank, Salem,	13,400	16,750 00	14,740 00
Mercantile Nat'l Bank, Salem,	2,000	2,355 00	2,000 00
Merchants' Nat'l Bank, Salem,	48,150	64,762 00	48,150 00
Naumkeag Nat'l Bank, Salem,	9,800	13,426 00	12,380 00
Salem Nat'l Bank, Salem,	10,000	12,200 00	10,500 00
Home Nat'l Bank, Brockton,	10,000	11,400 00	10,000 00
Beverly Nat'l Bank, Beverly,	700	889 00	700 00
Marblehead Nat'l B'k, Marblehead,	2,000	2,300 00	2,000 00
Nat'l Grand Bank, Marblehead,	4,500	5,175 00	4,995 00
First Nat'l Bank, Chelsea,	10,000	12,000 00	12,200 00
	\$528,930	\$645,184 00	\$570,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested
Fitchburg Railroad,	\$50,000	\$55,500 00	\$53,500 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	25,000	28,375 00	25,000 00
Old Colony Railroad,	20,000	21,350 00	20,000 00
Providence & Worcester Railroad, .	12,000	14,160 00	13,500 00
	<u>\$107,000</u>	<u>\$119,385 00</u>	<u>\$112,000 00</u>

Aggregate amount of the same,	\$64,835 00
Amount of investments from which no income is received	32,942 46
Number of open accounts,	1,601
Number and amount of deposits (including dividends), received for previous year,	501 58,078 95
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	35 17,482 75
Number and amount of withdrawals,	763 70,405 18
Number of accounts opened the previous year,	153
Number of accounts closed the previous year,	178
Amount of expenses of the corporation during previous year,	2,322 00
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner : Aug. 21.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River 6s,	\$2,000	\$2,365 00	\$2,400 00
of Columbus, O., 6s,	4,000	4,220 00	4,600 00
	\$6,000	\$6,585 00	\$7,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$2,500	\$2,931 25	\$3,175 00
Blackstone Nat'l Bank, Boston,	2,000	2,060 00	2,500 00
Blue Hill Nat'l Bank, Milton,	1,000	1,110 00	1,000 00
Boston Nat'l Bank, Boston,	7,600	8,569 00	7,600 00
Nat'l City Bank, Boston,	1,000	1,100 00	1,000 00
Central Nat'l Bank, Boston,	5,000	3,000 00	10,432 50
Continental Nat'l Bank, Boston,	2,500	2,593 75	3,131 25
Eliot Nat'l Bank, Boston,	5,000	6,137 50	6,000 00
Everett Nat'l Bank, Boston,	5,000	5,125 00	6,575 00
Freeman's Nat'l Bank, Boston,	8,000	8,440 00	8,000 00
Globe Nat'l Bank, Boston,	2,500	2,468 75	3,562 50
Howard Nat'l Bank, Boston,	1,500	1,702 50	1,500 00
Home Nat'l Bank, Brockton,	500	550 00	540 00
Mount Vernon Nat'l Bank, Boston,	5,000	6,275 00	6,250 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,425 00	2,871 88
Market Nat'l Bank, Boston,	1,000	935 00	1,190 00
No. America Nat'l Bank, Boston,	1,300	1,339 00	1,490 88
Old Boston Nat'l Bank, Boston,	2,000	2,400 00	3,300 00
First Nat'l Bank, Provincetown,	5,400	8,532 00	6,820 00
Nat'l Bank of the Republic, Boston,	5,000	6,400 00	5,541 67
Revere Nat'l Bank, Boston,	7,900	9,381 25	8,693 02
Second Nat'l Bank, Boston,	1,700	2,533 00	1,700 00
State Nat'l Bank, Boston,	10,100	11,842 25	10,100 00
Suffolk Nat'l Bank, Boston,	3,000	3,382 50	4,187 50
Tremont Nat'l Bank, Boston,	4,500	4,680 00	5,473 42
Webster Nat'l Bank, Boston,	1,000	1,010 00	1,190 00
	\$94,500	\$106,922 75	\$113,824 62

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad 5s,	\$26,000	\$28,990 00	\$29,055 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,150 00	11,425 00
Boston & Lowell R. R. 5s,	5,000	5,300 00	*5,425 00
Boston, Clinton & Fitchburg R.R. 7s,	3,000	3,360 00	3,457 50
Vermont & Massachusetts R.R. 5s, .	6,000	6,600 00	6,660 00
	\$50,000	\$55,460 00	\$56,022 50

* This bank was notified that this investment was illegal and these bonds have since been disposed of.

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated 1855. Number of corporators, 54.

F. A. BALL, *President*.A. K. HAWKS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$860,816 48	Public funds,	\$256,000 00
Earnings undivided,	832 19	Bank stock,	57,800 00
Guaranty fund,	20,900 00	Loans on bank stock,	6,200 00
		Railroad bonds,	60,000 00
		Real estate,	4,000 00
		Loans on real estate,	383,494 21
		Loans on personal security,	96,317 21
		Deposit in banks, on interest,	13,813 35
		Deposit in banks, not on interest,	4,530 02
		Cash on hand,	393 88
	\$882,548 67		\$882,548 67

Loan on Bank Stock :—

On 62 shares Shelburne Falls National Bank,	\$6,200 00
Invested in real estate (for banking purposes),	\$4,000 00
Estimated value of the same,	4,000 00
Amount of municipal tax on real estate,	48 82

Cash on Deposit in Banks, amount in each :—

National Revere Bank, Boston,	\$4,813 35
Shelburne Falls National Bank,	13,530 02

Whole amount of interest or profits received or earned,	\$45,018 43
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 16,119 20
	2 per cent., } 16,554 23

Times for the dividends fixed by the by-laws : April 10 and October 10.

The total amount of loans, with each specified rate of interest : \$486,011.42, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	380
Aggregate amount of the same,	288,554 42
Number of open accounts,	3,462
Number and amount of deposits (including dividends), received for previous year,	1,986 182,875 61
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	121 69,097 69
Number and amount of withdrawals,	1,336 156,252 45
Number of accounts opened the previous year,	423
Number of accounts closed the previous year,	318
Amount of expenses of the corporation during previous year,	1,845 97
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner : February 13.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$100,000	\$115,000 00	\$100,000 00
City bonds: —			
City of Boston,	50,000	56,000 00	50,000 00
of Fall River,	49,000	55,000 00	49,000 00
of Lynn,	12,000	13,500 00	12,000 00
of Providence, R. I.,	15,000	17,000 00	15,000 00
of Milwaukee, Wis.,	30,000	35,000 00	30,000 00
	\$256,000	\$291,500 00	\$256,000 00

BANK STOCK.

Shelburne Falls Nat'l Bank,	\$25,900	\$31,000 00	\$25,900 00
First Nat'l Bank, Northampton, . . .	10,000	13,000 00	10,000 00
Conway Nat'l Bank, Conway,	11,900	14,000 00	11,900 00
Adams Nat'l Bank, North Adams, . . .	5,000	6,500 00	5,000 00
Nat'l Bank of Redemption, Boston, . .	5,000	6,000 00	5,000 00
	\$57,800	\$70,500 00	\$57,800 00

RAILROAD BONDS.

Fitchburg Railroad,	\$40,000	\$44,000 00	\$40,000 00
Vermont & Massachusetts Railroad, . .	20,000	22,000 00	20,000 00
	\$60,000	\$66,000 00	\$60,000 00

SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President.*

HARVEY H. WELLINGTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$604,308 55	Public funds,	\$78,500 00
Earnings undivided,	2,694 33	Bank stock,	40,050 00
Guaranty fund,	15,800 00	Railroad bonds,	22,000 00
		Real estate by foreclosure,	7,500 00
		Loans on real estate,	238,745 00
		Loans on personal security,	146,050 00
		Loans to counties, cities or towns,	20,000 00
		Deposit in bank, on interest,	65,646 61
		Expense account,	530 40
		Premiums,	3,500 00
		Insurance,	9 68
		Interest unpaid,	207 17
		Cash on hand,	64 02
	<hr/>		<hr/>
	\$622,802 88		\$622,802 88

Amount of real estate held by foreclosure,	\$7,500 00
Assessed value of the same,	5,700 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	77 40

Cash on Deposit in Bank: —

First National Bank, Adams,	\$65,646 61
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Whole amount of interest or profits received or earned,	\$32,366 09
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 11,264 37
	} 2 per cent., { 11,544 44

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$20,000, 4 per cent.; \$3,200, 5 per cent.; \$50,000, 5½ per cent.; \$328,345, 6 per cent.; \$3,250, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	174
Aggregate amount of the same,	165,145 00
Number of open accounts,	1,716
Number and amount of deposits (including dividends), received for previous year,	4,945 156,828 09
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	100 57,707 21
Number and amount of withdrawals,	1,055 137,810 99
Number of accounts opened the previous year,	325
Number of accounts closed the previous year,	262

Amount of expenses of the corporation during previous year, \$1,752 18
 Amount of treasurer's bond, 50,000 00
 Date of examination by commissioner: April 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$22,000	\$26,620 00	\$22,000 00
“ “ 4½s,	15,000	18,750 00	15,000 00
City and town bonds:—			
City of Somerville,	5,000	5,250 00	5,000 00
of Providence, R. I.,	1,000	1,180 00	1,000 00
of Lowell,	1,000	1,120 00	1,000 00
of Cambridge,	1,000	1,100 00	1,000 00
of Boston,	3,000	3,575 00	3,000 00
Town of Adams,	20,500	23,575 00	20,500 00
District of Columbia,	10,000	11,375 00	10,000 00
	\$78,500	\$92,545 00	\$78,500 00

BANK STOCK.

First Nat'l Bank, Adams,	\$17,600	\$24,500 00	\$17,600 00
Berkshire Nat'l Bank, No. Adams,	7,500	9,000 00	7,500 00
Adams Nat'l Bank, No. Adams,	2,500	3,750 00	2,500 00
Third Nat'l Bank, Pittsfield,	500	575 00	500 00
First Nat'l Bank, Newburyport,	2,500	3,500 00	2,500 00
First Nat'l Bank, Woburn,	2,500	3,750 00	2,500 00
Franklin Co. Nat'l Bank, Greenfield,	2,500	2,650 00	2,500 00
Lancaster Nat'l Bank, Clinton,	200	280 00	200 00
Lincoln Nat'l Bank, Boston,	2,500	2,700 00	2,500 00
Lee Nat'l Bank, Lee,	1,750	2,250 00	1,750 00
	\$40,050	\$52,955 00	\$40,050 00

RAILROAD BONDS.

Vermont & Massachusetts R. R.,	\$10,000	\$11,100 00	\$10,000 00
Nashua & Worcester Railroad,	5,000	5,450 00	5,000 00
Fitchburg Railroad,	2,000	2,180 00	2,000 00
Boston & Albany Railroad,	5,000	6,125 00	5,000 00
	\$22,000	\$24,855 00	\$22,000 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated 1848. Number of corporators, 79.

ROBERT H. COLE, *President*.

CHARLES D. MONROE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,154,384 77	Public funds,	\$497,000 00
Earnings undivided,	20,631 57	Loans on public funds,	40,000 00
Guaranty fund,	20,600 00	Bank stock,	58,319 88
		Loans on bank stock,	900 00
		Railroad bonds,	98,000 00
		Loans on real estate,	210,100 00
		Loans on personal security,	215,000 00
		Loans to counties, cities or towns,	11,000 00
		Deposit in bank, on interest,	42,000 00
		Expense account,	948 22
		Premiums,	18,350 00
		Steel safe,	800 00
		Tax and expense on print works,	2,360 79
		Cash on hand,	837 45
	<u>\$1,195,616 34</u>		<u>\$1,195,616 34</u>

Loan on Public Funds:—

On \$40,000 United States bonds, \$40,000 00

Loans on Bank Stock, amount on each:—

On 10 shares Southbridge National Bank, Southbridge, \$300 00
 On 6 shares Blackstone National Bank, Boston, 600 00

Cash on Deposit in Bank:—

Southbridge National Bank, Southbridge, \$42,000 00

Whole amount of interest or profits received or earned, \$55,188 99

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 21,602 50
 year, } 2 per cent., { 22,127 48

Times for the dividends fixed by the by-laws: first Wednesday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$51,000, 4 per cent.; \$133,000, 4½ per cent.; \$70,000, 5 per cent.; \$125,500, 6 per cent.; \$70,000, 6½ per cent.; \$27,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 104

Aggregate amount of the same, 96,600 00

Amount of investments from which no income is received, 800 00

Number of open accounts, 3,045

Number and amount of deposits (including dividends), received for previous year, 1,664 185,741 36

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	110	\$62,606 18
Number and amount of withdrawals,	1,356	160,661 82
Number of accounts opened the previous year,	355	
Number of accounts closed the previous year,	296	
Amount of expenses of the corporation during previous year,		3,064 71
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: June 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, 1907,	\$30,000	\$36,300 00	\$30,000 00
United States 4½s, 1891,	135,000	152,500 00	136,600 00
District of Columbia 7s,	5,000	6,100 00	5,700 00
City and town bonds:—			
City of Cambridge 6s,	21,000	24,360 00	22,300 00
of Charlestown 6s,	13,000	14,560 00	14,000 00
of Lynn 6s,	8,000	8,960 00	8,000 00
of Newton 6s,	5,000	5,850 00	5,000 00
of Salem 5s,	10,000	10,800 00	10,000 00
of Waterbury, Conn., 7s,	10,000	13,000 00	10,000 00
of Chelsea 6s,	12,000	13,920 00	12,200 00
of Chelsea 4½s,	18,000	18,540 00	18,000 00
of Holyoke 6s,	20,000	24,400 00	20,000 00
of Lawrence 6s,	10,000	11,600 00	10,000 00
of New Bedford 6s,	5,000	6,550 00	5,000 00
of New Bedford 5s,	10,000	12,000 00	10,000 00
of Lowell 4s,	15,000	15,150 00	15,000 00
of Springfield 7s,	10,000	10,700 00	10,000 00
of Worcester 6s,	10,000	11,300 00	10,900 00
of Fall River 6s,	26,000	31,572 00	27,450 00
of Portland, Me., 6s,	9,000	9,450 00	9,000 00
of Fitchburg 6s,	5,000	5,600 00	5,000 00
Town of Arlington 6s,	10,000	11,200 00	10,200 00
of Brookline 7s,	20,000	26,000 00	20,000 00
of Malden 6s,	20,000	22,600 00	20,000 00
of Northampton 6s,	20,000	22,600 00	20,000 00
of Pawtucket, R. I., 5s,	20,000	22,200 00	21,500 00
of Beverly 4s,	10,000	10,300 00	10,000 00
of Woburn 6s,	10,000	11,400 00	10,000 00
	\$497,000	\$569,510 00	\$505,850 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$4,000	\$4,040 00	\$4,000 00
Boylston Nat'l Bank, Boston,	1,800	2,100 00	1,800 00
City Nat'l Bank, Boston,	1,200	1,320 00	1,200 00
Columbian Nat'l Bank, Boston,	500	600 00	500 00
Freeman's Nat'l Bank, Boston,	10,000	11,000 00	13,400 00
New England Nat'l Bank, Boston,	2,200	3,100 00	2,200 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . . .	\$2,500	\$2,750 00	\$2,500 00
Washington Nat'l Bank, Boston, . .	2,000	2,600 00	2,000 00
Boston Nat'l Bank, Boston, . . .	1,000	1,200 00	1,150 00
Suffolk Nat'l Bank, Boston, . . .	5,000	6,000 00	6,050 00
Commerce Nat'l Bank, Boston, . . .	1,000	1,100 00	1,236 25
Atlas Nat'l Bank, Boston, . . .	500	600 00	635 63
City Nat'l Bank, Worcester, . . .	1,800	1,980 00	2,016 00
Quinsigamond Nat'l B'k, Worcester,	2,000	2,200 00	2,380 00
Leicester Nat'l Bank, Leicester, . .	2,400	2,832 00	2,762 00
Southbridge Nat'l B'k, Southbridge,	13,800	19,320 00	14,490 00
	\$51,700	\$62,742 00	\$58,319 88

RAILROAD BONDS.

Boston & Albany Railroad 7s, . . .	\$35,000	\$42,000 00	\$39,700 00
Boston & Maine Railroad 7s, . . .	25,000	30,000 00	28,100 00
Boston & Lowell Railroad 7s, . . .	20,000	25,000 00	20,000 00
Old Colony Railroad 7s, . . .	10,000	12,000 00	10,000 00
Fitchburg Railroad 7s, . . .	3,000	3,750 00	3,700 00
Fitchburg Railroad 6s, . . .	5,000	6,000 00	5,900 00
	\$98,000	\$118,750 00	\$107,400 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

Incorporated 1863. Number of corporators, 69.

THOMAS HILLS, *President.*EDWARD H. BARTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,341,569 15	Public funds,	\$97,935 75
Earnings undivided,	7,696 46	Bank stock,	98,320 00
Guaranty fund,	39,000 00	Railroad bonds,	1,000 00
Charges on mortgages,	399 65	Real estate,	50,000 00
Real estate suspense account,	20,000 00	Real estate by foreclosure,	71,427 61
		Loans on real estate,	578,120 00
		Loans on personal security,	440,000 00
		Deposit in banks, on interest,	67,506 26
		Cash on hand,	4,355 64
	\$1,408,665 26		\$1,408,665 26

Invested in real estate (for banking purposes),	\$50,000 00
Estimated value of the same,	50,000 00
Amount of real estate held by foreclosure,	71,427 61
Assessed value of the same,	65,900 00
Amount of income received from the same,	5,803 39
Amount of municipal tax on real estate,	2,118 20

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$5,544 58
Tremont National Bank, Boston,	16,690 53
Howard National Bank, Boston,	27,085 03
National Bank of Republic, Boston,	18,186 12

Whole amount of interest or profits received or earned,	\$68,848 06
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	23,105 85
year, } 2 per cent., {	24,051 32

Times for the dividends fixed by the by-laws: third Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend. 4½.

The total amount of loans, with each specified rate of interest: \$75,000, 4½ per cent.; \$517,000, 5 per cent.; \$69,320, 5½ per cent.; \$230,800, 6 per cent.; \$60,550, 6½ per cent.; \$46,200, 7 per cent.; \$13,500, 7½ per cent.; \$5,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	192
Aggregate amount of the same,	270,220 00
Amount of investments from which no income is received,	5,000 00
Number of open accounts,	9,226
Number and amount of deposits (including dividends) received for previous year,	10,090 487,179 61
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	257 131,389 49
Number and amount of withdrawals,	6,277 390,857 52

Number of accounts opened the previous year,	1,216	
Number of accounts closed the previous year,	1,028	
Amount of expenses of the corporation during previous year,		\$6,676 43
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 29.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Chelsea,	\$7,000	\$7,980 00	\$6,860 00
of Bangor, Me.,	8,000	8,960 00	7,320 00
of New London, Conn.,	10,000	13,000 00	10,000 00
of Portland, Me.,	15,000	18,000 00	13,775 00
of Norwich, Conn.,	24,000	27,360 00	24,000 00
of Fall River,	10,000	12,400 00	10,000 00
Town of Brockton,	10,000	10,275 00	10,000 00
of Scituate,	10,000	10,100 00	10,000 00
of Hyde Park,	5,000	5,050 00	5,000 00
of Everett,	1,000	1,140 00	980 75
	\$100,000	\$114,265 00	\$97,935 75

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$11,100	\$12,820 50	\$11,100 00
Nat'l Bank of Commerce, Boston,	7,500	8,137 50	7,500 00
Columbian Nat'l Bank, Boston,	6,000	7,440 00	6,000 00
Eliot Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Globe Nat'l Bank, Boston,	6,000	5,925 00	6,000 00
Merchandise Nat'l Bank, Boston,	2,300	2,185 00	2,300 00
Massachusetts Nat'l Bank, Boston,	4,500	4,860 00	4,500 00
Nat'l B'k of North America, Boston,	4,500	4,635 00	4,500 00
Nat'l Shoe and Leather B'k, Boston,	500	476 88	500 00
Suffolk Nat'l Bank, Boston,	5,000	5,625 00	5,000 00
Third Nat'l Bank, Boston,	10,500	8,925 00	10,420 00
Traders' Nat'l Bank, Boston,	2,200	2,046 00	2,200 00
Tremont Nat'l Bank, Boston,	15,000	15,450 00	15,000 00
Webster Nat'l Bank, Boston,	13,300	13,399 75	13,300 00
	\$98,400	\$103,925 63	\$98,320 00

RAILROAD BONDS.

New Bedford Railroad,	\$1,000	\$1,220 00	\$1,000 00
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SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

Incorporated April 2, 1834. Number of corporators, 28.

PEREZ SIMMONS, *President.*EBENEZER T. FOGG, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$452,465 32	Bank stock,	\$56,505 00
Earnings undivided,	4,015 87	Loans on bank stock,	1,000 00
Guaranty fund,	9,480 00	Real estate by foreclosure,	32,364 00
		Loans on real estate,	287,983 42
		Loans on personal security,	49,772 18
		Loans to counties, cities or towns,	28,945 00
		Deposit in banks, on interest,	6,341 41
		Cash on hand,	3,050 18
	\$465,961 19		\$465,961 19

Loans on Bank Stock:—

On 15 shares South Weymouth National Bank,	\$1,000 00
Amount of real estate held by foreclosure,	\$32,364 00
Assessed value of the same,	28,928 00
Amount of income received from the same,	1,194 67
Amount of municipal tax on real estate,	387 42

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston,	\$5,321 41
Manufacturers' National Bank, Boston,	1,020 00

Whole amount of interest or profits received or earned,	\$19,879 88
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 8,900 00
	2 per cent., { 8,996 68

Times for the dividends fixed by the by-laws: last Saturday in January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7½. (Extra dividend in 1875.)

The total amount of loans, with each specified rate of interest: \$5,000, 4 per cent.; \$64,425, 5 per cent.; \$15,350, 5½ per cent.; \$219,100.57, 6 per cent.; \$63,825.03, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	375	
Aggregate amount of the same,	234,700 71	
Amount of investments from which no income is received,	1,000 00	
Number of open accounts,	1,205	
Number and amount of deposits (including dividends) received for previous year,	314	47,576 03
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	16	10,868 00
Number and amount of withdrawals,	412	42,585 18

Number of accounts opened the previous year,	77
Number of accounts closed the previous year,	63
Amount of expenses of the corporation during previous year,	\$1,183 00
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: June 17.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	\$1,000	\$1,502 50	\$1,300 00
City Nat'l Bank, Boston,	2,300	2,530 00	2,300 00
Columbian Nat'l Bank, Boston,	3,200	3,968 00	4,000 00
Eagle Nat'l Bank, Boston,	2,300	2,432 25	2,300 00
Eliot Nat'l Bank, Boston,	800	982 00	800 00
Globe Nat'l Bank, Boston,	300	300 00	300 00
Howard Nat'l Bank, Boston,	1,400	1,582 00	1,400 00
Hamilton Nat'l Bank, Boston,	1,500	1,800 00	1,500 00
Merchants' Nat'l Bank, Boston,	1,500	2,000 00	1,500 00
Hingham Nat'l Bank, Hingham,	2,800	2,800 00	3,556 00
Massachusetts Nat'l Bank, Boston,	500	537 50	500 00
North Nat'l Bank, Boston,	4,500	5,433 75	4,700 00
Shawmut Nat'l Bank, Boston,	1,300	1,490 75	1,300 00
New England Nat'l Bank, Boston,	1,000	1,347 50	1,000 00
Union Nat'l Bank, Boston,	1,000	1,375 00	1,133 00
Webster Nat'l Bank, Boston,	2,000	2,075 00	2,000 00
Second Nat'l Bank, Boston,	1,700	2,533 00	1,900 00
Commerce Nat'l Bank, Boston,	3,000	3,495 00	4,000 00
Merchandise Nat'l Bank, Boston,	1,000	950 00	1,000 00
Boston Nat'l Bank, Boston,	1,800	2,023 50	2,016 00
Revere Nat'l Bank, Boston,	4,800	5,700 00	4,800 00
Traders' Nat'l Bank, Boston,	2,300	2,239 00	2,300 00
Washington Nat'l Bank, Boston,	1,600	2,084 00	1,600 00
Union Nat'l Bank, Weymouth,	4,300	5,460 00	4,300 00
Fourth Nat'l Bank, Boston,	2,600	2,834 00	2,600 00
Union Market N'l B'k, Watertown,	1,300	1,556 75	2,400 00
	\$51,800	\$61,031 50	\$56,505 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

JOSIAH REED, *President.*A. E. VINING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$405,591 06	Public funds,	\$14,000 00
Earnings undivided,	8,862 09	Bank stock,	124,231 87
Guaranty fund,	8,000 00	Loans on bank stock,	300 00
		Railroad bonds,	30,500 00
		Real estate by foreclosure,	7,650 00
		Loans on real estate,	137,401 00
		Loans on personal security,	95,481 39
		Loans to counties, cities or towns,	5,000 00
		Deposit in bank, on interest,	2,861 18
		Suspense account,	13 75
		Premium account,	4,791 25
		Cash on hand,	222 71
	\$422,453 15		\$422,453 15

Loan on Bank Stock :—

On 3 shares First National Bank, South Weymouth,	\$300 00
Amount of real estate held by foreclosure,	\$7,650 00
Assessed value of the same,	8,300 00
Amount of income received from the same,	515 24
Amount of municipal tax on real estate,	132 35

Cash on Deposit in Bank :—

First National Bank, South Weymouth,	\$2,861 18
Whole amount of interest or profits received or earned,	\$22,675 35
Rate and amount of each semi-annual dividend for previous year,	9,103 23
Rate and amount of each semi-annual dividend for previous year,	9,434 56

Times for the dividends fixed by the by-laws : January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 7½. (Last extra dividend in 1875.)

The total amount of loans, with each specified rate of interest : \$16,500, 4 per cent. ; \$11,587.45, 4½ per cent. ; \$15,093.08, 5 per cent. ; \$7,500, 5½ per cent. ; \$10,700, 5½ per cent. ; \$5,000, 5¾ per cent. ; \$158,524.68, 6 per cent. ; \$15,056.18, 6½ per cent. ; \$2,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	160
Aggregate amount of the same,	130,005 08
Amount of investments from which no income is received,	1,513 75
Number of open accounts,	1,053
Number and amount of deposits (including dividends), received for previous year,	616 80,650 84
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	54 30,069 55

Number and amount of withdrawals,	451	\$48,784 38
Number of accounts opened the previous year,	135	
Number of accounts closed the previous year,	77	
Amount of expenses of the corporation during previous year,		1,181 10
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: October 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Fall River 4s,	\$5,000	\$5,050 00	\$5,000 00
of Worcester 4½s,	5,000	5,250 00	5,000 00
Town of Holbrook 4s,	4,000	4,000 00	4,000 00
	\$14,000	\$14,300 00	\$14,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$4,000	\$6,000 00	\$5,540 25
Boston Nat'l Bank, Boston,	7,500	8,418 75	8,203 99
Columbian Nat'l Bank, Boston,	3,900	4,836 00	4,994 62
Nat'l Bank of Commerce, Boston,	5,000	5,425 00	5,000 00
Continental Nat'l Bank, Boston,	3,000	3,090 00	3,232 75
Eliot Nat'l Bank, Boston,	5,600	6,720 00	6,095 88
Eagle Nat'l Bank, Boston,	1,500	1,586 25	1,639 00
Globe Nat'l Bank, Boston,	4,000	3,950 00	4,131 75
Howard Nat'l Bank, Boston,	5,000	5,662 50	5,000 00
Merchants' Nat'l Bank, Boston,	3,500	4,646 25	4,575 87
Manufacturers' Nat'l Bank, Boston,	7,500	7,275 00	7,238 75
Market Nat'l Bank, Boston,	2,000	1,845 00	1,800 00
New England Nat'l Bank, Boston,	4,000	5,370 00	5,330 50
Nat'l Bank of No. America, Boston,	6,000	6,180 00	6,530 25
Nat'l Bank of Redemption, Boston,	7,500	8,400 00	9,166 50
Revere Nat'l Bank, Boston,	4,500	5,343 75	5,325 00
Republic Nat'l Bank, Boston,	4,000	5,110 00	5,017 50
Shawmut Nat'l Bank, Boston,	7,500	8,587 50	8,253 00
Shoe and Leather Nat'l B'k, Boston,	5,000	4,787 50	4,775 00
So. Weymouth N'l B'k, So. Weymouth,	6,000	7,800 00	7,351 00
Second Nat'l Bank, Boston,	2,000	3,000 00	2,835 00
Suffolk Nat'l Bank, Boston,	1,800	2,025 00	2,021 75
Tremont Nat'l Bank, Boston,	3,700	3,838 75	3,978 62
Webster Nat'l Bank, Boston,	6,000	6,060 00	6,194 83
	\$110,500	\$125,987 25	\$124,231 87

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s,	\$10,000	\$11,800 00	\$10,000 00
Vermont & Massachusetts R. R. 5s,	5,000	5,550 00	5,000 00
Fitchburg Railroad 6s,	4,000	4,620 00	4,000 00
Fitchburg Railroad 7s,	3,000	3,720 00	3,000 00
Old Colony Railroad 7s,	3,000	3,562 00	3,000 00
Old Colony Railroad 6s,	4,000	4,720 00	4,000 00
Boston & Maine Railroad 7s,	1,500	1,815 00	1,500 00
	\$30,500	\$35,787 00	\$30,500 00

SPENCER SAVINGS BANK—SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.*

A. T. JONES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$372,354 87	Public funds,	\$94,000 00
Earnings undivided,	10,148 58	Bank stock,	31,600 00
Guaranty fund,	5,475 00	Loans on bank stock,	4,000 00
		Railroad bonds,	12,000 00
		Loans on real estate,	143,144 79
		Loans on personal security,	64,117 00
		Loans to counties, cities or towns,	15,000 00
		Deposit in bank, on interest,	17,760 15
		Expense account,	516 51
		Premiums,	5,840 00
	\$387,978 45		\$387,978 45

Loan on Bank Stock:—
On 40 shares Spencer National Bank, Spencer, \$4,000 00

Cash on Deposit in Bank:—
Spencer National Bank, Spencer, \$17,760 15

Whole amount of interest or profits received or earned, \$18,021 55
Rate and amount of each semi-annual dividend for previous } 2 per cent., { 6,812 49
year, } 2 per cent., { 6,900 47

Times for the dividends fixed by the by-laws: January 1 and July 1.
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4 31-51.

The total amount of loans with each specified rate of interest: \$17,760.15, 3 per cent.; \$15,000, 4 per cent.; \$50,917, 5 per cent.; \$159,794.79, 5½ per cent.; \$550, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 123
Aggregate amount of the same, 105,319 79

Number of open accounts, 1,423
Number and amount of deposits (including dividends), received for previous year, 1,246 90,500 98

Number and amount of deposits of and exceeding \$300, at any one time, for the previous year, 53 17,951 78
Number and amount of withdrawals, 918 80,284 49

Number of accounts opened the previous year, 274
Number of accounts closed the previous year, 253

Amount of expenses of the corporation during previous year, 949 68
Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: July 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Columbus, O, 4s,	\$10,000	\$10,050 00	\$10,000 00
of New Bedford 4s,	5,000	5,000 00	5,000 00
of Belfast, Me., 6s,	3,000	3,000 00	3,000 00
of Bangor, Me., 7s,	3,000	3,540 00	3,000 00
of Lynn 4s,	10,000	10,200 00	10,000 00
Town of Peabody 4s,	10,000	10,100 00	10,000 00
of Beverly 4s,	12,000	12,120 00	12,000 00
of Northampton 6s,	1,000	1,120 00	1,000 00
of Hopkinton 4s,	5,000	5,050 00	5,000 00
of Spencer 4s,	35,000	35,350 00	35,000 00
	\$94,000	\$95,530 00	\$94,000 00

BANK STOCK.

Spencer Nat'l Bank, Spencer,	\$8,500	\$9,350 00	\$8,500 00
First Nat'l Bank, Westborough,	700	735 00	700 00
First Nat'l Bank, Webster,	2,500	2,625 00	2,500 00
Central Nat'l Bank, Worcester,	500	715 00	500 00
Mechanics' Nat'l Bank, Worcester,	2,500	3,100 00	2,500 00
First Nat'l Bank, Worcester,	1,200	1,980 00	1,200 00
City Nat'l Bank, Worcester,	3,200	3,840 00	3,200 00
Redemption Nat'l Bank, Boston,	600	660 00	600 00
Hide and Leather Nat'l B'k, Boston,	300	348 00	300 00
State Nat'l Bank, Boston,	1,500	1,755 00	1,500 00
Commonwealth Nat'l Bank, Boston,	5,600	6,356 00	5,600 00
Webster Nat'l Bank, Boston,	1,100	1,111 00	1,100 00
North Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Leicester Nat'l Bank, Leicester,	1,400	1,624 00	1,400 00
	\$31,600	\$36,599 00	\$31,600 00

RAILROAD BONDS.

Eastern Railroad 6s,	\$5,000	\$5,600 00	\$5,000 00
Old Colony Railroad 6s,	3,000	3,525 00	3,000 00
Boston & Maine Railroad 7s,	4,000	4,910 00	4,000 00
	\$12,000	\$14,035 00	\$12,000 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated 1854. Number of corporators, 39.

JOSEPH C. PYNCHON, *President.*DANIEL J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,839,774 76	Public funds,	\$59,000 00
Earnings-undivided,	6,672 19	Bank stock,	91,600 00
Guaranty fund,	29,000 00	Loans on bank stock,	17,950 00
		Real estate,	189,700 00
		Real estate by foreclosure,	78,275 00
		Loans on real estate,	1,080,720 00
		Loans on personal security,	293,250 00
		Loan on bank book,	200 00
		Deposit in banks, on interest,	44,800 00
		Personal property,	6,000 00
		Cash on hand,	13,951 95
	\$1,875,446 95		\$1,875,446 95

Loans on Bank Stock, amount on each:—

On 20 shares City National Bank, Holyoke,	\$1,900 00
On 12 shares Agawam National Bank, Springfield,	1,200 00
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares Third National Bank, Springfield,	700 00
On 5 shares Second National Bank, Springfield,	500 00
On 53 shares Third National Bank, Springfield,	500 00
On 15 shares First National Bank, Springfield,	400 00
On 5 shares Palmer National Bank, Palmer,	350 00
On 3 shares Third National Bank, Springfield,	300 00
On 20 shares City National Bank, Springfield,	} 3,000 00
On 10 shares Chapin National Bank, Springfield,	
On 25 shares John Hancock National Bank, Springfield,	} 4,000 00
On 14 shares Second National Bank, Springfield,	
On 4 shares Chicopee National Bank, Springfield,	} 4,100 00
On 28 shares First National Bank, Springfield,	
On 8 shares Second National Bank, Springfield,	} 4,100 00
On 5 shares Third National Bank, Springfield,	

Invested in real estate (for banking purposes),	\$189,700 00
Estimated value of the same,	189,700 00
Amount of real estate held by foreclosure,	78,275 00
Assessed value of the same,	66,300 00
Amount of income received from the same,	4,989 02
Amount of municipal tax on real estate,	2,167 20

Cash on Deposit in Banks, amount in each:—

Pynchon National Bank, Springfield,	\$9,800 00
Second National Bank, Springfield,	10,000 00
Agawam National Bank, Springfield,	20,000 00
City National Bank, Springfield,	5,000 00

Whole amount of interest or profits received or earned,	\$84,096 59
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 33,104 59
	2 per cent., { 34,175 51
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7. (Extra dividend in 1857.)	
The total amount of loans, with each specified rate of interest: \$1,392,120, 5 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	261
Aggregate amount of the same,	360,870 00
Amount of investments from which no income is received,	14,400 00
Number of open accounts,	6,744
Number and amount of deposits (including dividends) received for previous year,	18,851 538,361 40
Number and amount of deposits of and exceeding \$300 at any one time for the previous year,	423 264,925 21
Number and amount of withdrawals,	4,502 441,129 90
Number of accounts opened the previous year,	1,356
Number of accounts closed the previous year,	1,064
Amount of expenses of the corporation during previous year,	5,409 21
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner: April 23.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States coupons, 4s,	\$50,700	\$61,347 00	\$50,700 00
“ “ “ 4½s,	600	678 00	600 00
“ “ reg. 4s,	700	847 00	700 00
City bonds:—			
City of Springfield coupons, 6s,	7,000	8,750 00	7,000 00
	\$59,000	\$71,622 00	\$59,000 00

BANK STOCK.

Agawam Nat'l Bank, Springfield,	\$20,000	\$25,000 00	\$22,400 00
Chapin Nat'l Bank, Springfield,	12,000	15,000 00	12,000 00
John Hancock N'l B'k, Springfield,	11,500	14,375 00	11,500 00
Pynchon Nat'l Bank, Springfield,	10,900	19,075 00	10,900 00
Chicopee Nat'l Bank, Springfield,	7,000	11,550 00	7,000 00
City Nat'l Bank, Worcester,	5,600	6,720 00	5,600 00
Ware National Bank, Ware,	5,500	6,600 00	5,500 00
Second Nat'l Bank, Springfield,	5,400	9,450 00	5,400 00
City Nat'l Bank, Springfield,	5,000	6,000 00	5,000 00
First Nat'l Bank, Chicopee,	3,800	6,080 00	3,800 00
Hadley Falls Nat'l Bank, Holyoke,	1,500	2,400 00	1,500 00
Monson Nat'l Bank, Monson,	1,000	1,500 00	1,000 00
	\$89,200	\$123,750 00	\$91,600 00

SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated, 1827. Number of corporators, 64.

JOHN B. STEBBINS, *President.*HENRY S. LEE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$8,241,276 90	Public funds,	\$2,216,650 00
Earnings undivided,	63,996 86	Loans on public funds,	3,150 00
Guaranty fund,	151,000 00	Bank stock,	893,000 00
		Loans on bank stock,	147,900 00
		Railroad bonds,	443,000 00
		Loans on railroad bonds and stocks,	29,650 00
		Real estate,	104,500 00
		Real estate by foreclosure,	90,550 00
		Loans on real estate,	2,896,950 00
		Loans on personal security,	1,041,500 00
		Loans to counties, cities or towns,	303,500 00
		Deposit in banks, on interest,	208,000 00
		Deposit in banks, not on inter- est,	18,527 79
		Cash on hand,	59,395 97
	\$8,456,273 76		\$8,456,273 76

Loans on Public Funds, amount on each :—

On \$2,000 United States 4s, 1907,	\$1,150 00
On \$2,000 United States 4½s, 1892,	2,000 00

Loans on Bank Stock, amount on each :—

On 224 shares First National Bank, Springfield,	\$20,800 00
On 101 shares Second National Bank, Springfield,	9,800 00
On 121 shares Third National Bank, Springfield,	11,600 00
On 58 shares Agawam National Bank, Springfield,	6,300 00
On 39 shares Chapin National Bank, Springfield,	2,950 00
On 258 shares Chicopee National Bank, Springfield,	24,150 00
On 290 shares City National Bank, Springfield,	27,800 00
On 46 shares John Hancock National Bank, Springfield,	3,250 00
On 52 shares Pyncheon National Bank, Springfield,	4,650 00
On 30 shares Holyoke National Bank, Holyoke,	3,000 00
On 22 shares Hadley Falls National Bank, Holyoke,	2,200 00
On 160 shares Home National Bank, Holyoke,	12,800 00
On 20 shares Northampton National Bank, Northampton,	1,700 00
On 10 shares First National Bank, Amherst,	1,000 00
On 37 shares First National Bank, Westfield,	3,700 00
On 13 shares Hampden National Bank, Westfield,	800 00
On 25 shares Lee National Bank, Lee,	1,750 00
On 54 shares Palmer National Bank, Palmer,	5,400 00
On 12 shares Second National Bank, Boston,	250 00
On 30 shares Eagle National Bank, Boston,	2,000 00
On 20 shares Redemption National Bank, Boston,	2,000 00

Loans on Railroad Bonds and Stocks, amount on each:—

On \$1,000 Boston & Albany Railroad 7s,	\$1,000 00
On 4 shares Boston & Albany Railroad Company's stock,	150 00
On 285 shares New York, New Haven & Hartford Railroad Company's stock,	28,500 00
Invested in real estate (for banking purposes),	\$104,500 00
Estimated value of the same,	104,500 00
Amount of real estate held by foreclosure,	90,550 00
Assessed value of the same,	67,400 00
Amount of income received from the same,	2,013 70
Amount of municipal tax on real estate,	2,052 40

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield,	\$30,000 00
Chicopee National Bank, Springfield,	3,000 00
City National Bank, Springfield,	30,000 00
John Hancock National Bank, Springfield,	30,000 00
Third National Bank, Springfield,	50,000 00
Home National Bank, Holyoke,	5,000 00
First National Bank, Northampton,	20,000 00
Hampshire County National Bank, Northampton,	25,000 00
Athol National Bank, Athol,	10,000 00
Palmer National Bank, Palmer,	5,000 00

Whole amount of interest or profits received or earned,	\$410,845 48
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 153,027 19
	2 per cent., } 156,380 83

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7. (Last extra dividend in 1864.)

The total amount of loans, with each specified rate of interest: \$191,900, 4 per cent.; \$15,000, 4½ per cent.; \$130,600, 4½ per cent.; \$3,905,150, 5 per cent.; \$10,000, 6½ per cent.; \$170,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 890

Aggregate amount of the same, 1,156,550 00

Amount of investments from which no income is received, 21,950 00

Number of open accounts, 20,864

Number and amount of deposits (including dividends), received for previous year, 19,496 2,063,033 18

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 1,462 965,438 19

Number and amount of withdrawals, 15,669 1,764,059 16

Number of accounts opened the previous year, 3,649

Number of accounts closed the previous year, 2,955

Amount of expenses of the corporation during previous year, 15,517 17

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: October 6.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$597,150	\$714,413 00	\$659,650 00
State, city and town bonds:—			
State of Maine,	111,500	124,880 00	120,000 00
of New Hampshire,	149,500	178,400 00	160,500 00
of Massachusetts,	161,500	184,100 00	169,000 00
of Rhode Island,	3,000	3,180 00	3,000 00
of Connecticut,	16,000	17,020 00	16,000 00
City of Bangor, Me.,	10,000	11,800 00	10,000 00
of Boston,	20,000	25,000 00	20,000 00
of Cambridge,	46,000	52,900 00	46,000 00
of Charlestown,	5,000	5,900 00	5,000 00
of Chelsea,	40,000	46,000 00	40,000 00
of Fitchburg,	10,000	11,400 00	10,000 00
of Holyoke,	87,000	107,880 00	87,000 00
of Lawrence,	25,000	29,000 00	25,000 00
of Lowell,	10,000	11,600 00	10,000 00
of Lynn,	20,000	23,200 00	20,000 00
of New Bedford,	57,000	70,900 00	62,000 00
of Newburyport,	5,000	5,300 00	5,000 00
of Newton,	40,000	50,200 00	40,000 00
of Salem,	20,000	20,400 00	20,000 00
of Springfield,	202,000	251,590 00	202,000 00
of Taunton,	30,000	33,600 00	30,000 00
of Worcester,	40,000	46,400 00	40,000 00
of Providence, R. I.,	50,000	61,600 00	54,000 00
of Hartford, Conn.,	76,500	84,915 00	76,500 00
of Meriden, Conn.,	10,000	11,200 00	10,000 00
of Middletown, Conn.,	7,000	7,490 00	7,000 00
of New Haven, Conn.,	59,000	70,900 00	59,000 00
of Norwich, Conn.,	37,000	44,100 00	38,000 00
of Waterbury, Conn.,	20,000	22,800 00	20,000 00
Town of Brookline,	40,000	47,300 00	40,000 00
of Danvers,	20,000	23,000 00	22,000 00
of Greenfield,	50,000	52,000 00	50,000 00
of Pittsfield,	30,000	31,800 00	30,000 00
of Somerville,	10,000	10,500 00	10,000 00
	\$2,115,150	\$2,492,668 00	\$2,216,650 00

BANK STOCK.

First Nat'l Bank, Springfield,	\$44,000	\$70,400 00	\$60,000 00
Second Nat'l Bank, Springfield,	36,600	64,050 00	56,000 00
Third Nat'l Bank, Springfield,	35,000	63,000 00	56,300 00
Agawam Nat'l Bank, Springfield,	37,000	48,100 00	43,000 00
Chapin Nat'l Bank, Springfield,	20,000	26,000 00	21,000 00
Chicopee Nat'l Bank, Springfield,	50,000	82,500 00	70,000 00
City Nat'l Bank, Springfield,	22,500	29,250 00	25,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
John Hancock N'l B'k, Springfield,	\$17,100	\$21,375 00	\$17,300 00
Pynchon Nat'l Bank, Springfield, . .	39,800	69,650 00	62,000 00
Franklin Co. Nat'l Bank, Greenfield,	10,000	10,000 00	10,000 00
First Nat'l Bank, Adams,	2,700	4,050 00	2,700 00
First Nat'l Bank, Chicopee,	21,700	35,805 00	31,000 00
First Nat'l Bank, Easthampton, . . .	1,500	1,875 00	1,500 00
Wachusett Nat'l Bank, Fitchburg, . .	5,000	9,000 00	5,000 00
Hadley Falls Nat'l Bank, Holyoke, . .	6,000	9,900 00	8,500 00
Holyoke Nat'l Bank, Holyoke,	3,000	3,900 00	3,000 00
First Nat'l Bank, Leominster,	10,000	10,000 00	10,000 00
Monson Nat'l Bank, Monson,	4,800	6,960 00	4,800 00
First Nat'l Bank, Northampton, . . .	4,000	5,400 00	5,000 00
Hampshire Co. N'l B'k, Northampt'n,	4,000	4,920 00	4,000 00
Northampton N'l B'k, Northampt'n,	11,700	20,475 00	17,500 00
Palmer Nat'l Bank, Palmer,	26,700	34,710 00	31,500 00
Ware Nat'l Bank, Ware,	10,000	13,500 00	12,000 00
Hampden Nat'l Bank, Westfield, . . .	2,500	3,750 00	2,500 00
Phoenix Nat'l B'k, Hartford, Conn.,	1,300	2,210 00	1,300 00
Exchange N'l B'k, Hartford, Conn.,	500	750 00	500 00
First Nat'l Bank, Boston,	5,000	9,950 00	5,000 00
Second Nat'l Bank, Boston,	20,000	29,800 00	20,000 00
Atlantic Nat'l Bank, Boston,	15,000	22,500 00	18,000 00
Atlas Nat'l Bank, Boston,	15,000	17,550 00	15,000 00
Blackstone Nat'l Bank, Boston,	15,000	15,450 00	15,000 00
Columbian Nat'l Bank, Boston,	10,000	12,400 00	10,000 00
Eliot Nat'l Bank, Boston,	3,000	3,660 00	3,000 00
Freeman's Nat'l Bank, Boston,	20,000	21,000 00	20,000 00
Hamilton Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
Howard Nat'l Bank, Boston,	13,300	15,029 00	13,300 00
Merchants' Nat'l Bank, Boston,	15,000	19,950 00	19,000 00
Mount Vernon Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
Nat'l Bank of Commerce, Boston, . . .	5,000	5,550 00	5,000 00
Commonwealth N'l B'k, Boston,	2,000	2,260 00	2,000 00
Nat'l Bank of No. America, Boston,	17,500	18,025 00	17,500 00
Nat'l Bank of Redemption, Boston,	25,000	28,000 00	27,000 00
Nat'l City Bank, Boston,	15,000	16,500 00	15,000 00
Nat'l Eagle Bank, Boston,	5,000	5,250 00	5,000 00
Nat'l Exchange Bank, Boston,	2,000	2,280 00	2,000 00
Nat'l Hide and Leather B'k, Boston,	4,900	5,684 00	5,000 00
Nat'l Revere Bank, Boston,	15,000	17,700 00	15,000 00
Nat'l Union Bank, Boston,	4,300	5,891 00	4,300 00
North Nat'l Bank, Boston,	20,000	24,000 00	23,000 00
Old Boston Nat'l Bank, Boston,	7,000	8,400 00	7,000 00
Shawmut Nat'l Bank, Boston,	10,000	11,400 00	10,000 00
State Nat'l Bank, Boston,	7,500	8,775 00	7,500 00
Suffolk Nat'l Bank, Boston,	5,000	5,650 00	5,000 00
Tremont Nat'l Bank, Boston,	15,000	15,600 00	15,000 00
Washington Nat'l Bank, Boston,	3,000	3,900 00	3,000 00
Webster Nat'l Bank, Boston,	7,500	7,575 00	7,500 00
	\$746,900	\$1,032,384 00	\$893,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River Railroad, . . .	\$100,000	\$100,000 00	\$100,000 00
Boston & Albany Railroad, . . .	296,000	353,490 00	313,000 00
Boston & Maine Railroad, . . .	25,000	30,500 00	30,000 00
	\$421,000	\$483,990 00	\$443,000 00

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

MASON VAN DEUSEN, *President.*C. H. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$186,026 29	Public funds,	\$1,820 00
Earnings undivided, . .	2,470 78	Bank stock,	33,459 50
Guaranty fund,	1,763 13	Real estate by foreclosure, . .	2,906 51
Premium,	87 13	Loans on real estate,	117,191 78
		Loans on personal security, . .	31,272 41
		Deposit in bank, not on inter- est,	3,467 59
		Cash on hand,	229 54
	\$190,347 33		\$190,347 33

Amount of real estate held by foreclosure,	\$2,906 51
Assessed value of the same,	1,500 00
Amount of income received from the same,	208 75
Amount of municipal tax on real estate,	13 95

Cash on Deposit in Bank:—

Housatonic National Bank, Stockbridge,	\$3,467 59
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Whole amount of interest or profits received or earned,	\$11,033 55
Rate and amount of each semi-annual dividend for previous year,	{ 2½ per cent., 3,948 30
	{ 2¼ per cent., 3,938 43

Times for the dividends, fixed by the by-laws: first Thursday in April and October.

Average annual per cent. of dividends for the term ending at the time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$83,495.36, 6 per cent.; \$30,956.25, 7 per cent.; \$23,465 49, 7 3-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 209

Aggregate amount of the same, 105,014 19

Number of open accounts, 546

Number and amount of deposits (including dividends), received for previous year, 421 55,170 07

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 60 31,598 88

Number and amount of withdrawals, 343 43,624 64

Number of accounts opened the previous year, 135

Number of accounts closed the previous year, 100

Amount of expenses of the corporation during the previous year, 1,210 95

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: July 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds:—			
Town of Adams,	\$2,000	\$2,500 00	\$1,820 00

BANK STOCK.

First Nat'l Bank, Adams,	\$2,500	\$3,750 00	\$2,970 00
First Nat'l Bank, Woburn,	7,000	9,800 00	*10,437 50
North Nat'l Bank, Boston,	2,000	2,600 00	2,630 00
Lincoln Nat'l Bank, Boston,	3,000	3,300 00	3,000 00
Metropolitan Nat'l Bank, Boston,	3,000	3,600 00	3,540 00
Exchange Nat'l Bank, Boston,	2,000	2,610 00	2,610 00
Housatonic Nat'l Bank, Stockbridge,	2,200	4,400 00	4,222 00
Berkshire Nat'l Bank, No. Adams,	3,000	3,660 00	3,600 00
Adams Nat'l Bank, North Adams,	300	450 00	450 00
	\$25,000	\$34,170 00	\$33,459 50

* This bank has been notified that this investment exceeds the legal limit.

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated 1855. Number of corporators, 47.

WILLIAM B. STEVENS, *President.*ONSLOW GILMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$426,476 84	Public funds,	\$150,000 00
Earnings undivided,	11,577 16	Loans on bank stock,	10,000 00
Guaranty fund,	8,746 92	Railroad bonds,	21,000 00
		Real estate by foreclosure,	13,404 00
		Loans on real estate,	129,336 23
		Loans on personal security,	30,000 00
		Loans to counties, cities or towns,	69,000 00
		Deposit in bank, on interest,	20,669 91
		Expense account,	1,288 95
		Profit and loss,	1,218 00
		Cash on hand,	883 83
	\$446,800 92		\$446,800 92

* Loan on Bank Stock:—

On 100 shares South Reading National Bank, Wakefield,	\$10,000 00
Amount of real estate held by foreclosure,	\$13,404 00
Assessed value of the same,	19,950 00
Amount of income received from the same,	674 00
Amount of municipal tax on real estate,	311 54

Cash on Deposit in Bank:—

Blackstone National Bank, Boston,	\$20,669 91
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Whole amount of interest or profits received or earned,	\$20,635 91
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 7,529 19
	2 per cent., { 7,168 17

Times for the dividends fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $4\frac{1}{8}$.The total amount of loans, with each specified rate of interest: \$152,000, 4 per cent.; \$40,000, $4\frac{1}{2}$ per cent.; \$52,000, 5 per cent.; \$101,586.50, 6 per cent.; \$63,749.73, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	132
Aggregate amount of the same,	103,636 23
Amount of investments from which no income is received,	425 00
Number of open accounts,	1,926
Number and amount of deposits (including dividends), received for previous year,	2,169 158,551 63
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	85 46,179 51
Number and amount of withdrawals,	1,433 131,718 14

Number of accounts opened the previous year, 328
 Number of accounts closed the previous year, 190
 Amount of expenses of the corporation during previous year, . . . \$1,230 00
 Amount of treasurer's bond, 15,000 00
 Date of examination by commissioner: May 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
County, city and town bonds:—			
County of Strafford, N. H., 4s,	\$10,000	\$10,500 00	\$10,137 00
City of Haverhill 6s,	5,000	5,650 00	5,500 00
of Boston 4s,	45,000	48,000 00	45,000 00
of New Bedford 4s,	20,000	21,000 00	20,500 00
of Middletown, Conn., 4s,	10,000	10,250 00	10,175 00
of Columbus, O., 4s,	10,000	10,500 00	10,375 00
Town of Arlington 6s,	10,000	11,500 00	11,000 00
of Sheldon, Vt., 4½s,	10,000	10,400 00	*11,400 00
of Beverly 4s,	10,000	10,350 00	10,250 00
of Leominster 4s,	20,000	20,600 00	20,600 00
	\$150,000	\$158,750 00	\$153,937 00

RAILROAD BONDS.

Vermont & Massachusetts R. R.,	\$10,000	\$11,075 00	\$11,075 00
Revere Beach Railroad,	1,000	1,122 50	1,122 50
Boston, Clinton & Fitchburg R. R.,	10,000	11,700 00	11,487 00
	\$21,000	\$23,897 50	\$23,684 50

* This bank has been notified that this investment is illegal.

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—BOSTON.

Incorporated 1833. Number of corporators, 177.

THOMAS LAMB, *President*.CHARLES HENRY PARKER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$17,874,993 10	Public funds,	\$2,594,392 50
Earnings undivided,	91,941 89	Loans on public funds,	100,000 00
Guaranty fund,	282,293 76	Bank stock,	673,055 74
Rents,	8,418 37	Loans on bank stock,	10,000 00
Suspense,	5,344 85	Railroad bonds,	1,644,219 50
		Railroad notes,	200,000 00
		Real estate,	180,585 50
		Real estate by foreclosure,	51,259 52
		Loans on real estate,	6,165,041 19
		Loans on personal security,	5,630,720 85
		Loans to counties, cities or towns,	337,500 00
		Deposit in banks, on interest,	419,756 83
		Deposit in banks, not on interest,	225,651 94
		Expense account,	2,374 36
		Premium account,	615 27
		Cash on hand,	27,818 77
	\$18,262,991 97		\$18,262,991 97

Loan on Public Funds:—

On \$100,000 United States 4s, \$100,000 00

Loans on Bank Stock:—

On 100 shares Spencer National Bank and 20 shares Natick National Bank, \$10,000 00

Invested in real estate (for banking purposes),	\$180,585 50
Estimated value of the same,	180,585 50
Amount of real estate held by foreclosure,	51,259 52
Assessed value of the same,	58,200 00
Amount of income received from the same,	1,894 03
Amount of municipal tax on real estate,	5,237 70

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	\$303,079 01
Revere National Bank, Boston,	168,905 77
Market National Bank, Boston,	60,697 51
Globe National Bank, Boston,	50,153 55
Merchandise National Bank, Boston,	50,000 00
Columbian National Bank, Boston,	9,572 93

Whole amount of interest or profits received, \$799,965 87

Rate and amount of each semi-annual dividend for previous } 1½ per cent., { 244,872 90

year, } 2 per cent., { 331,650 45

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 5-100.

The total amount of loans, with each specified rate of interest: \$60,000, 3 $\frac{3}{8}$ per cent.; \$50,000, 3 $\frac{3}{8}$ per cent.; \$1,897,100, 4 per cent.; \$776,000, 4 $\frac{1}{4}$ per cent.; \$150,000, 4 $\frac{3}{8}$ per cent.; \$4,418,109.19, 4 $\frac{1}{2}$ per cent.; \$687,000, 4 $\frac{3}{8}$ per cent.; \$2,679,102.85, 5 per cent.; \$774,450, 5 $\frac{1}{2}$ per cent.; \$744,050, 6 per cent.; \$207,450, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	62	
Aggregate amount of the same,		\$137,400 00
Number of open accounts,	43,608	
Number and amount of deposits (including dividends), received for previous year,	43,344	4,433,296 35
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	3,141	1,779,092 00
Number and amount of withdrawals,	32,419	3,366,187 19
Number of accounts opened the previous year,	7,617	
Number of accounts closed the previous year,	5,442	
Amount of expenses of the corporation during previous year,		29,179 48
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: December 11.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$250,000	\$305,000 00	\$250,000 00
United States 4 $\frac{1}{2}$ s,	300,000	341,625 00	300,000 00
City and town bonds: —			
City of Manchester, N. H., 5s,	4,000	4,000 00	4,000 00
of New Bedford 6s,	10,000	12,100 00	10,000 00
of Worcester 6s,	20,000	20,100 00	20,000 00
of Cambridge 6s,	2,000	2,055 00	2,000 00
of Boston 6s,	20,000	23,300 00	20,000 00
of Boston 4s,	1,100,000	1,177,000 00	1,112,617 50
of Boston 5s, sterling,	202,650	218,862 00	202,650 00
of Boston 5s,	500,000	590,000 00	598,125 00
Town of Waltham 4s,	75,000	76,125 00	75,000 00
	\$2,483,650	\$2,770,167 00	\$2,594,392 50

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$8,500	\$12,771 25	\$12,601 25
Atlas Nat'l Bank, Boston,	65,400	76,681 50	66,112 50
Bay State Nat'l Bank, Lawrence,	13,125	21,000 00	13,125 00
Boylston Nat'l Bank, Boston,	3,000	3,450 00	3,375 00
City Nat'l Bank, Boston,	21,100	23,210 00	22,199 87
Columbian Nat'l Bank, Boston,	49,200	61,008 00	49,200 00
Commerce Nat'l Bank, Boston,	16,900	18,759 00	17,289 50
Continental Nat'l Bank, Boston,	13,800	14,214 00	15,750 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston,	\$46,100	\$48,635 00	\$47,525 00
Freeman's Nat'l Bank, Boston, . . .	4,800	5,064 00	5,698 87
Globe Nat'l Bank, Boston,	7,700	7,623 00	8,585 50
Hamilton Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
Hide and Leather Nat'l B'k, Boston . .	21,100	24,476 00	24,064 25
Howard Nat'l Bank, Boston,	15,000	17,025 00	17,650 00
Market Nat'l Bank, Boston,	15,000	13,837 50	15,000 00
Merchants' Nat'l Bank, Boston, . . .	65,800	87,514 00	71,143 50
Massachusetts Nat'l Bank, Boston, . .	5,000	5,362 50	5,000 00
New England Nat'l Bank, Boston, . . .	1,100	1,463 00	1,100 00
Old Boston Nat'l Bank, Boston,	5,000	6,000 00	6,125 00
Railroad Nat'l Bank, Lowell,	5,000	6,000 00	5,000 00
Redemption Nat'l Bank, Boston,	15,000	16,537 50	19,962 50
Republic Nat'l Bank, Boston,	10,000	12,850 00	12,750 00
Revere Nat'l Bank, Boston,	40,000	47,400 00	41,893 75
Shawmut Nat'l Bank, Boston,	24,400	27,938 00	26,721 25
Shoe and Leather Nat'l B'k, Boston, . .	11,100	10,545 00	11,221 00
State Nat'l Bank, Boston,	13,300	15,627 50	13,648 00
Suffolk Nat'l Bank, Boston,	13,600	15,300 00	16,348 75
Tremont Nat'l Bank, Boston,	18,700	19,448 00	20,481 00
Union Nat'l Bank, Boston,	10,000	13,750 00	10,000 00
Washington Nat'l Bank, Boston,	15,000	19,537 50	15,000 00
Webster Nat'l B'k, Boston,	61,700	62,317 00	63,484 25
	\$630,425	\$733,344 25	\$673,055 74

RAILROAD BONDS.

Old Colony Railroad 6s,	\$200,000	\$239,000 00	\$200,000 00
Old Colony Railroad 7s,	47,500	55,240 00	47,500 00
Old Colony Railroad 4s,	500,000	500,000 00	500,000 00
Boston and Maine Railroad 7s,	15,000	18,375 00	15,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s,	100,000	112,000 00	100,000 00
Fitchburg Railroad 5s,	634,000	697,400 00	681,719 50
Boston & Albany Railroad 7s,	100,000	120,000 00	100,000 00
	\$1,596,500	\$1,742,015 00	\$1,644,219 50

TAUNTON SAVINGS BANK — TAUNTON.

Incorporated 1869. Number of corporators, 112.

JOHN E. SANFORD, *President.*HENRY R. WOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,177,836 93	Public funds,	\$88,524 25
Earnings undivided,	41,869 08	Loans on public funds,	500 00
Guaranty fund,	25,704 40	Bank stock,	79,208 12
Suspense account,	4,851 97	Loans on bank stock,	9,500 00
		Railroad bonds,	115,865 00
		Loans on railroad stock,	150 00
		Real estate by foreclosure,	7,526 00
		Loans on real estate,	510,966 92
		Loans on personal security,	408,120 00
		Loans on bank books,	500 00
		Deposit in banks, on interest,	17,280 13
		Deposit in banks, not on interest,	4,388 60
		Expense account,	1,212 91
		Profit and loss,	225 68
		Manufacturing stocks to secure indebtedness,	4,000 00
		Cash on hand,	2,294 77
	\$1,250,262 38		\$1,250,262 38

Loan on Public Funds:—

On \$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each:—

On 49 shares Taunton National Bank, Taunton, \$4,500 00

On 53 shares Machinists' National Bank, Taunton, 5,000 00

Loan on Railroad Stock:—

On 2 shares Boston and Providence Railroad, \$150 00

Amount of real estate held by foreclosure, \$7,526 00

Assessed value of the same, 4,860 00

Amount of income received from the same, 477 85

Amount of municipal tax on real estate, 84 02

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston, \$17,280 13

Taunton National Bank, Taunton, 4,388 60

Whole amount of interest or profits received or earned, \$65,642 95

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 22,806 41
year, } 2 per cent., { 22,816 17

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$183,275,

5 per cent.; \$60,000, 5½ per cent.; \$205,100, 5½ per cent.; \$468,561.92, 6

per cent.; \$11,500, 6½ per cent.; \$1,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	265	
Aggregate amount of the same,		\$269,813 46
Number of open accounts,	3,444	
Number and amount of deposits (including dividends), received for previous year,	1,579	207,094 75
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	135	86,133 71
Number and amount of withdrawals,	1,922	199,615 98
Number of accounts opened the previous year,	343	
Number of accounts closed the previous year,	345	
Amount of expenses of the corporation during previous year,		3,817 38
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: August 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$15,000	\$18,600 00	\$18,006 25
State, county, city and town bonds:—			
State of Maine,	1,000	1,126 00	1,135 00
of New Hampshire,	1,000	1,173 10	1,165 00
of Massachusetts,	3,000	3,445 20	3,330 00
County of Bristol,	1,000	1,002 50	1,002 50
City of Taunton,	26,400	28,773 50	27,973 00
of New Bedford,	10,000	10,075 00	10,350 00
Town of Peabody,	25,000	25,300 00	25,562 50
	\$82,400	\$89,495 30	\$88,524 25

BANK STOCK.

Merchants' Nat'l B'k, New Bedford,	\$20,000	\$34,400 00	\$27,200 00
First Nat'l Bank, New Bedford,	1,700	2,210 00	2,211 01
Nat'l Bank of Commerce, New Bedford,	10,200	12,240 00	12,311 00
Atlas Nat'l Bank, Boston,	5,500	6,435 00	6,208 61
City Nat'l Bank, Boston,	10,000	11,000 00	11,362 50
Taunton Nat'l Bank, Taunton,	10,900	18,530 00	14,250 00
Bristol Co. Nat'l Bank, Taunton,	3,400	6,630 00	4,405 00
Machinists' Nat'l Bank, Taunton,	900	1,530 00	1,260 00
	\$62,600	\$92,975 00	\$79,208 12

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad,	\$25,000	\$29,875 00	\$29,437 50
Boston & Maine Railroad,	10,000	12,237 50	12,375 00
Fitchburg Railroad,	10,000	11,200 00	11,156 25
Boston & Albany Railroad	25,000	29,875 00	30,687 50
Connecticut & Passumpsic Rivers Railroad,	25,000	29,375 00	29,928 75
Boston, Clinton, Fitchburg & New Bedford Railroad,	2,000	2,280 00	2,280 00
	\$97,000	\$114,842 50	\$115,865 00

TEMPLETON SAVINGS BANK—TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 56.

CHARLES A. PERLEY, *President*.ASA HOSMER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$164,773 93	Bank stock,	\$4,700 00
Earnings undivided,	1,605 62	Loans on bank stock,	150 00
Guaranty fund,	2,804 19	Railroad bonds,	1,000 00
		Loans on real estate,	115 430 00
		Loans on personal security,	7,889 00
		Loans to counties, cities or towns,	33,500 00
		Deposit in banks, on interest,	3,053 02
		Deposit in banks, not on interest,	2,979 59
		Cash on hand,	482 13
	\$169,183 74		\$169,183 74

Loan on Bank Stock:—

On 3 shares Citizens' National Bank, Worcester, \$150 00

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, \$2,036 16
National Security Bank, Boston, 1,016 86
Miller's River National Bank, Athol, 2,979 59

Whole amount of interest or profits received or earned, \$8,056 46

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 3,134 93
year, } 2 per cent., { 3,156 34

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$13,500, 4 per cent.; \$24,500, 5 per cent.; \$118,879, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 201

Aggregate amount of the same, 123,979 00

Amount of investments from which no income is received, 2,500 00

Number of open accounts, 636

Number and amount of deposits (including dividends), received for previous year, 351 31,067 26

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 24 11,147 92

Number and amount of withdrawals, 287 28,285 72

Number of accounts opened the previous year, 69

Number of accounts closed the previous year, 70

Amount of expenses of the corporation during previous year, 470 10

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: August 5.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Orange Nat'l Bank, Orange, . .	\$3,000	\$3,750 00	\$3,000 00
First Nat'l Bank, Gardner, . .	1,200	1,560 00	1,200 00
First Nat'l Bank, Winchendon, .	500	700 00	500 00
	\$4,700	\$6,010 00	\$4,700 00

RAILROAD BONDS.

Vermont & Massachusetts R. R. 5s,	\$1,000	\$1,110 00	\$1,000 00
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UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—
BOSTON.

Incorporated 1865. Number of corporators, 38.

HUGH O'BRIEN, *President.*

GEORGE F. EMERY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,632,060 81	Public funds,	\$94,103 75
Earnings undivided, . .	29,136 41	Railroad bonds,	189,400 00
Guaranty fund,	64,360 00	Real estate,	278,601 06
Profit and loss,	4,916 94	Real estate by foreclosure,	195,700 04
Mortgage and interest suspense,	1,363 51	Loans on real estate,	1,393,534 50
		Loans on personal security,	521,725 00
		Deposit in banks, on interest,	52,847 58
		Cash on hand,	5,925 74
	\$2,731,837 67		\$2,731,837 67

Invested in real estate (for banking purposes),	\$278,601 06
Estimated value of the same,	300,000 00
Amount of real estate held by foreclosure,	195,700 04
Assessed value of the same,	208,200 00
Amount of income received from the same,	5,589 30
Amount of municipal tax on real estate,	8,172 07

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$8,910 73
International Trust Company, Boston,	8,913 71
Mt. Vernon National Bank, Boston,	17,218 37
Wylston National Bank, Boston,	17,804 77

Whole amount of interest or profits received or earned,	\$123,309 88
Rate and amount of each semi-annual dividend for pre- vious year,	} 2 per cent., { 47,967 90 } 2 per cent., { 49,713 80

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: \$230,000, 4 per cent.; \$400,000, 4½ per cent.; \$45,000, 4¾ per cent.; \$378,384, 5 per cent.; \$5,000, 5¼ per cent.; \$139,500, 5½ per cent.; \$539,235.50, 6 per cent.; \$7,650, 6½ per cent.; \$167,840, 7 per cent.; \$2,650, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	379
Aggregate amount of the same,	498,175 50
Amount of investments from which no income is received,	22,123 49
Number of open accounts,	7,079
Number and amount of deposits (including dividends), received for previous year,	6,387 668,994 36
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	465 289,817 00
Number and amount of withdrawals,	5,928 573,621 14
Number of accounts opened the previous year,	1,096
Number of accounts closed the previous year,	1,063

Amount of expenses of the corporation during previous year, . . . \$9,193 48
 Amount of treasurer's bond, 15,000 00
 Date of examination by commissioner: June 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$50,000	\$56,375 00	\$54,312 50
City bonds: —			
City of Chelsea 6s,	9,000	10,355 00	10,625 00
of Lowell 6s,	2,000	2,220 00	2,325 00
of Springfield 7s,	2,000	2,660 00	2,600 00
of Hartford, Ct., 6s,	1,000	1,120 00	1,170 00
of Newton 6s,	4,000	5,060 00	4,920 00
of Somerville 5s,	17,000	17,545 00	18,151 25
	\$85,000	\$95,335 00	\$94,103 75

RAILROAD BONDS.

Fitchburg Railroad,	\$160,000	\$176,000 00	\$177,600 00
Boston & Lowell Railroad,	10,000	11,750 00	11,800 00
	\$170,000	\$187,750 00	\$189,400 00.

UNION SAVINGS BANK — FALL RIVER.

Incorporated 1869. Number of corporators, 31.

AUGUSTUS CHACE, *President.*D. A. CHAPIN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$686,540 73	Public funds,	\$5,665 00
Earnings undivided,	11,931 51	Bank stock,	48,657 00
Guaranty fund,	13,600 00	Loans on bank stock,	600 00
		Real estate,	38,000 00
		Loans on real estate,	345,158 00
		Loans on personal security,	231,161 00
		Loans to counties, cities or towns,	2,000 00
		Deposit in bank, on interest,	39,100 00
		Expense account,	423 64
		Cash on hand,	1,302 60
	\$712,072 24		\$712,072 24

Loan on Bank Stock :—

On 10 shares Union National Bank, Fall River,	\$600 00
Invested in real estate (for banking purposes),	\$38,000 00
Estimated value of the same,	40,000 00
Amount of municipal tax on real estate,	391 04

Cash on Deposit in Bank :—

Union National Bank, Fall River,	\$39,100 00
Whole amount of interest or profits received or earned,	\$35,526 65
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., } 14,864 34
	2½ per cent., } 15,006 58

Times for the dividends fixed by the by-laws: May 15 and November 15.

The total amount of loans, with each specified rate of interest: \$55,176, 5 per cent.; \$461,118, 5½ per cent.; \$62,625, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	156
Aggregate amount of the same,	181,711 00
Number of open accounts,	1,478
Number and amount of deposits (including dividends), received for previous year,	4,438 149,274 44
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	100 58,549 29
Number and amount of withdrawals,	1,500 156,976 56
Number of accounts opened the previous year,	289
Number of accounts closed the previous year,	362
Amount of expenses of the corporation during previous year,	3,000 00
Amount of treasurer's bond,	25,000 00

Date of examination by commissioner: July 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Fall River (water), . . .	\$5,000	\$6,100 00	\$5,665 00

BANK STOCK.

Union Nat'l Bank, Fall River, . . .	\$17,700	\$17,700 00	\$19,610 00
Metacomet Nat'l Bank, Fall River, . .	16,200	19,440 00	20,506 00
Pocasset Nat'l Bank, Fall River, . . .	3,500	4,375 00	4,450 00
Fall River Nat'l Bank, Fall River, . .	2,100	2,625 00	2,817 00
Massasoit Nat'l Bank, Fall River, . .	700	1,190 00	1,274 00
	\$40,200	\$45,330 00	\$48,657 00

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 68.

MOSES TAFT, *President.*C. A. TAFT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$310,244 95	Bank stock,	\$130,034 00
Earnings undivided,	7,020 56	Real estate by foreclosure,	15,625 04
Guaranty fund,	6,567 00	Loans on real estate,	132,400 60
Checks outstanding,	*1,842 33	Loans on personal security,	30,236 61
		Deposit in bank, on interest,	212 38
		Expense account,	539 26
		Profit and loss,	12,626 95
		Central National Bank,	4,000 00
	\$325,674 84		\$325,674 84

Amount of real estate held by foreclosure,	\$15,625 04
Assessed value of the same,	10,600 00
Amount of income received from the same,	1,023 00
Amount of municipal tax on real estate,	175 73

Cash on Deposit in Bank:—

Blackstone National Bank, Uxbridge,	\$212 38
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Whole amount of interest or profits received or earned,	\$16,255 75
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	5,950 87
year, } 2 per cent., {	6,016 71

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 2.

The total amount of loans, with each specified rate of interest: \$26,500, 5 per cent.; \$20,000, 5½ per cent.; \$110,313.31, 6 per cent.; \$5,552, 7 per cent.; \$271.90, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 93

Aggregate amount of the same, 89,741 95

Number of open accounts, 1,024

Number and amount of deposits (including dividends), received for previous year, 388 45,712 17

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 29 18,019 28

Number and amount of withdrawals, 408 42,832 57

Number of accounts opened the previous year, 72

Number of accounts closed the previous year, 81

Amount of expenses of the corporation during previous year, 825 00

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: May 7.

* This amount is for overdrafts, and this bank has been notified that they are illegal.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston,	\$8,000	\$8,960 00	\$8,000 00
Suffolk Nat'l Bank, Boston, . . .	6,100	6,954 00	7,945 00
Nat'l Hide and Leather B'k, Boston,	13,000	14,852 50	*13,000 00
Nat'l Revere Bank, Boston, . . .	8,000	9,600 00	*9,795 00
Howard Nat'l Bank, Boston, . . .	11,200	13,440 00	*11,200 00
North Nat'l Bank, Boston, . . .	6,000	7,200 00	7,494 50
Tremont Nat'l Bank, Boston, . . .	5,800	6,322 00	7,280 00
Eliot Nat'l Bank, Boston, . . .	11,000	13,200 00	*11,000 00
Webster Nat'l Bank, Boston, . . .	6,900	7,245 00	7,516 75
State Nat'l Bank, Boston, . . .	7,800	9,360 00	8,974 75
Mt Vernon Nat'l Bank, Boston, . .	1,800	2,250 00	2,223 75
Atlas Nat'l Bank, Boston, . . .	3,300	3,811 50	4,134 25
Eagle Nat'l Bank, Boston, . . .	3,000	3,450 00	3,777 75
Blackstone Nat'l Bank, Uxbridge, .	1,700	2,260 00	2,260 00
Grafton Nat'l Bank, Grafton, . . .	500	540 00	540 00
First Nat'l Bank, Clinton, . . .	2,000	2,480 00	2,480 00
Wachusett Nat'l Bank, Fitchburg, .	2,500	5,000 00	5,000 00
Franklin Nat'l Bank, Franklin, . .	5,900	7,090 00	7,090 00
Central Nat'l Bank, Boston, . . .	4,000	3,000 00	4,240 00
Millbury Nat'l Bank, Millbury, . .	1,700	2,006 00	2,006 00
Manufacturers' Nat'l Bank, Boston.	4,000	4,000 00	4,076 25
	\$114,200	\$133,021 00	\$130,034 00

* This bank has been notified that these investments exceed the legal limit.

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated 1869. Number of corporators, 53.

S. O. RICHARDSON, *President*.RICHARD BRITTON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$129,567 93	Public funds,	\$17,000 00
Guaranty fund,	1,787 70	Bank stock,	8,200 00
Interest,	1,024 21	Railroad bonds,	8,000 00
		Real estate by foreclosure,	5,071 25
		Loans on real estate,	61,035 00
		Loans on personal security,	14,350 00
		Loans to counties, cities or towns,	2,000 00
		Deposit in bank, on interest,	11,270 23
		Expense account,	131 10
		Premium,	4,903 93
		Cash on hand,	418 33
	\$132,379 84		\$132,379 84

Amount of real estate held by foreclosure,	\$5,071 25
Assessed value of the same,	5,965 00
Amount of income received from the same,	585 00
Amount of municipal tax on real estate,	150 56

Cash on Deposit in Bank:—

South Reading National Bank, \$11,270 23

Whole amount of interest or profits received or earned, \$6,350 32

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 2,113 70
year, } 2 per cent., { 2,276 27

Times for the dividends fixed by the by-laws: February and August.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½. (Last extra dividend in 1873.)

The total amount of loans, with each specified rate of interest: \$2,000, 4 per cent.; \$8,000, 5 per cent.; \$53,350, 6 per cent.; \$11,535, 7 per cent.; \$1,500, 7½ per cent.; \$500, 8 per cent.; \$500, 9 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 59

Aggregate amount of the same, 57,885 00

Number of open accounts, 898

Number and amount of deposits (including dividends), received for previous year, 1,179 48,302 99

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 20 8,420 00

Number and amount of withdrawals, 634 33,795 49

Number of accounts opened the previous year, 181

Number of accounts closed the previous year, 115

Amount of expenses of the corporation during previous year, 647 89

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Bath, Me., 6s,	\$5,000	\$5,250 00	\$5,225 00
of Rockland, Me., 6s,	2,000	2,000 00	2,085 00
of Lowell 6s,	2,000	2,240 00	2,330 00
of Fall River 5s,	8,000	9,600 00	9,200 00
	\$17,000	\$19,090 00	\$18,840 00

BANK STOCK.

Nat'l Bank So. Reading, Wakefield,	\$3,000	\$3,900 00	\$3,900 00
Boston Nat'l Bank, Boston, . . .	1,500	1,672 50	1,450 00
Faneuil Hall Nat'l Bank, Boston, .	2,500	3,256 25	3,175 00
Boston Nat'l Bank, Boston,	1,200	1,333 50	1,555 50
	\$8,200	\$10,162 25	\$10,080 50

RAILROAD BONDS.

Fitchburg Railroad 5s,	\$2,000	\$2,240 00	\$2,240 00
Boston & Albany Railroad 7s, . . .	5,000	6,000 00	6,193 75
Old Colony Railroad 6s,	1,000	1,180 00	1,165 00
	\$8,000	\$9,420 00	\$9,598 75

WALES SAVINGS BANK — WALES.

Incorporated 1870. Number of corporators, 76.

ELIJAH SHAW, *President.*H. A. McFARLAND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$30,259 49	Bank stock,	\$7,372 50
Earnings undivided,	755 80	Loans on real estate,	18,249 00
Guaranty fund,	448 00	Loans on personal security,	4,217 96
Interest,	39 47	Deposit in bank, not on interest,	616 71
		Cash on hand,	1,046 59
	\$31,502 76		\$31,502 76

Cash on Deposit in Bank :—

Palmer National Bank, Palmer,	\$616 71
Whole amount of interest or profits received or earned,	\$1,439 62
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 588 26
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 678 68
Times for the dividends fixed by the by-laws : January and July.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend : 4¾.	
The total amount of loans, with each specified rate of interest : \$22,466.96, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each, 54	
Aggregate amount of the same,	22,466 96
Number of open accounts, 158	
Number and amount of deposits (including dividends), received for previous year,	401 10,441 72
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	7 5,730 67
Number and amount of withdrawals,	54 7,155 79
Number of accounts opened the previous year,	22
Number of accounts closed the previous year,	12
Amount of expenses of the corporation during previous year,	118 50
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner : July 10.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . . .	\$500	\$523 75	\$523 75
Webster Nat'l Bank, Boston, . . .	500	558 75	558 75
Southbridge Nat'l B'k, Southbridge,	700	924 00	875 00
Monson Nat'l Bank, Monson, . . .	500	660 00	625 00
Continental Nat'l Bank, Boston, . .	1,000	1,130 00	*1,090 00
Revere Nat'l Bank, Boston, . . .	1,500	1,600 00	*1,500 00
Hamilton Nat'l Bank, Boston, . . .	1,000	1,250 00	*1,000 00
First Nat'l Bank, Leominster, . . .	1,000	1,200 00	*1,200 00
	\$6,700	\$7,846 50	\$7,372 50

* This bank has been notified that these investments exceed the legal limit.

WALTHAM SAVINGS BANK—WALTHAM.

Incorporated March 13, 1853. Number of corporators, 30.

ENOS T. LUCE, *President.*F. M. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,510,208 23	Public funds,	\$76,000 00
Earnings undivided,	33,072 57	Bank stock,	136,825 00
Guaranty fund,	46,800 00	Loans on bank stock,	2,625 00
		Railroad bonds,	125,500 00
		Real estate by foreclosure,	14,500 00
		Loans on real estate,	643,175 00
		Loans on personal security,	475,630 00
		Loans to counties, cities or towns,	77,500 00
		Deposit in banks, on interest,	37,000 00
		Cash on hand,	1,325 80
	<hr/>		<hr/>
	\$1,590,080 80		\$1,590,080 80

Loans on Bank Stock:—

On 37 shares Waltham National Bank,	\$2,625 00
Amount of real estate held by foreclosure,	\$14,500 00
Assessed value of the same,	18,480 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	118 08

Cash on Deposit in Banks, amount in each:—

Waltham National Bank,	\$22,000 00
Boston Safe Deposit and Trust Company,	15,000 00

Whole amount of interest or profits received or earned,	\$77,640 48
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 28,725 83
	} 2 per cent., { 28,727 42

Times for the dividends fixed by the by-laws: second Wednesday in April and October.

The total amount of loans, with each specified rate of interest: \$24,000, 4 per cent.; \$50,000, 4½ per cent.; \$220,000, 4½ per cent.; \$80,000, 4½ per cent.; \$247,525, 5 per cent.; \$28,500, 5½ per cent.; \$548,905, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 217

Aggregate amount of the same, 266,910 00

Number of open accounts, 5,573

Number and amount of deposits (including dividends), received for previous year, 6,144 436,013 18

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 253 137,685 51

Number and amount of withdrawals, 3,757 404,902 61

Number of accounts opened the previous year, 1,144

Number of accounts closed the previous year, 895

Amount of expenses of the corporation during previous year, \$3,000 00
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: December 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Boston 5s,	\$10,000	\$10,300 00	\$10,000 00
Town of Waltham 4½s,	46,000	47,300 00	46,000 00
of Waltham 6s,	14,000	14,400 00	14,000 00
of Arlington 6s,	6,000	6,180 00	6,000 00
	\$76,000	\$78,180 00	\$76,000 00

BANK STOCK.

Revere Nat'l Bank, Boston,	\$3,800	\$4,412 00	\$3,800 00
Mt. Vernon Nat'l Bank, Boston,	5,000	6,275 00	5,000 00
Third Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
Boston Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
Hide and Leather N'l Bank, Boston,	3,000	3,480 00	3,000 00
Market Nat'l Bank, Boston,	4,000	3,690 00	4,000 00
Commerce Nat'l Bank, Boston,	2,900	3,219 00	2,900 00
Traders' Nat'l Bank, Boston,	5,000	4,650 00	5,000 00
Suffolk Nat'l Bank, Boston,	5,300	5,975 00	5,300 00
North Nat'l Bank, Boston,	7,700	9,240 00	7,700 00
Everett Nat'l Bank, Boston,	4,600	4,715 00	4,600 00
Shawmut Nat'l Bank, Boston,	5,000	5,737 00	5,000 00
Central Nat'l Bank, Boston,	5,000	3,000 00	5,000 00
Continental Nat'l Bank, Boston,	5,000	5,150 00	4,850 00
Metropolitan Nat'l Bank, Boston,	3,000	3,352 00	3,000 00
Commonwealth Nat'l Bank, Boston,	4,500	5,100 00	4,500 00
Eliot Nat'l Bank, Boston,	3,100	3,800 00	3,100 00
Redemption Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
Tremont Nat'l Bank, Boston,	3,100	3,215 00	3,100 00
City Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Boylston Nat'l Bank, Boston,	3,700	4,255 00	3,700 00
State Nat'l Bank, Boston,	3,400	3,966 00	3,400 00
Freeman's Nat'l Bank, Boston,	5,000	5,275 00	5,000 00
Union Nat'l Bank, Boston,	3,000	4,125 00	3,000 00
Waltham Nat'l Bank, Waltham,	30,375	42,525 00	30,375 00
	\$136,975	\$157,756 00	\$136,825 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell Railroad 7s,	\$30,500	\$34,200 00	\$30,500 00
Old Colony Railroad 7s,	10,000	12,200 00	10,000 00
Boston & Maine Railroad 7s,	5,000	5,600 00	5,000 00
Vermont & Massachusetts R. R. 5s,	30,000	33,300 00	30,000 00
Vermont Valley Railroad 5s,	50,000	55,000 00	50,000 00
	<u>\$125,500</u>	<u>\$140,300 00</u>	<u>\$125,500 00</u>

WARE SAVINGS BANK—WARE.

Incorporated 1850. Number of corporators, 43.

WILLIAM HYDE, *President*.OTIS LANE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,179,393 53	Public funds,	\$559,000 00
Earnings undivided,	36,448 31	Bank stock,	379,680 00
Guaranty fund,	29,641 58	Railroad bonds,	258,000 00
Premium account,	35,402 75	Real estate,	6,400 00
		Loans on real estate,	722,485 67
		Loans on personal security,	303,055 60
		Loans to counties, cities or towns,	30,000 00
		Loans on bank books,	1,890 00
		Deposit in banks, on interest,	13,979 02
		Deposit in banks, not on interest,	4,200 00
		Expense account,	1,298 72
		Cash on hand,	897 16
	\$2,280,886 17		\$2,280,886 17

Invested in real estate (for banking purposes),	\$6,400 00
Estimated value of the same,	6,400 00
Amount of municipal tax on real estate,	52 52

Cash on Deposit in Banks, amount in each:—

Ware National Bank,	\$4,200 00
International Trust Company, Boston,	13,972 02

Whole amount of interest or profits received or earned,	\$117,911 42
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 50,254 22
	2¼ per cent., { 46,718 20

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4¾.

The total amount of loans, with each specified rate of interest: \$30,000, 4¼ per cent.; \$455,316.38, 5 per cent.; \$541,485.67, 5½ per cent.; \$30,629.22, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 254

Aggregate amount of the same, 283,839 89

Number of open accounts, 4,765

Number and amount of deposits (including dividends), received for previous year, 2,844 506,082 59

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 257 158,808 05

Number and amount of withdrawals, 2,326 403,787 51

Number of accounts opened the previous year, 710

Number of accounts closed the previous year, 585

Amount of expenses of the corporation during previous year, . . . \$4,122 66
 Amount of treasurer's bond, 25,000 00
 Date of examination by commissioner: July 8.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$100,000	\$127,000 00	\$100,000 00
United States 4½s,	201,000	227,130 00	201,000 00
District, city and town bonds:—			
District of Columbia 6s,	50,000	56,000 00	50,000 00
City of Boston 4s,	40,000	44,000 00	40,000 00
of Boston 6s,	30,000	36,000 00	30,000 00
of Fall River 6s,	20,000	24,000 00	20,000 00
of Somerville 5s,	20,000	22,000 00	20,000 00
of Holyoke 7s,	40,000	47,000 00	40,000 00
Town of Brockton 5s,	30,000	34,000 00	30,000 00
of Pawtucket, R. I., 5s,	5,000	5,500 00	5,000 00
of Pawtucket, R. I., 6s,	23,000	27,000 00	23,000 00
	\$559,000	\$649,630 00	\$559,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$1,000	\$1,525 00	\$1,550 00
Atlas Nat'l Bank, Boston,	10,000	11,725 00	12,000 00
Boston Nat'l Bank, Boston,	20,500	22,960 00	23,420 00
Blackstone Nat'l Bank, Boston,	1,200	1,236 00	1,200 00
Commerce Nat'l Bank, Boston,	7,500	8,325 00	9,000 00
City Nat'l Bank, Worcester,	5,000	5,750 00	5,000 00
Continental Nat'l Bank, Boston,	13,600	14,008 00	15,504 00
Eliot Nat'l Bank, Boston,	6,000	7,365 00	7,200 00
Easthampton N'l B'k, Easthampton,	15,000	19,500 00	18,000 00
Exchange Nat'l Bank, Boston,	4,000	5,540 00	5,200 00
First Nat'l Bank, Boston,	10,900	20,000 00	20,000 00
Globe Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Leicester Nat'l Bank, Leicester,	2,100	2,520 00	2,310 00
Monson Nat'l Bank, Monson,	4,700	6,110 00	6,110 00
Merchants' Nat'l Bank, Boston,	10,500	13,938 00	14,700 00
Mechanics' Nat'l Bank, Boston,	900	1,143 00	1,170 00
Nat'l Bank of No. America, Boston,	13,600	14,008 00	13,600 00
North Nat'l Bank, Boston,	10,000	12,000 00	13,000 00
People's Nat'l Bank, Boston,	1,500	2,377 00	2,418 00
Nat'l Bank of Republic, Boston,	15,000	19,275 00	17,700 00
Revere Nat'l Bank, Boston,	15,000	17,850 00	17,250 00
Redemption Nat'l Bank, Boston,	10,000	11,025 00	13,000 00
Second Nat'l Bank, Boston,	15,000	22,350 00	22,987 00
Southbridge N'l Bank, Southbridge,	1,500	2,400 00	2,250 00
State Nat'l Bank, Boston,	16,200	18,994 00	20,000 00
Suffolk Nat'l Bank, Boston,	3,000	3,390 00	3,510 00
Tremont Nat'l Bank, Boston,	7,100	7,384 00	8,520 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Traders' Nat'l Bank, Boston, . . .	\$12,800	\$11,904 00	\$12,800 00
Union Nat'l Bank, Boston, . . .	2,600	3,562 00	3,893 00
Ware Nat'l Bank, Ware, . . .	40,200	50,250 00	49,871 00
Webster Nat'l Bank, Boston, . . .	20,000	20,200 00	20,000 00
Washington Nat'l Bank, Boston, . . .	3,000	3,900 00	4,117 00
Miller's River Nat'l Bank, Athol, . . .	3,000	5,400 00	5,400 00
	\$306,500	\$372,914 00	\$379,680 00

RAILROAD BONDS.

Boston & Maine Railroad 7s, . . .	\$75,000	\$91,500 00	\$75,000 00
Boston & Albany Railroad 7s, . . .	60,000	72,000 00	60,000 00
Boston & Albany Railroad 6s, . . .	50,000	60,000 00	50,000 00
Eastern Railroad, . . .	53,000	59,360 00	53,000 00
Fitchburg Railroad 4s, . . .	20,000	20,000 00	20,000 00
	\$258,000	\$302,860 00	\$258,000 00

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated 1847. Number of corporators, 29.

GERARD C. TOBEY, *President*.THOMAS R. MILES, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$566,555 39	Bank stock,	\$176,096 85
Earnings undivided, . .	14,305 06	Real estate by foreclosure, . .	186,996 21
Guaranty fund,	9,800 00	Loans on real estate,	86,242 81
		Loans on personal security, . .	140,568 59
		Deposit in bank, not on interest,	755 99
	\$590,660 45		\$590,660 45

Amount of real estate held by foreclosure,	\$186,996 21
Assessed value of the same,	154,175 00
Amount of income received from the same,	12,399 28
Amount of municipal tax on real estate,	2,586 95

Cash on Deposit in Bank:—

Wareham National Bank, Wareham,	\$755 99
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Whole amount of interest or profits received or earned,	\$34,056 51
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	10,710 43
year, } 2 per cent., {	10,914 80

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$22,000, 4½ per cent.; \$32,303.62, 4¾ per cent.; \$27,500, 5 per cent.; \$5,000, 5½ per cent.; \$68,651.09, 6 per cent.; \$28,328.48, 7 per cent.; \$280, 7 3-10 per cent.; \$12,748.21, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	57
Aggregate amount of the same,	63,189 10
Amount of investments from which no income is received,	5,707 99
Number of open accounts,	1,645
Number and amount of deposits (including dividends), received for previous year,	776 104,550 97
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	81 42,141 23
Number and amount of withdrawals,	646 88,544 30
Number of accounts opened the previous year,	182
Number of accounts closed the previous year,	133
Amount of expenses of the corporation during previous year,	1,715 80
Amount of treasurer's bond,	5,000 00

Date of examination by commissioner: June 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Falmouth Nat'l Bank, Falmouth, . . .	\$5,000	\$6,000 00	\$5,428 28
Andover Nat'l Bank, Andover, . . .	500	625 00	522 50
Merchants' Nat'l B'k, New Bedford, . . .	2,500	4,325 00	2,612 50
Wareham Nat'l Bank, Wareham, . . .	24,000	31,200 00	*25,177 98
Shoe & Leather Nat'l Bank, Boston, . . .	6,600	6,336 00	6,897 00
Revere Nat'l Bank, Boston, . . .	4,500	5,343 75	5,196 78
Atlas Nat'l Bank, Boston, . . .	10,000	12,300 00	11,838 01
Merchants' Nat'l Bank, Boston, . . .	10,000	13,400 00	10,949 84
City Nat'l Bank, Boston, . . .	5,000	5,450 00	5,225 00
North America Nat'l Bank, Boston, . . .	7,500	7,725 00	6,993 68
Shawmut Nat'l Bank, Boston, . . .	10,000	11,400 00	10,450 00
Second Nat'l Bank, Boston, . . .	7,400	11,100 00	7,572 32
Eagle Nat'l Bank, Boston, . . .	10,000	10,575 00	11,068 14
Commerce Nat'l Bank, Boston, . . .	5,000	5,450 00	7,053 50
Boylston Nat'l Bank, Boston, . . .	13,100	15,097 75	11,737 70
Exchange Nat'l Bank, Boston, . . .	700	847 00	731 50
Blackstone Nat'l Bank, Boston, . . .	10,000	10,200 00	13,574 81
Suffolk Nat'l Bank, Boston, . . .	10,000	11,275 00	12,147 46
Atlantic Nat'l Bank, Boston, . . .	4,100	6,191 00	4,679 26
Webster Nat'l Bank, Boston, . . .	10,000	10,100 00	11,015 59
First Nat'l Bank, Boston, . . .	2,000	3,980 00	2,090 00
Republic Nat'l Bank, Boston, . . .	3,000	3,840 00	3,135 00
	\$160,900	\$192,760 50	\$176,096 85

* This bank has been notified that this investment exceeds the legal limit.

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Number of corporators, 47.

RUFUS H. BROWN, *President.*ALBERT H. MERRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,532,103 16	Public funds,	\$5,000 00
Earnings undivided,	71,204 39	Bank stock,	211,272 62
Guaranty fund,	50,000 00	Loans on bank books,	1,000 00
		Railroad bonds,	139,750 00
		Real estate by foreclosure,	41,548 40
		Loans on real estate,	543,182 00
		Loans on personal security,	456,998 57
		Loans to counties, cities or towns,	233,540 00
		Expense account,	332 86
		Cash on hand,	20,683 10
	\$1,653,307 55		\$1,653,307 55

Amount of real estate held by foreclosure,	\$41,548 40
Assessed value of the same,	35,150 00
Amount of income received from the same,	3,061 81
Amount of municipal tax on real estate,	625 16

Whole amount of interest or profits received or earned,	\$96,183 53
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	28,366 26
year, } 2 per cent., {	29,057 73

Times for the dividends fixed by the by-laws: third Wednesday in May and November.

The total amount of loans, with each specified rate of interest: \$16,323.57 4 per cent.; \$75,000, 4½ per cent.; \$189,000, 4½ per cent.; \$45,000, 4¾ per cent.; \$184,675, 5 per cent.; \$101,087, 5½ per cent.; \$291,050, 6 per cent.; \$74,540, 6½ per cent.; \$16,465, 7 per cent.; \$2,400, 7⅓ per cent.; \$2,640, 7½ per cent.; \$3,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	164
Aggregate amount of the same,	212,830 00
Amount of investments from which no income is received,	3,642 70
Number of open accounts,	4,006
Number and amount of deposits (including dividends), received for previous year,	2,328 254,431 20
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	161 85,790 39
Number and amount of withdrawals,	1,964 190,967 90
Number of accounts opened the previous year,	502
Number of accounts closed the previous year,	409
Amount of expenses of the corporation during previous year,	3,295 57
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: August 18.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$5,000	\$5,650 00	\$5,000 00

BANK STOCK.

Warren Nat'l Bank, Peabody,	\$2,900	\$3,944 00	\$2,900 00
Howard Nat'l Bank, Boston,	4,700	5,175 87	4,689 00
Exchange Nat'l Bank, Boston,	8,000	9,120 00	8,000 00
Webster Nat'l Bank, Boston,	14,100	14,628 75	14,100 00
Atlantic Nat'l Bank, Boston,	4,500	6,761 25	4,500 00
Suffolk Nat'l Bank, Boston,	2,500	2,812 50	2,500 00
Shoe and Leather Nat'l B'k, Boston,	8,000	7,600 00	7,983 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,600 00	9,950 00
Exchange Nat'l Bank, Salem,	900	1,067 00	900 00
Asiatic Nat'l Bank, Salem,	2,250	3,187 50	2,250 00
Nat'l Grand Bank, Marblehead,	4,800	5,421 00	4,595 00
Atlas Nat'l Bank, Boston,	16,500	19,346 25	16,500 00
Revere Nat'l Bank, Boston,	9,800	11,637 50	9,800 00
Eliot Nat'l Bank, Boston,	9,500	11,661 25	9,500 00
Blackstone Nat'l Bank, Boston,	12,200	10,325 00	10,000 00
Washington Nat'l Bank, Boston,	500	651 25	500 00
Tremont Nat'l Bank, Boston,	10,100	10,478 75	10,100 00
Faneuil Hall Nat'l Bank, Boston,	10,000	12,900 00	10,000 00
Hamilton Nat'l Bank, Boston,	2,300	2,760 00	2,300 00
Shawmut Nat'l Bank, Boston,	6,400	7,312 00	6,400 00
South Danvers Nat'l Bank, Peabody,	1,000	1,555 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,700 00	9,909 37
Merchandise Nat'l Bank, Boston,	4,500	4,275 00	4,500 00
North America Nat'l Bank, Boston,	7,200	7,416 00	7,200 00
City Nat'l Bank, Boston,	6,000	6,600 00	6,000 00
Market Nat'l Bank, Boston,	8,100	7,472 25	8,100 00
Mt. Vernon Nat'l Bank, Boston,	2,200	2,761 00	2,200 00
New England Nat'l Bank, Boston,	2,500	3,325 00	2,500 00
Continental Nat'l Bank, Boston,	2,500	2,575 00	2,500 00
Traders' Nat'l Bank, Boston,	2,100	1,953 00	2,100 00
Commonwealth Nat'l Bank, Boston,	2,500	2,881 25	2,496 25
Globe Nat'l Bank, Boston,	2,500	2,468 75	2,500 00
Republic Nat'l Bank, Boston,	5,000	6,425 00	5,000 00
Boston Nat'l Bank, Boston,	2,500	2,800 00	2,500 00
Columbian Nat'l Bank, Boston,	1,000	1,240 00	1,000 00
Massachusetts Nat'l Bank, Boston,	12,000	15,160 00	12,000 00
Nat'l Bank of Redemption, Boston,	1,700	1,874 25	1,700 00
North Nat'l Bank, Boston,	600	724 50	600 00
	\$213,850	\$239,595 87	\$211,272 62

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad 7s,	\$21,000	\$25,620 00	\$25,000 00
Old Colony Railroad 6s,	15,000	17,600 00	15,000 00
Eastern Railroad 6s,	5,000	5,600 00	4,750 00
Boston and Lowell Railroad 4½s, . .	25,000	25,375 00	*25,000 00
Connecticut & Passumpsic Rivers Railroad 7s,	15,000	17,550 00	15,000 00
Boston, Revere Beach & Lynn Rail- road 6s,	5,000	5,550 00	5,000 00
Boston and Maine Railroad note, . .	50,000	50,000 00	50,000 00
	\$136,000	\$147,295 00	\$139,750 00

* This bank has been notified that this investment is illegal.

WARREN INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1829. Number of corporators, 135.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$5,343,358 73	Public funds,	\$858,000 00
Earnings undivided, . .	221,635 80	Loans on public funds, . . .	9,000 00
Guaranty fund,	128,500 00	Bank stock,	191,900 00
		Loans on bank stock,	12,600 00
		Railroad bonds,	200,000 00
		Railroad notes,	385,000 00
		Loans on railroad bonds, . . .	13,500 00
		Real estate,	50,000 00
		Real estate by foreclosure, . .	67,750 00
		Loans on real estate,	1,907,286 70
		Loans on personal security, . .	1,710,000 00
		Loans to counties, cities or towns,	191,500 00
		Deposit in bank, on interest, . .	84,674 40
		Expense account,	7,844 56
		Cash on hand,	4,438 87
	\$5,693,494 53		\$5,693,494 53

Loans on Public Funds, amount on each:—

On \$8,000 City of Newton 5s,	\$8,000 00
On \$1,000 United States 4½s,	1,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Bunker Hill National Bank,	} \$1,000 00
On 5 shares Naumkeag National Bank, Salem,	
On 60 shares First National Bank, Easton,	6,000 00
On 8 shares Lechmere National Bank, E. Cambridge,	200 00
On 39 shares Blackstone National Bank,	} 4,500 00
On 4 shares Massachusetts National Bank,	
On 5 shares Hamilton National Bank,	
On 3 shares First National Bank, Cambridge,	} 900 00
On 3 shares Lechmere National Bank, E. Cambridge,	
On 3 shares City National Bank, Cambridge,	

Loans on Railroad Bonds, amount on each:—

On \$10,000 Boston and Maine Railroad,	} \$13,500 00
On \$10,000 Boston and Lowell Railroad, with three names,	

Invested in real estate (for banking purposes),	\$50,000 00
Estimated value of the same,	52,800 00
Amount of real estate held by foreclosure,	67,750 00
Assessed value of the same,	83,930 00
Amount of income received from the same,	5,664 00
Amount of municipal tax on real estate,	2,267 72

Cash on Deposit in Bank :—

Bunker Hill National Bank, Boston,	\$84,674 40
Whole amount of interest or profits received or earned,	\$273,497 43
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 99,184 73 } 2 per cent., { 102,992 44
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
The total amount of loans, with each specified rate of interest: \$50,000, 3 $\frac{3}{8}$ per cent.; \$50,000, 3 $\frac{7}{8}$ per cent.; \$743,500, 4 per cent.; \$250,000, 4 $\frac{1}{4}$ per cent.; \$60,000, 4 $\frac{3}{8}$ per cent.; \$50,000, 4 $\frac{7}{16}$ per cent.; \$923,000, 4 $\frac{1}{2}$ per cent.; \$202,800, 4 $\frac{3}{8}$ per cent.; \$641,600, 5 per cent.; \$9,000, 5 $\frac{1}{4}$ per cent.; \$416,000, 5 $\frac{1}{2}$ per cent.; \$704,770, 6 per cent.; \$94,500, 6 $\frac{1}{2}$ per cent.; \$44,700, 7 per cent.; \$22,500, 7 $\frac{3}{10}$ per cent.; \$16,516.70, 7 $\frac{1}{2}$ per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	456
Aggregate amount of the same,	736,036 70
Amount of investments from which no income is received,	4,250 00
Number of open accounts,	14,056
Number and amount of deposits (including dividends), received for previous year,	10,475 1,070,563 17
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	730 415,025 00
Number and amount of withdrawals,	7,643 757,839 14
Number of accounts opened the previous year,	1,580
Number of accounts closed the previous year,	989
Amount of expenses of the corporation during previous year,	10,123 03
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: November 14.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4 $\frac{1}{2}$ s, coupon,	\$200,000	\$227,750 00	\$200,000 00
United States 4 $\frac{1}{2}$ s, registered,	100,000	113,875 00	100,000 00
United States 4s, registered,	250,000	305,000 00	250,000 00
State, city and town bonds :—			
State of Massachusetts, note,	50,000	50,000 00	50,000 00
City of Charlestown 6s, coupon,	40,000	46,000 00	40,000 00
of Somerville 6s, coupon,	20,000	20,400 00	20,000 00
of Brockton 4s, coupon,	50,000	52,750 00	50,000 00
of Lynn 4s, registered,	63,000	65,835 00	63,000 00
of Haverhill 4s, registered,	80,000	82,650 00	80,000 00
Town of Everett 6s, coupon,	5,000	5,750 00	5,000 00
	\$858 000	\$970,010 00	\$858,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$9,000	\$10,552 50	\$9,000 00
Bunker Hill Nat'l Bank, Boston, . .	20,000	36,800 00	20,000 00
City Nat'l Bank, Boston, . . .	2,000	2,200 00	2,000 00
Eagle Nat'l Bank, Boston, . . .	7,500	7,931 25	7,500 00
Eliot Nat'l Bank, Boston, . . .	15,800	19,394 50	15,800 00
Everett Nat'l Bank, Boston, . . .	6,000	6,150 00	6,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,400 00	15,000 00
Howard Nat'l Bank, Boston, . . .	10,000	11,350 00	10,000 00
Massachusetts Nat'l Bank, Boston, .	5,500	5,898 75	5,500 00
Merchandise Nat'l Bank, Boston, . .	5,000	4,750 00	5,000 00
Naumkeag Nat'l Bank, Salem, . . .	4,200	6,090 00	4,200 00
New England Nat'l Bank, Boston, . .	11,600	15,428 00	11,600 00
Second Nat'l Bank, Boston, . . .	4,300	6,407 00	4,300 00
Shoe and Leather N'l Bank, Boston,	5,000	4,750 00	5,000 00
State Nat'l Bank, Boston, . . .	11,800	13,835 50	11,800 00
Third Nat'l Bank, Boston, . . .	10,000	8,500 00	10,000 00
Traders' Nat'l Bank, Boston, . . .	8,400	7,812 00	8,400 00
Tremont Nat'l Bank, Boston, . . .	10,800	11,205 00	10,800 00
Union Nat'l Bank, Boston, . . .	20,000	27,500 00	20,000 00
Webster Nat'l Bank, Boston, . . .	10,000	10,100 00	10,000 00
	\$191,900	\$234,054 50	\$191,900 00

RAILROAD BONDS.

Old Colony Railroad 7s,	\$50,000	\$62,062 50	\$50,000 00
Old Colony Railroad 6s,	50,000	59,750 00	50,000 00
Boston & Albany Railroad 6s, . . .	50,000	60,875 00	50,000 00
Worcester & Nashua Railroad 5s, . .	50,000	50,000 00	50,000 00
	\$200,000	\$232,687 50	\$200,000 00

WARREN SAVINGS BANK — WARREN.

Incorporated 1882. Number of corporators, 27.

JOHN W. CHADSEY, *President*.SAMUEL E. BLAIR, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$68,424 73	Railroad bonds,	\$12,064 69
Earnings undivided,	80 21	Loans on real estate,	27,775 00
Guaranty fund,	261 63	Loans on personal security,	7,186 00
		Loans to counties, cities or towns,	13,000 00
		Deposit in bank, on interest,	8,178 99
		Expense account,	517 80
		Cash on hand,	44 09
	\$68,766 57		\$68,766 57

Cash on Deposit in Bank:—

First National Bank, Worcester, \$8,178 99

Whole amount of interest or profits received or earned, \$3,028 32

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 679 34
year, } 2 per cent., { 879 24

Times for the dividends fixed by the by-laws, April and October.

The total amount of loans, with each specified rate of interest: \$13,000, 4 per cent.; \$10,600, 5 per cent.; \$9,210, 5½ per cent.; \$15,151, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 43

Aggregate amount of the same, 40,661 00

Number of open accounts, 429

Number and amount of deposits (including dividends), received for previous year, 752 49,182 56

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 38 19,333 94

Number and amount of withdrawals, 260 20,925 26

Number of accounts opened the previous year, 221

Number of accounts closed the previous year, 80

Amount of expenses of the corporation during previous year, 314 03

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: October 14.

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s,	\$3,000	\$3,735 00	\$3,717 36
Boston & Albany Railroad 6s,	7,000	8,400 00	8,347 33
	\$10,000	\$12,135 00	\$12,064 69

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Bangor, Me.,	\$2,000	\$2,200 00	\$2,100 00
of Newburyport,	1,000	1,080 00	1,000 00
of Charlestown,	3,000	3,390 00	3,300 00
of Fitchburg,	1,000	1,170 00	1,100 00
of Newton,	3,000	3,580 00	3,535 00
of Cambridge,	6,000	7,200 00	7,080 00
of Boston,	1,000	1,280 00	1,190 00
Town of Watertown,	5,000	5,100 00	5,000 00
of Arlington,	4,000	4,600 00	4,280 00
of Brookline,	500	670 00	600 00
	\$26,500	\$30,270 00	\$29,185 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$2,000	\$2,305 00	\$2,000 00
Blackstone Nat'l Bank, Boston, . .	2,500	2,587 00	2,700 00
Metropolitan Nat'l Bank, Boston, . .	1,200	1,398 00	1,240 00
Market Nat'l Bank, Boston,	3,200	3,072 00	3,200 00
Exchange Nat'l Bank, Boston,	1,000	1,180 00	1,275 00
Continental Nat'l Bank, Boston,	5,000	5,362 00	5,600 00
Webster Nat'l Bank, Boston,	1,900	1,919 00	2,014 00
North America Nat'l Bank, Boston,	2,000	2,100 00	2,155 00
Boston Nat'l Bank, Boston,	2,500	2,906 00	2,800 00
Manufacturers' Nat'l Bank, Boston,	2,000	1,940 00	2,000 00
Massachusetts Nat'l Bank, Boston, . .	5,250	5,623 00	6,037 50
Third National Bank, Boston,	4,000	3,840 00	4,000 00
Globe Nat'l Bank, Boston,	2,500	2,462 00	2,684 37
Eagle Nat'l Bank, Boston,	2,000	2,100 00	2,255 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,375 00	2,725 00
Central Nat'l Bank, Boston,	2,000	1,200 00	3,000 00
Traders' Nat'l Bank, Boston,	1,227	1,092 00	1,227 00
Union Market Nat'l Bank, Watert'n,	1,200	1,440 00	1,700 00
	\$43,977	\$44,871 00	\$48,612 87

RAILROAD BONDS.

Boston and Maine Railroad	\$5,000	\$6,075 00	\$5,920 00
Connecticut & Passumpsic Rivers Railroad,	4,000	4,660 00	4,385 00
Cheshire Railroad,	1,500	1,657 00	1,657 50
Boston & Albany Railroad,	10,000	12,000 00	12,225 00
Vermont & Massachusetts R.R.,	5,000	5,543 00	5,543 75
	\$25,500	\$29,935 00	\$29,731 25

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated 1868. Number of corporators, 54.

F. D. BROWN, *President.*F. A. STOCKWELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$483,783 78	Public funds,	\$15,000 00
Earnings undivided,	7,626 65	Bank stock,	77,800 00
Guaranty fund,	7,034 66	Loans on bank stock,	14,900 00
		Railroad bonds,	72,000 00
		Real estate by foreclosure,	8,750 00
		Loans on real estate,	231,400 00
		Loans on personal security,	27,600 00
		Loans to counties, cities or towns,	24,500 00
		Deposit in bank, on interest,	4,672 68
		Expense account,	462 74
		Premium account,	20,980 00
		Cash on hand,	379 67
	\$498,445 09		\$498,445 09

Loans on Bank Stock, amount on each:—

On 40 shares Home National Bank, Holyoke,	\$3,200 00
On 100 shares Lancaster National Bank, Clinton,	10,000 00
On 17 shares First National Bank, Webster,	1,700 00

Amount of real estate held by foreclosure,	\$8,750 00
Assessed value of the same,	7,650 00
Amount of income received from the same,	256 81
Amount of municipal tax on real estate,	102 25

Cash on Deposit in Bank:—

First National Bank, Webster,	\$4,672 68
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Whole amount of interest or profits received or earned,	\$24,742 54
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 8,468 09
	2 per cent., { 8,685 68

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$12,500, 4 per cent.; \$71,730, 5 per cent.; \$42,090, 5½ per cent.; \$172,080, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 230

Aggregate amount of the same, 175,020 00

Amount of investments from which no income is received, 4,750 00

Number of open accounts, 2,287

Number and amount of deposits (including dividends), received for previous year, 1,769 122,095 73

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	68	\$35,178 41
Number and amount of withdrawals,	1,213	93,328 24
Number of accounts opened the previous year,	339	
Number of accounts closed the previous year,	267	
Amount of expenses of the corporation during previous year,		1,331 05
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: May 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District, city and town bonds: —			
District of Columbia,	\$5,000	\$5,925 00	\$5,000 00
City of Indianapolis, Ind.,	5,000	6,600 00	5,000 00
Town of Pawtucket, R. I.,	5,000	5,325 00	5,000 00
	\$15,000	\$17,850 00	\$15,000 00

BANK STOCK.

Quinsigamond Nat'l B'k, Worcester,	\$6,100	\$6,710 00	\$6,100 00
Worcester Nat'l Bank, Worcester,	8,000	10,400 00	8,000 00
Mechanics' Nat'l Bank, Worcester,	2,300	2,875 00	2,300 00
First Nat'l Bank, Worcester,	1,200	1,980 00	1,200 00
City Nat'l Bank, Worcester,	2,300	2,460 00	2,300 00
Southbridge N'l Bank, Southbridge,	500	700 00	500 00
Oxford Nat'l Bank, Oxford,	3,800	4,370 00	3,800 00
Grafton Nat'l Bank, Grafton,	1,000	1,150 00	1,000 00
First Nat'l Bank, Webster,	9,200	11,040 00	9,200 00
Barre Nat'l Bank, Barre,	2,300	2,875 00	2,300 00
Boylston Nat'l Bank, Boston,	1,900	2,242 00	1,900 00
Shoe and Leather Nat'l B'k, Boston,	7,400	7,200 00	7,400 00
State Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
Revere Nat'l Bank, Boston,	3,600	3,996 00	3,600 00
Merchants' Nat'l Bank, Boston,	1,000	1,340 00	1,000 00
Webster Nat'l Bank, Boston,	6,400	7,360 00	6,400 00
Blackstone Nat'l Bank, Boston,	4,800	5,184 00	4,800 00
Atlas Nat'l Bank, Boston,	3,400	4,080 00	3,400 00
Hide and Leather Nat'l B'k, Boston,	400	472 00	400 00
Old Boston Nat'l Bank, Boston,	2,500	3,000 00	2,500 00
Eliot Nat'l Bank, Boston,	1,000	1,200 00	1,000 00
Eagle Nat'l Bank, Boston,	500	525 00	500 00
City Nat'l Bank, Boston,	200	220 00	200 00
Lincoln Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
Uncas Nat'l Bank, Norwich, Ct.,	2,500	2,875 00	2,500 00
First Nat'l Bank, Norwich, Ct.,	2,500	2,800 00	2,500 00
	\$77,800	\$90,274 00	\$77,800 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Lowell & Lawrence Railroad 6s, .	\$5,000	\$5,000 00	\$5,000 00
Mansfield & Framingham R. R. 6s, .	5,000	5,050 00	5,000 00
Boston & Albany Railroad 7s, .	5,000	6,200 00	5,000 00
Newport & Richford Railroad 5s, .	5,000	5,250 00	5,000 00
Old Colony Railroad 7s,	12,000	14,880 00	12,000 00
Old Colony Railroad 6s,	10,000	11,900 00	10,000 00
Vermont & Massachusetts R. R. 5s,	10,000	11,200 00	10,000 00
Boston, Revere Beach & Lynn Rail- road 6s,	10,000	11,500 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s,	10,000	11,500 00	10,000 00
	\$72,000	\$83,480 00	\$72,000 00

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated 1863. Number of corporators, 59.

RICHARD R. FREEMAN, *President.*THOMAS KEMP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$330,564 00	Bank stock,	\$201,051 36
Earnings undivided,	8,136 05	Railroad bonds,	10,000 00
Guaranty fund,	13,886 66	Real estate,	2,000 00
Bills payable,	1,709 05	Loans on real estate,	122,180 41
		Loans on personal security,	9,449 44
		Loans to counties, cities or towns,	3,300 00
		Deposit in bank, on interest,	4,423 47
		Cash on hand,	1,891 08
	\$354,295 76		\$354,295 76

Invested in real estate (for banking purposes),	\$2,000 00
Estimated value of the same,	3,000 00
Amount of municipal tax on real estate,	33 00

Cash on Deposit in Bank:—

Blackstone National Bank, Boston, \$4,423 47

Whole amount of interest or profits received or earned \$18,558 14

Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., {	6,290 16
year,		} 2 per cent., {

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 $\frac{3}{4}$.The total amount of loans, with each specified rate of interest: \$38,000, 5 per cent.; \$6,500, 5 $\frac{1}{2}$ per cent.; \$90,429.85, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 50

Aggregate amount of the same, 39,460 51

Number of open accounts, 991

Number and amount of deposits (including dividends), received for previous year, 411 46,779 28

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 18 11,553 03

Number and amount of withdrawals, 402 39,683 15

Number of accounts opened the previous year, 81

Number of accounts closed the previous year, 82

Amount of expenses of the corporation during previous year, 1,598 65

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: August 22.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Traders' Nat'l Bank, Boston, . . .	\$900	\$828 00	\$1,100 00
Webster Nat'l Bank, Boston, . . .	3,500	3,535 00	3,500 00
Union Nat'l Bank, Boston, . . .	2,300	3,289 00	2,300 00
Faneuil Hall Nat'l Bank, Boston, . .	4,000	5,280 00	4,000 00
Globe Nat'l Bank, Boston, . . .	4,200	4,200 00	4,200 00
Eliot Nat'l Bank, Boston, . . .	10,600	12,720 00	9,539 75
Shawmut Nat'l Bank, Boston, . . .	9,000	10,350 00	9,000 00
Second Nat'l Bank, Boston, . . .	2,200	3,322 00	2,200 00
Shoe and Leather Nat'l B'k, Boston,	800	760 00	800 00
Boylston Nat'l Bank, Boston, . . .	3,600	4,140 00	3,600 00
Howard Nat'l Bank, Boston, . . .	1,500	1,725 00	1,500 00
Freeman's Nat'l Bank, Boston, . . .	8,000	8,080 00	9,532 75
Commerce Nat'l Bank, Boston, . . .	3,000	3,390 00	4,618 19
Suffolk National Bank, Boston, . . .	3,000	3,510 00	3,000 00
Boston Nat'l Bank, Boston, . . .	1,000	1,170 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	6,100	5,917 00	6,100 00
Blackstone Nat'l Bank, Boston, . . .	9,700	10,185 00	9,692 88
Central Nat'l Bank, Boston, . . .	7,500	5,043 75	*15,108 75
Revere Nat'l Bank, Boston, . . .	1,800	2,024 00	1,998 00
Hide and Leather N'l Bank, Boston,	7,700	9,386 00	9,612 63
Old Boston Nat'l Bank, Boston, . . .	2,500	3,000 00	2,500 00
Mt. Vernon Nat'l Bank, Boston, . . .	2,000	2,560 00	2,540 00
North Nat'l Bank, Boston, . . .	3,500	4,340 00	4,210 63
Tremont Nat'l Bank, Boston, . . .	7,000	7,490 00	9,713 25
Hamilton Nat'l Bank, Boston, . . .	8,100	9,720 00	9,632 25
Eagle Nat'l Bank, Boston, . . .	9,700	10,185 00	9,670 37
State Nat'l Bank, Boston, . . .	9,000	10,980 00	9,682 00
Atlas Nat'l Bank, Boston, . . .	8,900	10,947 00	8,900 00
Nat'l Bank of Republic, Boston, . . .	8,900	11,418 00	8,900 00
Third Nat'l Bank, Boston, . . .	20,000	18,000 00	*20,000 00
New England Nat'l Bank, Boston, . .	2,500	3,300 00	2,500 00
Continental Nat'l Bank, Boston, . .	8,000	8,640 00	8,000 00
First Nat'l Bank, Provincetown, . . .	2,400	3,840 00	2,400 00
	\$182,900	\$203,274 75	\$201,051 36

RAILROAD BONDS.

Vermont & Massachusetts Railroad,	\$5,000	\$5,500 00	\$5,000 00
Newport & Richford Railroad, . . .	5,000	5,200 00	5,000 00
	\$10,000	\$10,700 00	\$10,000 00

* This bank has been notified that these investments exceed the legal limit.

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated 1869. Number of corporators, 64.

* *President.*GEORGE O. BRIGHAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$573,616 80	Public funds,	\$35,500 00
Earnings undivided,	10,171 25	Bank stock,	57,900 00
Guaranty fund,	9,500 00	Railroad bonds,	3,000 00
Suspense account,	177 20	Real estate by foreclosure,	11,209 82
		Loans on real estate,	398,053 52
		Loans on personal security,	67,766 00
		Loans to counties, cities or towns,	11,500 00
		Deposit in banks, on interest,	3,453 10
		Deposit in banks, not on interest,	5,069 46
		Expense account,	13 35
	\$593,465 25		\$593,465 25

Amount of real estate held by foreclosure,	\$11,209 82
Assessed value of the same,	10,625 00
Amount of income received from the same,	816 00
Amount of municipal tax on real estate,	168 10

Cash on Deposit in Banks, amount in each: —

First National Bank, Westborough,	\$5,069 46
Commonwealth National Bank, Boston,	3,453 10

Whole amount of interest or profits received or earned,	\$27,976 98
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 10,542 27
	2½ per cent., { 13,535 84
Times for the dividends fixed by the by-laws: February and August.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.	
The total amount of loans, with each specified rate of interest: \$24,000, 5 per cent.; \$441,819.52, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	256
Aggregate amount of the same,	278,594 00
Number of open accounts,	1,879
Number and amount of deposits (including dividends) received for previous year,	1,424 141,913 73
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	76 47,629 48
Number and amount of withdrawals,	1,312 126,037 10
Number of accounts opened the previous year,	377
Number of accounts closed the previous year,	279

* *President deceased.*

Amount of expenses of the corporation during previous year, \$1,215 75
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: June 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested*
City and town bonds:—			
City of Rockland, Me., 6s,	\$2,500	\$2,500 00	\$2,500 00
Town of Westborough water bonds,	33,000	34,700 00	33,000 00
	<u>\$35,500</u>	<u>\$37,200 00</u>	<u>\$35,500 00</u>

BANK STOCK.

Traders' Nat'l Bank, Boston,	\$4,600	\$4,400 00	\$4,600 00
First Nat'l Bank, Westborough,	16,400	16,400 00	16,400 00
Millbury Nat'l Bank, Millbury,	2,000	2,600 00	2,000 00
Tremont Nat'l Bank, Boston,	3,600	3,900 00	3,600 00
Merchants' Nat'l Bank, Boston,	4,200	5,670 00	4,200 00
Globe Nat'l Bank, Boston,	1,600	1,600 00	1,600 00
Everett Nat'l Bank, Boston,	3,000	3,200 00	3,000 00
New England Nat'l Bank, Boston,	600	780 00	600 00
Northboro' Nat'l Bank, Northboro',	2,000	2,400 00	2,000 00
Grafton Nat'l Bank, Grafton,	500	550 00	500 00
Marlboro' Nat'l Bank, Marlboro'	10,000	10,000 00	10,000 00
Commerce Nat'l Bank, Boston,	800	900 00	800 00
Nat'l Bank of Republic, Boston,	1,000	1,200 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	1,900	2,200 00	1,900 00
Redemption Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
City Nat'l Bank, Worcester,	2,200	2,500 00	2,200 00
Quinsigamond Nat'l B'k, Worcester,	1,500	1,500 00	1,500 00
	<u>\$57,900</u>	<u>\$62,200 00</u>	<u>\$57,900 00</u>

RAILROAD BONDS.

Boston, Clinton & Fitchburg R. R.,	\$2,000	\$2,000 00	\$2,000 00
Fitchburg Railroad,	1,000	1,100 00	1,000 00
	<u>\$3,000</u>	<u>\$3,100 00</u>	<u>\$3,000 00</u>

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAMUEL FOWLER, *President.*V. W. CROWSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$799,104 38	Public funds,	\$181,000 00
Earnings undivided, . .	17,736 85	Bank stock,	62,600 00
Guaranty fund,	14,753 77	Loans on bank stock, . . .	3,575 00
Real estate rent ac- count,	3,188 54	Real estate by foreclosure, . .	20,363 64
Other liabilities,	6,845 87	Loans on real estate,	448,452 64
		Loans on personal security, . .	73,030 00
		Loans to counties, cities or towns,	24,000 00
		Deposit in bank, not on inter- est,	151 46
		Expense account,	315 85
		Deferred profit and loss account, Deferred premium account, . .	14,281 87
		Other assets,	10,996 37
		Cash on hand,	871 95
			1,990 63
	\$841,629 41		\$841,629 41

Loan on Bank Stock :—

On 37 shares First National Bank, Westfield, \$3,575 00

Amount of real estate held by foreclosure, \$20,363 64

Assessed value of the same, 19,550 00

Amount of income received from the same, 652 14

Amount of municipal tax on real estate, 283 44

Cash on Deposit in Bank :—

First National Bank, Westfield, \$151 46

Whole amount of interest or profits received or earned, \$36,234 10

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 15,549 66

year, } 2 per cent., { 15,655 10

Times for the dividends fixed by the by-laws: January 10 and July 10.

The total amount of loans, with each specified rate of interest: \$5,250,

4 per cent.; \$543,807.64, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000
each, 276

Aggregate amount of the same, 278,654 48

Number of open accounts, 2,763

Number and amount of deposits (including dividends) received for pre-
vious year, 6,902 199,112 22Number and amount of deposits of and exceeding \$300 at any one time,
for the previous year, 154 91,882 18

Number and amount of withdrawals, 1,852 180,908 40

Number of accounts opened the previous year, 363

Number of accounts closed the previous year, 366

Amount of expenses of the corporation during previous year, \$1,407 95
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: September 8.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
United States currency 6s,	\$10,000	\$51,310 00	\$45,918 93
United States 4½s,	20,000	22,550 00	20,000 00
United States 4s,	57,000	69,540 00	59,002 04
City and town bonds: —			
City of Providence, R. I., water, . .	10,000	11,550 00	11,683 00
of Chelsea,	3,000	3,495 00	3,553 92
of Northampton,	3,000	3,360 00	3,449 98
of Charlestown,	3,000	3,420 00	3,388 50
Town of Westfield, water,	45,000	45,000 00	45,000 00
	\$181,000	\$210,225 00	\$191,996 37

BANK STOCK.

First Nat'l Bank, Westfield,	\$28,200	\$38,070 00	*\$36,688 25
Hampden Nat'l Bank, Westfield, . .	800	1,200 00	1,140 00
Hampshire Co. N'l B'k, Northampton,	3,000	3,750 00	3,000 00
Agawam Nat'l Bank, Springfield, . .	3,200	4,160 00	3,672 00
City Nat'l Bank, Springfield,	5,000	6,250 00	5,000 00
Nat'l Bank of Redemption, Boston, .	9,600	10,584 00	12,395 87
North America Nat'l Bank, Boston, .	2,500	2,575 00	2,732 00
Eagle Nat'l Bank, Boston,	2,000	2,115 00	2,300 00
Hide and Leather Nat'l B'k, Boston,	500	580 00	566 25
Atlas Nat'l Bank, Boston,	4,300	4,988 00	5,343 50
Suffolk Nat'l Bank, Boston,	3,500	3,937 50	4,084 00
	\$62,600	\$78,209 50	\$76,921 87

* This bank was notified that this investment exceeded the legal limit; and this amount has been reduced since this return was made.

WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated 1833. Number of corporators, 65.

HENRY A. NASH, *President.*CHARLES T. CRANE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$510,992 82	Public funds,	\$5,750 00
Earnings undivided,	22,804 35	Loans on public funds,	6,000 00
Guaranty fund,	15,745 00	Bank stock,	47,400 00
		Railroad bonds,	21,810 00
		Real estate by foreclosure,	76,452 00
		Loans on real estate,	330,630 00
		Loans on personal security,	14,172 00
		Loans to counties, cities or towns,	5,000 00
		Deposit in banks, on interest,	36,276 82
		Suspense account,	5,800 00
		Cash on hand,	251 35
	\$549,542 17		\$549,542 17

Loan on Public Funds and Railroad Bond:—

On \$2,000 City of Salem bonds,	} \$6,000 00
On \$3,000 City of Charlestown bonds,	
On \$1,000 Boston, Clinton & Fitchburg Railroad bond,*	

Amount of real estate held by foreclosure,	\$76,452 00
Assessed value of the same,	56,350 00
Amount of income received from the same,	3,235 50
Amount of municipal tax on real estate,	956 18

Cash on Deposit in Banks, amount in each:—

Union National Bank, Weymouth,	\$34,148 79
National Bank of Republic, Boston,	2,128 03

Whole amount of interest or profits received or earned,	\$30,558 96
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., 10,026 48 2 per cent., 10,110 21

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$18,500, 4 per cent.; \$1,100, 4½ per cent.; \$26,900, 5 per cent.; \$5,250, 5½ per cent.; \$194,479, 6 per cent.; \$54,334, 6½ per cent.; \$32,759, 7 per cent.; \$10,600, 7½ per cent.; \$11,880, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 218

Aggregate amount of the same, 223,347 00

Amount of investments from which no income is received, 3,150 00

Number of open accounts, 1,645

* This bank has been notified that this loan exceeds the legal limit.

Number and amount of deposits (including dividends), received for previous year,	3,890	\$61,041 90
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	32	15,158 10
Number and amount of withdrawals,	638	62,527 29
Number of accounts opened the previous year,	126	
Number of accounts closed the previous year,	161	
Amount of expenses of the corporation during previous year,		1,646 75
Amount of treasurer's bond,		17,000 00
Date of examination by commissioner: March 29.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of So. Norwalk, Ct., water 6s, .	\$5,000	\$5,750 00	\$5,750 00

BANK STOCK.

Union Nat'l Bank, Weymouth, .	\$15,000	\$18,000 00	\$15,000 00
Hide and Leather Nat'l B'k, Boston, .	7,500	8,700 00	7,500 00
Washington Nat'l Bank, Boston, .	4,000	5,140 00	4,000 00
Traders' Nat'l Bank, Boston, . .	3,300	2,970 00	3,300 00
Webster Nat'l Bank, Boston, . .	2,700	2,781 00	2,700 00
Boston Nat'l Bank, Boston, . .	2,700	3,024 00	2,700 00
Nat'l Bank of Republic, Boston, .	3,000	3,855 00	3,000 00
Nat'l Exchange Bank, Boston, . .	1,500	1,710 00	1,500 00
Merchants' Nat'l Bank, Boston, . .	1,200	1,596 00	1,200 00
North Nat'l Bank, Boston, . . .	1,400	1,680 00	1,400 00
Metropolitan Nat'l Bank, Boston, .	3,000	3,450 00	3,100 00
Merchandise Nat'l Bank, Boston, .	2,000	1,960 00	2,000 00
	\$47,300	\$54,866 00	\$47,400 00

RAILROAD BONDS.

Boston, Revere Beach & Lynn Railroad 6s,	\$10,000	\$11,500 00	\$11,560 00
Old Colony Railroad 6s,	4,000	4,800 00	4,700 00
Vermont & Massachusetts R. R. 5s, .	5,000	5,550 00	5,550 00
	\$19,000	\$21,850 00	\$21,810 00

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
City and town bonds:—			
City of Norwich, Conn., 5s,	\$1,000	\$1,140 00	\$1,000 00
of Fall River 6s,	5,000	6,250 00	5,000 00
of Manchester, N. H., 6s,	3,000	3,450 00	3,000 00
Town of Douglas 4½s,	1,000	1,000 00	1,000 00
	\$10,000	\$11,840 00	\$10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$3,900	\$5,967 00	\$5,640 75
Atlas Nat'l Bank, Boston,	3,000	3,690 00	3,795 00
Blackstone Nat'l Bank, Boston,	2,000	2,062 50	2,651 17
Boylston Nat'l Bank, Boston,	2,000	2,300 00	2,998 00
Boston Nat'l Bank, Boston,	300	348 75	323 25
Columbian Nat'l Bank, Boston,	1,600	2,032 00	2,225 00
Commonwealth Nat'l Bank, Boston,	3,000	3,457 50	3,752 50
Commerce Nat'l Bank, Boston,	1,100	1,221 00	1,334 00
City Nat'l Bank, Worcester,	4,000	4,680 00	4,500 00
Everett Nat'l Bank, Boston,	3,000	3,360 00	3,735 00
Exchange Nat'l Bank, Boston,	1,000	1,180 00	1,740 00
Eliot Nat'l Bank, Boston,	1,000	1,200 00	1,167 50
Faneuil Hall Nat'l Bank, Boston,	1,000	1,310 25	1,398 75
Freeman's Nat'l Bank, Boston,	2,500	2,750 00	3,360 25
Massachusetts Nat'l Bank, Boston,	3,000	3,217 50	3,760 62
Merchants' Nat'l Bank, Boston,	4,200	5,659 50	6,055 75
Millbury Nat'l Bank, Millbury,	3,000	3,900 00	3,541 75
New England Nat'l Bank, Boston,	1,000	1,320 00	1,485 00
North Nat'l Bank, Boston,	2,500	3,125 00	3,243 75
No. America Nat'l Bank, Boston,	3,000	3,240 00	3,287 50
Northborough Nat'l Bank, North- borough,	1,600	2,080 00	2,080 00
Redemption Nat'l Bank, Boston,	5,000	6,250 00	7,287 50
Republic Nat'l Bank, Boston,	2,800	3,626 00	3,578 50
Revere Nat'l Bank, Boston,	1,900	2,242 00	2,369 75
Union Nat'l Bank, Boston,	1,000	1,422 50	1,372 50
Webster Nat'l Bank, Boston,	2,000	2,040 00	2,277 50
	\$60,400	\$73,681 50	\$78,961 29

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester Railroad, .	\$12,000	\$14,400 00	\$12,000 00
Old Colony Railroad,	7,000	8,190 00	7,000 00
Salem & Lowell R. R.,	3,000	3,300 00	3,000 00
Worcester & Nashua Railroad, . .	1,000	1,050 00	1,000 00
Vermont & Massachusetts Railroad,	2,000	2,160 00	2,000 00
Connecticut & Passumpsic R. R.R. .	4,000	4,700 00	4,000 00
Fitchburg Railroad,	1,000	1,100 00	1,000 00
Boston & Lowell Railroad,	5,000	5,175 00	*5,000 00
Massawippi Valley (guaranteed by Conn. & Pass. Rivers Railroad), .	5,000	5,250 00	5,000 00
	\$40,000	\$45,325 00	\$40,000 00

* This bank has been notified that this investment is illegal.

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated 1854. Number of corporators, 108.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$588,264 29	Bank stock,	\$83,600 00
Earnings undivided,	31,486 98	Loans on bank stock,	1,700 00
Guaranty fund,	18,430 27	Railroad bonds,	21,000 00
		Real estate by foreclosure,	1,200 00
		Loans on real estate,	283,505 52
		Loans on personal security,	*226,142 14
		Deposit in banks, not on interest,	11,470 08
		Cash on hand,	9,563 80
	\$638,181 54		\$638,181 54

Loans on Bank Stock:—

On 20 shares First National Bank, Winchendon,	\$1,700 00
Amount of real estate held by foreclosure,	\$1,200 00
Assessed value of the same,	1,200 00
Amount of income received from the same,	156 00
Amount of municipal tax on real estate,	16 80

Cash on Deposit in Bank:—

First National Bank, Winchendon,	\$11,470 08
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Whole amount of interest or profits received or earned,	\$35,018 47
Rate and amount of each semi-annual dividend for previous year,	10,829 76
Rate and amount of each semi-annual dividend for current year,	11,174 03

Times for the dividends fixed by the by-laws: May and November.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4½.

The total amount of loans, with each specified rate of interest: \$62,354.54, 5 per cent.; \$2,000, 5¼ per cent.; \$87,300, 5½ per cent.; \$2,350, 5¾ per cent.; \$347,343.12, 6 per cent.; \$10,000, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	175
Aggregate amount of the same,	160,193 12
Number of open accounts,	1,865
Number and amount of deposits (including dividends), received for previous year,	986 101,694 75
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	57 29,115 02
Number and amount of withdrawals,	822 80,128 50
Number of accounts opened the previous year,	182
Number of accounts closed the previous year,	266

* This bank has been notified that these loans exceed the legal limit.

Amount of expenses of the corporation during previous year, . . . \$1,226 72
 Amount of treasurer's bond, 50,000 00
 Date of examination by commissioner: August 4.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston, . . .	\$1,600	\$3,040 00	\$1,600 00
Mechanics' Nat'l Bank, Boston, . .	3,400	4,080 00	3,400 00
Eliot Nat'l Bank, Boston, . . .	6,700	7,906 00	6,700 00
Merchants' Nat'l Bank, Boston, . .	10,000	12,500 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, . .	4,800	5,760 00	4,800 00
Commonwealth Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
Nat'l Bank of Redemption, Boston, .	10,000	10,000 00	10,000 00
First Nat'l Bank, Leominster, . . .	8,500	7,650 00	8,500 00
First Nat'l Bank, Winchendon, . . .	25,300	34,155 00	*25,300 00
Fitchburg Nat'l Bank, Fitchburg, . .	1,000	1,400 00	1,000 00
Rollstone Nat'l Bank, Fitchburg, . .	9,800	13,720 00	9,800 00
	\$83,600	\$102,711 00	\$83,600 00

RAILROAD BONDS.

Fitchburg Railroad,	\$15,000	\$17,250 00	\$15,000 00
Cheshire Railroad,	6,000	6,300 00	6,000 00
	\$21,000	\$23,550 00	\$21,000 00

* This bank has been notified that this investment exceeds the legal limit.

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated 1871. Number of corporators, 31.

THOMAS P. AYER, *President.*JOHN T. MANNY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$311,887 65	Bank stock,	\$34,006 25
Earnings undivided,	1,346 00	Railroad bonds,	12,457 50
Guaranty fund,	4,470 14	Loans on real estate,	114,175 00
Premium account,	2,455 00	Loans on personal security,	55,975 00
		Loans to counties, cities or towns,	97,954 25
		Deposit in bank, on interest,	4,359 54
		Expense account,	1 73
		Furniture and safe,	400 00
		Cash on hand,	829 52
	\$320,158 79		\$320,158 79

Cash on Deposit in Bank :—

Elliot National Bank, Boston,	\$4,359 54
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Whole amount of interest or profits received or earned,	\$16,962 55
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Rate and amount of each semi-annual dividend for previous year,	} 2½ per cent., {	6,651 24
Rate and amount of each semi-annual dividend for previous year,		7,089 26

Times for the dividends fixed by the by-laws: April and October.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5.

The total amount of loans with each specified rate of interest: \$4,359.54, 3 per cent.; \$10,000, 3½ per cent.; \$20,300, 4 per cent.; \$14,000, 4½ per cent.; \$10,000, 4¾ per cent.; \$67,700, 5 per cent.; \$3,500, 5¼ per cent.; \$13,500, 5½ per cent.; \$109,925, 6 per cent.; \$3,000, 6½ per cent.; \$16,325, 7 per cent.; \$200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	37
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Aggregate amount of the same,	50,400 00
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Number of open accounts,	1,137
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Number and amount of deposits (including dividends), received for previous year,	1,457	93,488 46
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Number and amount of deposits of and exceeding \$300, at any one time, for the previous year,	43	25,454 56
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Number and amount of withdrawals,	768	56,095 82
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Number of accounts opened the previous year,	183
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Number of accounts closed the previous year,	79
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Amount of expenses of the corporation during previous year,	962 79
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Amount of treasurer's bond,	5,000 00
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Date of examination by commissioner: April 24.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, . .	\$2,500	\$3,256 25	\$3,285 00
State Nat'l Bank, Boston,	1,100	1,289 75	1,361 25
Nat'l Bank of No. America, Boston, .	500	575 00	570 00
Hamilton Nat'l Bank, Boston, . . .	400	480 00	496 00
Metropolitan Nat'l Bank, Boston, . .	3,000	3,352 50	3,100 00
Eliot Nat'l Bank, Boston,	3,000	3,682 50	3,240 00
Atlas Nat'l Bank, Boston,	2,200	2,590 50	2,583 00
Nat'l Bank of Commerce, Boston, . .	1,700	1,887 00	2,076 25
Eagle Nat'l Bank, Boston,	1,300	1,374 75	1,472 25
First Nat'l Bank, Woburn,	2,000	2,700 00	3,000 00
Globe Nat'l Bank, Boston,	3,000	2,962 50	3,330 00
Atlantic Nat'l Bank, Boston,	1,000	1,502 50	1,501 25
Union Nat'l Bank, Boston,	2,000	2,750 00	2,876 25
Nat'l Bank of Redemption, Boston, .	1,000	1,102 50	1,282 50
Nat'l Bank of Republic, Boston, . .	1,000	1,285 00	1,290 00
Howard Nat'l Bank, Boston,	500	567 50	618 75
Exchange Nat'l Bank, Boston, . . .	1,500	1,710 00	1,923 75
	\$27,700	\$33,008 25	\$34,006 25

RAILROAD BONDS.

Old Colony Railroad	\$4,000	\$4,706 40	\$4,800 00
Boston & Albany Railroad,	2,000	2,400 00	2,162 50
Fitchburg Railroad	5,000	5,883 00	5,495 00
	\$11,000	\$12,989 40	\$12,457 50

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 11, 1854. Number of corporators, 11.

JOHN CUMMINGS, *President.*

E. E. THOMPSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$610,010 28	Public funds,	\$9,000 00
Earnings undivided, . .	24,000 94	Bank stock,	194,942 00
Guaranty fund,	6,542 82	Railroad bonds,	4,870 00
		Real estate by foreclosure, . .	19,275 00
		Loans on real estate,	277,172 00
		Loans on personal security, . .	79,505 00
		Loans to counties, cities or towns,	5,582 79
		Deposit in banks, on interest, .	49,005 25
		Cash on hand,	1,202 00
	<u>\$640,554 04</u>		<u>\$640,554 04</u>

Amount of real estate held by foreclosure,	\$19,275 00
Assessed value of the same,	23,875 00
Amount of income received from the same,	1,773 19
Amount of municipal tax on real estate,	619 20

Cash on Deposit in Banks, amount in each: —

First National Bank, Woburn,	\$33,774 56
Shawmut National Bank, Boston,	15,230 69

Whole amount of interest or profits received or earned,	\$32,799 03
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	10,586 15
year, } 2 per cent., {	11,263 34

Times for the dividends fixed by the by-laws: January and July.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.

The total amount of loans, with each specified rate of interest: \$28,500, 4½ per cent.; \$143,832, 5 per cent.; \$33,564, 5½ per cent.; \$142,263, 6 per cent.; \$2,000, 6½ per cent.; \$10,700, 7 per cent.; \$1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	176
Aggregate amount of the same,	125,509 79

Amount of investments from which no income is received,	822 00
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Number of open accounts,	2,841
Number and amount of deposits (including dividends), received for previous year,	3,397 162,211 32

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	69 41,571 82
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Number and amount of withdrawals,	1,536 102,437 51
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Number of accounts opened the previous year,	549
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Number of accounts closed the previous year,	305
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Amount of expenses of the corporation during previous year,	2,857 81
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Amount of treasurer's bond,	20,000 00
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Date of examination by commissioner: May 3.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town bonds:—			
Town of Pawtucket, R. I., 6s, . . .	\$9,000	\$10,600 00	\$9,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$13,000	\$15,242 50	\$16,000 00
Blackstone Nat'l Bank, Boston, . . .	10,500	10,841 25	11,000 00
Boston Nat'l Bank, Boston, . . .	2,000	2,250 00	2,400 00
Continental Nat'l Bank, Boston, . . .	6,700	7,100 00	7,200 00
Commerce Nat'l Bank, Boston, . . .	7,700	8,700 00	9,300 00
Eliot Nat'l Bank, Boston, . . .	4,500	5,467 50	5,500 00
Faneuil Hall, Nat'l Bank, Boston, . . .	5,500	7,177 50	7,000 00
Freeman's Nat'l Bank, Boston, . . .	5,000	5,275 00	5,523 00
Hide and Leather Nat'l B'k, Boston, . . .	12,800	14,928 00	14,800 00
Howard Nat'l Bank, Boston, . . .	3,500	4,000 00	4,200 00
New England Nat'l Bank, Boston, . . .	11,500	15,500 00	15,800 00
Old Boston Nat'l Bank, Boston, . . .	1,000	1,200 00	1,200 00
Revere Nat'l Bank, Boston, . . .	14,500	17,218 75	16,800 00
Nat'l Bank of the Republic, Boston, . . .	4,600	5,911 00	5,911 00
Shawmut Nat'l Bank, Boston, . . .	13,300	15,295 00	15,400 00
Shoe and Leather Nat'l B'k, Boston, . . .	17,000	16,500 00	17,000 00
Second Nat'l Bank, Boston, . . .	2,000	3,000 00	3,000 00
Suffolk Nat'l Bank, Boston, . . .	3,900	4,426 50	4,600 00
Tremont Nat'l Bank, Boston, . . .	10,500	10,900 00	11,178 00
Webster Nat'l Bank, Boston, . . .	5,000	5,200 00	5,200 00
First Nat'l Bank, Woburn, . . .	11,800	15,930 00	15,930 00
	\$166,300	\$192,063 00	\$194,942 00

RAILROAD BONDS.

Boston & Albany Railroad 7s, . . .	\$3 000	\$3,600 00	\$3,750 00
Boston & Lowell Railroad 6s, . . .	1,000	1,120 00	1,120 00
	\$4,000	\$4,720 00	\$4,870 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 5, 1828. Number of corporators, 170.

STEPHEN SALISBURY, *President.*CHARLES A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$9,034,844 71	Public funds,	\$2,354,300 00
Earnings undivided,	229,706 42	Bank stock,	795,700 00
Guaranty fund,	215,000 00	Loans on bank stock,	49,000 00
		Railroad bonds,	1,044,000 00
		Loans to railroads,	175,000 00
		Real estate by foreclosure,	25,983 88
		Loans on real estate,	2,772,495 00
		Loans on personal security,	1,226,075 00
		Loans to counties, cities or towns,	717,725 00
		Deposit in banks, on interest,	313,523 79
		Expense account,	2,405 83
		Suspense account,	2,024 71
		Cash on hand,	1,318 42
	\$9,479,551 13		\$9,479,551 13

Loans on Bank Stock, amount on each :—

On 390 shares First National Bank, Worcester,	\$39,000 00
On 100 shares Franklin County National Bank, Greenfield,	10,000 00

Amount of real estate held by foreclosure,	\$25,983 88
Assessed value of the same,	42,300 00
Amount of income received from the same,	1,101 67
Amount of municipal tax on real estate,	706 58

Cash on Deposit in Banks, amount in each :—

Citizens' National Bank, Worcester,	\$30,000 00
City National Bank, Worcester,	25,000 00
First National Bank, Worcester,	61,000 00
Mechanics' National Bank, Worcester,	50,000 00
Quinsigamond National Bank, Worcester,	5,000 00
Worcester National Bank, Worcester,	56,523 79
National Bank of Commonwealth, Boston,	51,000 00
Wachusett National Bank, Fitchburg,	25,000 00
Holyoke National Bank, Holyoke,	10,000 00

Whole amount of interest or profits received,	\$467,041 06
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 170,185 46
	2 per cent., { 172,899 09

Times for the dividends fixed by the by-laws : January 15 and July 15.

The total amount of loans, with each specified rate of interest : \$50,000, 3½ per cent. ; \$561,200, 4 per cent. ; \$327,525, 4¼ per cent. ; \$807,000, 4½ per cent. ; \$56,000, 4¾ per cent. ; \$2,831,640, 5 per cent. ; \$45,000, 5½ per cent. ; \$256,430, 6 per cent. ; \$3,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	880	
Aggregate amount of the same,		\$1,167,500 00
Number of open accounts,	20,591	
Number and amount of deposits (including dividends), received for previous year,	14,151	1,456,083 92
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	858	489,508 00
Number and amount of withdrawals,	12,771	1,276,866 03
Number of accounts opened the previous year,	2,623	
Number of accounts closed the previous year,	2,507	
Amount of expenses of the corporation during previous year,		14,257 13
Amount of treasurer's bond,		50,000 00
Date of examination by commissioner: September 16.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$50,000	\$56,937 00	\$50,000 00
United States 4s,	553,800	675,636 00	553,800 00
District of Columbia 6s,	60,000	66,690 00	60,000 00
County, city and town bonds:—			
County of Hillsborough, N. H.,	6,000	6,150 00	6,000 00
of Strafford, N. H., 4s,	42,000	42,420 00	42,000 00
City of Worcester 6s,	105,500	113,940 00	105,500 00
of Worcester 5s,	91,000	99,190 00	91,000 00
of Worcester 4s,	700,000	728,000 00	700,000 00
of Charlestown 6s,	5,000	5,500 00	5,000 00
of Chelsea 4½s,	46,000	47,380 00	46,000 00
of Fitchburg 6s,	35,000	39,900 00	35,000 00
of Lawrence 6s,	5,000	5,500 00	5,000 00
of Lowell 6s,	36,000	39,960 00	36,000 00
of Lynn 6s,	50,000	60,000 00	50,000 00
of Newton 6s,	40,000	51,200 00	40,000 00
of New Bedford 6s,	5,000	6,200 00	5,000 00
of Salem 5s,	22,000	25,300 00	22,000 00
of Concord, N. H., 6s,	500	590 00	500 00
of Dover, N. H., 6s,	2,000	2,300 00	2,000 00
of Manchester, N. H., 6s,	38,500	45,000 00	38,500 00
of Manchester, N. H., 4s,	8,000	8,280 00	8,000 00
of Nashua, N. H., 6s,	34,000	38,420 00	34,000 00
of Providence, R. I., 4½s,	50,000	54,000 00	50,000 00
of Providence, R. I., 5s,	50,000	58,000 00	50,000 00
of Meriden, Conn., 7s,	26,000	29,250 00	26,000 00
of New London, Conn., 7s,	25,000	35,000 00	25,000 00
of Norwich, Conn., 5s,	14,000	15,820 00	14,000 00
of Columbus, O., 6s,	32,000	36,800 00	32,000 00
of Columbus, O., 4s,	20,000	20,400 00	20,000 00
of Cleveland, O., 7s,	20,000	24,700 00	20,000 00
of Indianapolis, Ind., 7-30s,	8,000	9,660 00	8,000 00
Town of Brookline 7s,	20,000	26,000 00	20,000 00
of Northampton 6s,	13,000	15,000 00	13,000 00

PUBLIC FUNDS—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Spencer 4s,	\$30,000	\$30,900 00	\$30,000 00
of Westborough 5s,	21 000	24,000 00	21,000 00
of Beverly 4s,	87,000	89,610 00	87,000 00
of Pawtucket, R. I., 5s,	3,000	3,330 00	3,000 00
	\$2,354,300	\$2,636,963 00	\$2,354,300 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$5,400	\$8,100 00	\$5,400 00
Atlas Nat'l Bank, Boston,	37,500	43,875 00	37,500 00
Blackstone Nat'l Bank, Boston,	13,800	14,214 00	13,800 00
Boylston Nat'l Bank, Boston,	1,400	16,100 00	1,400 00
Columbian Nat'l Bank, Boston,	5,400	6,696 00	5,400 00
Continental Nat'l Bank, Boston,	12,000	12,360 00	12,000 00
Eliot Nat'l Bank, Boston,	9,000	10,980 00	9,000 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
First Nat'l Bank, Boston,	25,000	49,875 00	25,000 00
Freeman's Nat'l Bank, Boston,	17,200	18,060 00	17,200 00
Globe Nat'l Bank, Boston,	3,100	3,069 00	3,100 00
Hamilton Nat'l Bank, Boston,	18,000	21,600 00	18,000 00
Howard Nat'l Bank, Boston,	15,000	17,025 00	15,000 00
Market Nat'l Bank, Boston,	7,400	6,808 00	7,400 00
Massachusetts Nat'l Bank, Boston,	11,000	11,770 00	11,000 00
Merchants' Nat'l Bank, Boston,	12,500	16,500 00	12,500 00
Nat'l Bank of Commerce, Boston,	21,700	24,087 00	21,700 00
Nat'l B'k of North America, Boston,	7,800	7,956 00	7,800 00
Nat'l Bank of Redemption, Boston,	9,300	10,230 00	9,300 00
Nat'l Bank of the Republic, Boston,	21,000	26,880 00	21,000 00
City Nat'l Bank, Boston,	20,800	22,880 00	20,800 00
Eagle Nat'l Bank, Boston,	11,000	11,632 00	11,000 00
Nat'l Exchange Bank, Boston,	4,900	5,786 00	4,900 00
Nat'l Hide and Leather B'k, Boston,	30,800	35,728 00	30,800 00
Nat'l Revere Bank, Boston,	37,500	44,250 00	37,500 00
Nat'l Union Bank, Boston,	7,100	9,762 00	7,100 00
Webster Nat'l Bank, Boston,	30,000	30,300 00	30,000 00
New England Nat'l Bank, Boston,	19,900	5,640 00	19,900 00
North Nat'l Bank, Boston,	4,700	26,467 00	4,700 00
Old Boston Nat'l Bank, Boston,	4,200	5,040 00	4,200 00
Second Nat'l Bank, Boston,	35,200	52,448 00	35,200 00
Shawmut Nat'l Bank, Boston,	17,300	19,722 00	17,300 00
Shoe and Leather Nat'l Bank, Boston,	13,400	12,730 00	13,400 00
State Nat'l Bank, Boston,	11,300	13,221 00	11,300 00
Suffolk Nat'l Bank, Boston,	3,400	3,825 00	3,400 00
Tremont Nat'l Bank, Boston,	15,600	16,146 00	15,600 00
Washington Nat'l Bank, Boston,	19,000	24,700 00	19,000 00
Blackstone Nat'l Bank, Uxbridge,	1,000	1 250 00	1,000 00
Fitchburg Nat'l Bank, Fitchburg,	5,100	7,650 00	5,100 00
Grafton Nat'l Bank, Grafton,	4,500	4,950 00	4,500 00
Lancaster Nat'l Bank, Clinton,	2,300	2,760 00	2,300 00
Leicester Nat'l Bank, Leicester,	5,500	6,380 00	5,500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Millbury Nat'l Bank, Millbury, . .	\$10,800	\$14,040 00	\$10,800 00
Oxford Nat'l Bank, Oxford, . . .	4,800	5,760 00	4,800 00
Southbridge Nat'l B'k, Southbridge,	3,000	3,810 00	3,000 00
Third Nat'l Bank, Springfield, . .	20,000	36,000 00	20,000 00
Ware Nat'l Bank, Ware,	800	1,000 00	800 00
Central Nat'l Bank, Worcester, . . .	28,100	39,340 00	28,100 00
Citizens' Nat'l Bank, Worcester, . .	24,800	31,000 00	24,800 00
City Nat'l Bank, Worcester,	29,500	35,400 00	29,500 00
Mechanics' Nat'l Bank, Worcester,	13,300	16,492 00	13,300 00
Quinsigamond Nat'l B'k, Worcester,	20,600	22,248 00	20,600 00
Worcester Nat'l Bank, Worcester, . .	80,000	104,000 00	80,000 00
	\$795,700	\$1,001,142 00	\$795,700 00

RAILROAD BONDS.

Boston & Albany Railroad 7s, . . .	\$57,000	\$68,400 00	\$57,000 00
Boston & Albany Railroad 6s, . . .	203,000	239,540 00	203,000 00
Boston & Lowell Railroad 5s, . . .	24,000	29,200 00	24,000 00
Boston & Lowell Railroad 6s, . . .	6,000	6,990 00	6,000 00
Boston & Lowell Railroad 7s, . . .	5,000	6,000 00	5,000 00
Boston & Lowell Railroad 4½s, . . .	2,000	2,120 00	2,000 00
Boston & Maine Railroad 7s,	43,000	52,890 00	43,000 00
Fitchburg Railroad 5s,	62,000	68,200 00	62,000 00
Fitchburg Railroad 6s,	18,000	21,600 00	18,000 00
Fitchburg Railroad 7s,	30,000	36,600 00	30,000 00
Old Colony Railroad 7s,	158,000	195,920 00	158,000 00
Old Colony Railroad 6s,	12,000	14,300 00	12,000 00
Providence & Worcester R. R. 6s, . .	64,000	76,800 00	64,000 00
Worcester & Nashua Railroad 5s, . .	260,000	311,850 00	260,000 00
Vermont & Massachusetts R. R. 5s,	100,000	111,000 00	100,000 00
	\$1,044,000	\$1,241,410 00	\$1,044,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

Incorporated April 1, 1854. Number of corporators, 293.

ELIJAH B. STODDARD, *President.*J. STEWART BROWN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,675,120 36	Public funds,	\$311,500 00
Earnings undivided,	27,507 09	Loans on public funds,	2,000 00
Guaranty fund,	45,000 00	Bank stock,	262,600 00
		Loans on bank stock,	9,825 00
		Railroad bonds,	39,000 00
		Real estate by foreclosure,	3,854 66
		Loans on real estate,	1,785,525 00
		Loans on personal security,	13,900 00
		Loans to counties, cities or towns,	59,000 00
		Deposit in banks, on interest,	240,852 55
		Expense account,	2,235 59
		Premium,	15,000 00
		Cash on hand,	2,334 65
	\$2,747,627 45		\$2,747,627 45

Loans on Public Funds, amount on each:—

On \$1,000 United States 4s,	\$1,000 00
On \$1,000 City of Norwich, Conn., bonds,	1,000 00

Loans on Bank Stock, amount on each:—

On 8 shares Central National Bank, Worcester,	\$600 00
On 5 shares Worcester National Bank, Worcester,	400 00
On 5 shares Shawmut National Bank, Boston,	1,500 00
On 5 shares Quinsigamond National Bank, Worcester,	
On 10 shares Millbury National Bank, Millbury,	4,200 00
On 42 shares City National Bank, Worcester,	
On 6 shares Mechanics' National Bank, Worcester,	600 00
On 15 shares Grafton National Bank, Grafton,	1,225 00
On 20 shares Shelburne Falls National Bank, Shelburne Falls,	1,300 00

Amount of real estate held by foreclosure,	\$3,854 66
Assessed value of the same,	2,500 00
Amount of income received from the same,	221 00
Amount of municipal tax on real estate,	41 50

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$78,343 65
Mechanics' National Bank, Worcester,	81,865 84
Quinsigamond National Bank, Worcester,	80,643 06

Whole amount of interest or profits received or earned, \$136,352 58

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 49,410 56

year, } 2 per cent., { 50,292 82

Times for the dividends fixed by the by-laws: January 1 and July 1.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: $5\frac{1}{2}$.

The total amount of loans, with each specified rate of interest: \$5,100, 4 per cent.; \$1,300, $4\frac{1}{2}$ per cent.; \$30,000, $4\frac{7}{10}$ per cent.; \$1,601,200, 5 per cent.; \$5,000, $5\frac{1}{2}$ per cent.; \$232,400, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	677	
Aggregate amount of the same,		\$861,450 00
Number of open accounts,	11,030	
Number and amount of deposits (including dividends), received for previous year,	8,041	503,099 25
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	326	196,657 21
Number and amount of withdrawals,	5,293	397,709 17
Number of accounts opened the previous year,	1,414	
Number of accounts closed the previous year,	1,126	
Amount of expenses of the corporation during previous year,		5,637 93
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: August 16.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$39,000	\$46,800 00	\$39,000 00
United States $4\frac{1}{2}$ s,	65,000	72,960 00	65,000 00
City and town bonds: —			
City of Lowell 4s,	70,000	71,750 00	70,000 00
of Lowell 6s,	27,000	30,240 00	27,000 00
of New London, Conn., 7s,	14,000	18,480 00	14,000 00
of Newton 6s,	25,000	31,250 00	25,000 00
of Springfield 7s,	12,000	16,200 00	12,000 00
of Worcester 5s,	9,500	9,750 00	9,500 00
of Worcester 6s,	25,000	28,250 00	25,000 00
of Cleveland, Ohio, 7s,	20,000	24,000 00	20,000 00
Town of Brookline 7s,	5,000	6,500 00	5,000 00
	\$311,500	\$356,180 00	\$311,500 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,000	\$5,850 00	\$5,000 00
Blackstone Nat'l Bank, Boston,	8,800	9,064 00	8,800 00
City Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Nat'l Bank of Commerce, Boston,	4,400	4,884 00	4,400 00
Nat'l B'k of Commonwealth, Boston,	8,000	9,200 00	8,000 00
Eagle Nat'l Bank, Boston,	10,000	10,600 00	10,000 00
Eliot Nat'l Bank, Boston,	12,200	12,932 00	12,200 00
First Nat'l Bank, Boston,	6,700	13,400 00	6,700 00
Fourth Nat'l Bank, Boston,	4,100	4,469 00	4,100 00
Globe Nat'l Bank, Boston,	10,000	10,000 00	10,000 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hamilton Nat'l Bank, Boston.	\$5,000	\$5,000 00	\$5,000 00
Hide and Leather Nat'l B'k, Boston,	16,400	19,188 00	16,400 00
Howard Nat'l Bank, Boston, . . .	10,000	11,400 00	10,000 00
Market Nat'l Bank, Boston, . . .	1,200	1,128 00	1,200 00
Merchants' Nat'l Bank, Boston, . .	5,000	6,650 00	5,000 00
North Nat'l Bank, Boston, . . .	800	1,000 00	800 00
Nat'l Bank of No. America, Boston,	18,500	19,055 00	18,500 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,750 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	6,300	5,985 00	6,300 00
State Nat'l Bank, Boston, . . .	5,000	5,850 00	5,000 00
Third Nat'l Bank, Boston, . . .	1,600	1,536 00	1,600 00
Traders' Nat'l Bank, Boston, . . .	13,100	12,183 00	13,100 00
Webster Nat'l Bank, Boston, . . .	11,000	11,000 00	11,000 00
Central Nat'l Bank, Worcester, . .	7,000	9,100 00	7,000 00
Citizens' Nat'l Bank, Worcester, . .	700	805 00	700 00
City Nat'l Bank, Worcester, . . .	26,800	30,820 00	26,800 00
Mechanics' Nat'l Bank, Worcester,	6,400	7,360 00	6,400 00
Quinsigamond Nat'l Bk, Worcester,	13,900	15,290 00	13,900 00
Worcester Nat'l Bank, Worcester, . .	2,000	2,400 00	2,000 00
Leominster Nat'l Bank, Leominster,	2,500	2,500 00	2,500 00
First Nat'l Bank, Leominster, . . .	2,500	2,500 00	2,500 00
Grafton Nat'l Bank, Grafton, . . .	5,000	6,000 00	5,000 00
Leicester Nat'l Bank, Leicester, . .	3,000	3,600 00	3,000 00
Millbury Nat'l Bank, Millbury, . .	10,700	13,375 00	10,700 00
Northboro' Nat'l Bank, Northboro',	3,000	3,600 00	3,000 00
Spencer Nat'l Bank, Spencer, . . .	5,000	5,500 00	5,000 00
Wachusett Nat'l Bank, Fitchburg, . .	2,500	4,750 00	2,500 00
Westminster N'l B'k, Westminster,	1,000	1,000 00	1,000 00
	\$262,600	\$298,474 00	\$262,600 00

RAILROAD BONDS.

Worcester & Nashua Railroad, . . .	\$29,000	\$30,450 00	\$29,000 00
Nashua & Rochester Railroad, . . .	10,000	10,200 00	\$10,000 00
	\$39,000	\$40,650 00	\$39,000 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

Incorporated May 15, 1851. Number of corporators, 140.

F. H. DEWEY, *President.*HENRY WOODWARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,544,065 80	Public funds,	\$609,000 00
Earnings undivided,	58,239 07	Bank stock,	322,100 00
Guaranty fund,	62,901 13	Loans on bank stock,	6,775 00
		Railroad bonds,	71,500 00
		Real estate by foreclosure,	16,204 97
		Loans on real estate,	1,195,457 84
		Loans on personal security,	1,125,240 50
		Loans to counties, cities or towns,	5,000 00
		Deposit in banks, on interest,	247,458 60
		Expense account,	3,136 39
		Coupons for collection,	125 00
		Premium account,	54,749 33
		Cash on hand,	8,458 37
	\$3,665,206 00		\$3,665,206 00

Loans on Bank Stock, amount on each:—

On 10 shares City National Bank, Worcester,	\$475 00
On 50 shares First National Bank, Worcester,	5,000 00
On 4 shares Leicester Nat'l Bank, Leicester,	300 00
On 13 shares Mechanics' Nat'l Bank, Worcester,	} 1,000 00
On 10 shares Worcester Nat'l Bank, Worcester,	

Amount of real estate held by foreclosure,	\$16,204 97
Assessed value of the same,	6,300 00
Amount of municipal tax on real estate,	96 75

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Worcester,	\$242,458 60
Westminster Nat'l Bank, Westminster,	5,000 00

Whole amount of interest or profits received or earned,	\$183,124 62
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., } 67,069 30

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$75,000, 4½ per cent.; \$479,000, 4½ per cent.; \$325,000, 4¾ per cent.; \$1,220,424.65, 5 per cent.; \$15,000, 5½ per cent.; \$218,048.69, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	440
Aggregate amount of the same,	553,598 70
Amount of investments from which no income is received,	16,204 97
Number of open accounts,	6,973
Number and amount of deposits (including dividends) received for previous year,	3,694 563,139 07

Number and amount of deposits of and exceeding \$300 at any one time for the previous year,	421	\$249,218 39
Number and amount of withdrawals,	4,208	466,322 05
Number of accounts opened the previous year,	869	
Number of accounts closed the previous year,	750	
Amount of expenses of the corporation during previous year,		8,495 90
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: September 19.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$155,000	\$176,312 50	\$155,000 00
United States 4s,	188,000	229,125 00	188,000 00
City and town bonds: —			
City of Worcester 5s,	100,000	101,875 00	100,000 00
of Providence, R. I., 4½s,	59,000	61,880 00	59,000 00
of Springfield 7s,	34,000	35,426 50	34,000 00
of Cambridge 6s,	15,000	17,850 00	15,000 00
of New London, Conn., 7s,	20,000	30,000 00	20,000 00
of Fitchburg 6s,	10,000	11,500 00	10,000 00
of Augusta, Me, 6s,	11,000	11,518 00	11,000 00
Town of Brookline 7s,	7,000	9,100 00	7,000 00
City of Portsmouth, N. H., 5s,	5,000	5,350 00	5,000 00
of Norwich, Conn., 5s,	5,000	5,775 00	5,000 00
	\$609,000	\$695,712 00	\$609,000 00

BANK STOCK.

Boylston Nat'l Bank, Boston,	\$4,000	\$4,600 00	\$4,000 00
Boston Nat'l Bank, Boston,	11,900	13,417 25	11,900 00
Eliot Nat'l Bank, Boston,	14,400	17,676 00	14,400 00
Faneuil Hall National Bank, Boston,	1,100	1,432 75	1,100 00
Globe Nat'l Bank, Boston,	900	888 75	900 00
Market Nat'l Bank, Boston,	10,000	9,350 00	10,000 00
Massachusetts Nat'l Bank, Boston,	4,250	4,558 12	4,250 00
Merchants' Nat'l Bank, Boston,	9,400	11,938 00	9,400 00
Nat'l Bank of Commerce, Boston,	19,900	22,089 00	19,900 00
Nat'l Bank of Redemption, Boston,	9,800	10,804 50	9,800 00
Nat'l Bank of the Republic, Boston,	8,400	10,752 00	8,400 00
Nat'l City Bank, Boston,	10,000	11,000 00	10,000 00
Nat'l Hide and Leather B'k, Boston,	17,800	20,708 50	17,800 00
Nat'l Revere Bank, Boston,	20,000	23,750 00	20,000 00
New England Nat'l Bank, Boston,	6,200	8,246 00	6,200 00
North Nat'l Bank, Boston,	17,400	20,880 00	17,400 00
Old Boston Nat'l Bank, Boston,	1,150	1,380 00	1,150 00
Shawmut Nat'l Bank, Boston,	6,200	7,114 50	6,200 00
State Nat'l Bank, Boston,	1,000	1,172 50	1,000 00
Suffolk Nat'l Bank, Boston,	18,400	20,746 00	18,400 00
Traders' Nat'l Bank, Boston,	4,500	4,185 00	4,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Washington Nat'l Bank, Boston, . . .	\$3,200	\$4,160 00	\$3,200 00
Central Nat'l Bank, Worcester, . . .	8,400	11,760 00	8,400 00
City Nat'l Bank, Worcester, . . .	18,000	21,600 00	18,000 00
Citizens' Nat'l Bank, Worcester, . . .	11,500	14,375 00	11,500 00
First Nat'l Bank, Worcester, . . .	1,200	1,980 00	1,200 00
Mechanics' Nat'l Bank, Worcester, . .	38,300	47,292 00	38,300 00
Quinsigamond Nat'l B'k, Worcester, . .	3,000	3,250 00	3,000 00
Worcester Nat'l Bank, Worcester, . . .	9,500	12,350 00	9,500 00
First Nat'l Bank, Clinton, . . .	1,000	1,250 00	1,000 00
Grafton Nat'l Bank, Grafton, . . .	11,400	14,592 00	11,400 00
Franklin Nat'l Bank, Franklin, . . .	5,100	5,610 00	5,000 00
First Nat'l Bank, Leominster, . . .	5,000	5,000 00	5,000 00
Millbury Nat'l Bank, Millbury, . . .	4,300	5,590 00	4,300 00
Southbridge Nat'l B'k, Southbridge, . .	3,500	4,375 00	3,500 00
Westminster Nat'l B'k, Westminster, . .	2,000	2,000 00	2,000 00
	\$322,100	\$381,872 87	\$322,100 00

RAILROAD BONDS.

Boston & Albany Railroad 7s, . . .	\$20,000	\$24,000 00	\$20,000 00
Worcester & Nashua Railroad 5s, . . .	51,500	53,045 00	51,500 00
	\$71,500	\$77,045 00	\$71,500 00

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Number of corporators, 112.

LOWELL M. MILES, *President.*

HENRY A. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,160,361 51	Public funds,	\$271,127 00
Earnings undivided,	44,673 64	Bank stock,	102,283 37
Guaranty fund,	42,165 62	Loans on bank stock,	17,650 00
		Railroad bonds,	75,322 04
		Real estate by foreclosure,	12,354 37
		Loans on real estate,	1,019,089 00
		Loans on personal security,	534,175 42
		Loans to counties, cities or towns,	161,593 75
		Deposit in banks, on interest,	49,729 05
		Expense account,	1,870 86
		Cash on hand,	2,008 91
	\$2,247,203 77		\$2,247,203 77

Loans on Bank Stock, amount on each : —

On 13 shares Rollstone National Bank, Fitchburg,	\$1,300 00
On 140 shares Wachusett National Bank, Fitchburg,	9,700 00
On 10 shares Safety Fund National Bank, Fitchburg,	100 00
On 7 shares First National Bank, Clinton,	650 00
On 50 shares Broadway National Bank, Boston,	4,000 00
On 8 shares Agricultural National Bank, Pittsfield,	} 1,900 00
On 11 shares Pittsfield National Bank, Pittsfield,	

Amount of real estate held by foreclosure,	\$12,354 37
Assessed value of the same,	13,924 50
Amount of income received from the same,	1,510 83
Amount of municipal tax on real estate,	233 94

Cash on Deposit in Banks, amount in each : —

Rollstone National Bank, Fitchburg,	\$39,000 00
Safety Fund National Bank, Fitchburg,	10,000 00
Commonwealth National Bank, Boston,	729 05

Whole amount of interest or profits received or earned,	\$108,459 03
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	39,825 74
year, } 2 per cent., {	
	41,266 30

Times for the dividends fixed by the by-laws: January 1 and July 1.

The total amount of loans, with each specified rate of interest: \$97,000, 4 per cent.; \$40,000, 4½ per cent.; \$200,000, 4½ per cent.; \$52,000, 4¾ per cent.; \$469,748, 5 per cent.; \$30,000, 5¼ per cent.; \$669,591, 5½ per cent.; \$168,594.17, 6 per cent.; \$5,200, 6½ per cent.; \$375, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 391

Aggregate amount of the same, 423,150 00

Amount of investments from which no income is received, 425 49

Number of open accounts,	5,438	
Number and amount of deposits (including dividends), received for previous year,	4,169	\$524,730 46
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	343	192,649 86
Number and amount of withdrawals,	3,206	427,492 37
Number of accounts opened the previous year,	1,051	
Number of accounts closed the previous year,	779	
Amount of expenses of the corporation during previous year,		6,233 13
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: October 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Boston,	\$30,000	\$32,600 00	\$31,400 00
of Springfield,	20,000	22,730 00	22,600 00
of New Bedford,	20,000	24,500 00	21,300 00
of Norwich, Conn.,	20,000	27,000 00	22,400 00
of Providence, R. I.,	20,000	20,000 00	20,262 00
of Fall River,	20,000	22,100 00	20,650 00
of Cleveland, Ohio,	20,000	23,600 00	24,850 00
of Portland, Me.,	15,000	17,625 00	15,593 00
of Lynn,	10,000	11,300 00	10,300 00
of Lewiston, Me.,	10,000	11,000 00	10,000 00
Town of Montpelier, Vt.,	50,000	51,515 00	51,515 00
of Danvers,	10,000	11,200 00	10,107 00
of Wayland,	10,000	11,000 00	10,150 00
	\$255,000	\$286,170 00	\$271,127 00

BANK STOCK.

Rollstone Nat'l Bank, Fitchburg,	\$12,400	\$19,220 00	\$18,439 00
Boston Nat'l Bank, Boston,	10,000	11,275 00	9,000 00
City Nat'l Bank, Boston,	10,000	11,000 00	10,689 00
Atlas Nat'l Bank, Boston,	10,000	11,725 00	10,962 62
Commerce Nat'l Bank, Boston,	10,000	11,100 00	10,487 50
Webster Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
Merchants' Nat'l Bank, Boston,	5,000	6,650 00	6,390 25
Eagle Nat'l Bank, Boston,	5,000	5,287 50	5,200 00
Blackstone Nat'l Bank, Boston,	5,000	5,150 00	5,406 25
Continental Nat'l Bank, Boston,	5,000	5,187 50	5,687 50
Tremont Nat'l Bank, Boston,	5,000	5,200 00	6,100 00
Faneuil Hall Nat'l Bank, Boston,	1,500	1,953 75	1,871 25
Fitchburg Nat'l Bank, Fitchburg,	2,500	3,750 00	3,950 00
Leominster Nat'l Bank, Leominster,	3,300	2,640 00	3,100 00
	\$89,700	\$105,188 75	\$102,283 37

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R. R., .	\$52,000	\$59,940 00	\$55,322 04
Boston & Providence Railroad, .	20,000	20,200 00	20,000 00
	\$72,000	\$80,140 00	\$75,322 04

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated 1871. Number of corporators, 28.

L. R. NORTON, *President.*CHARLES L. WELLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$675,312 90	Public funds,	\$186,441 57
Earnings undivided,	7,723 56	Loan on public funds,	1,000 00
Guaranty fund,	12,491 53	Bank stock,	6,595 00
		Loan on bank stock,	2,190 00
		Real estate by foreclosure,	2,100 00
		Loans on real estate,	337,658 00
		Loans on personal security,	69,501 46
		Loans to counties, cities or towns,	74,000 00
		Loan on bank book,	130 00
		Deposit in banks, on interest,	5,000 00
		Deposit in banks, not on interest,	7,500 00
		Expense account,	300 39
		Cash on hand,	3,111 57
	\$695,527 99		\$695,527 99

Loan on Public Funds:—

On \$1,000 United States 4s, \$1,000 00

Loan on Bank Stock:—

On 44 shares Hampden National Bank, Westfield, \$2,190 00

Amount of real estate held by foreclosure, \$2,100 00

Assessed value of the same, 1,800 00

Amount of municipal tax on real estate, 25 94

Cash on Deposit in Banks, amount in each:—

Holyoke National Bank, Holyoke, \$5,000 00

Hampden National Bank, Westfield, 7,500 00

Whole amount of interest or profits received or earned, \$31,379 18

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 12,746 90
year, } 2 per cent., { 12,874 59

Times for the dividends fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$434,479.46, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 167

Aggregate amount of the same, 212,061 12

Amount of investments from which no income is received, 2,100 00

Number of open accounts, 1,671

Number and amount of deposits (including dividends), received for previous year, 1,226 160,613 00

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 116 67,370 99

Number and amount of withdrawals,	1,218	\$145,463 64
Number of accounts opened the previous year,	310	
Number of accounts closed the previous year,	250	
Amount of expenses of the corporation during previous year,		1,000 74
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: September 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$20,000	\$20,025 00	\$20,000 00
United States 4s,	56,000	68,320 00	56,000 00
United States 4½s,	105,000	119,568 75	110,441 57
	\$181,000	\$207,913 75	\$186,441 57

BANK STOCK.

Hampden Nat'l Bank, Westfield,	\$4,400	\$6,600 00	\$6,595 00
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AGGREGATE STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$262,720,146 97	Public Funds :—	
Surplus, . . .	5,247,371 09	United States bonds, . . .	\$14,553,600 85
Guaranty fund, . .	5,692,504 20	State, county, city and town b'ds,	25,956,713 15
Sundries, . . .	256,896 57	Loans on public funds, . . .	696,240 00
		Bank stock, . . .	25,874,035 35
		Loans on bank stock, . . .	1,384,100 66
		Railroad bonds, . . .	13,808,172 82
		Real estate by foreclosure, . . .	4,184,236 58
		Real estate for banking purposes,	2,378,237 03
		Loans on mortgage of real estate,	98,979,283 35
		Loans on personal security, . . .	62,793,300 56
		Loans to counties, cities or towns,	10,079,112 93
		Deposit in banks, on interest, . .	8,857,779 76
		Sundries,* . . .	3,159,313 16
		Cash on hand, . . .	†1,212,792 63
	\$273,916,918 83		\$273,916,918 83

Whole amount of interest or profits received or earned, \$13,575,047 63

Percentage of earnings to total assets, $4\frac{9}{10}\%$

Rate of Ordinary Dividends paid by 167 Banks :—

2 at 3 per cent.	2 at $4\frac{1}{2}$ per cent.	20 at 5 per cent.
3 at $3\frac{1}{2}$ per cent.	19 at $4\frac{1}{2}$ per cent.	1 bank paid no dividend.†
117 at 4 per cent.	4 at $4\frac{3}{4}$ per cent.	

Amount of Loans, with specified rates of interest :—

\$1,989,589 46, 3 per cent.	\$50,000 00, $4\frac{7}{16}$ per cent.	\$25,000 00, $5\frac{7}{8}$ per cent.
50,000 00, $3\frac{3}{8}$ per cent.	27,170,647 91, $4\frac{1}{2}$ per cent.	44,160,384 24, 6 per cent.
161,750 00, $3\frac{1}{2}$ per cent.	280,000 00, $4\frac{3}{8}$ per cent.	700 00, $6\frac{1}{4}$ per cent.
555,000 00, $3\frac{3}{4}$ per cent.	30,000 00, $4\frac{7}{10}$ per cent.	20,000 00, $6\frac{4}{10}\%$ per cent.
555,000 00, $3\frac{5}{8}$ per cent.	7,054,703 62, $4\frac{3}{4}$ per cent.	2,070,883 63, $6\frac{1}{2}$ per cent.
15,694,478 64, 4 per cent.	75,000 00, $4\frac{3}{8}$ per cent.	225,000 00, $6\frac{6}{10}$ per cent.
275,000 00, $4\frac{1}{16}$ per cent.	57,921,252 43, 5 per cent.	3,796,371 00, 7 per cent.
146,000 00, $4\frac{1}{8}$ per cent.	1,103,757 39, $5\frac{1}{4}$ per cent.	221,369 49, $7\frac{3}{10}$ per cent.
5,279,125 00, $4\frac{1}{4}$ per cent.	32,000 00, $5\frac{3}{8}$ per cent.	159,699 83, $7\frac{1}{2}$ per cent.
50,000 00, $4\frac{9}{10}\%$ per cent.	16,785,723 89, $5\frac{1}{2}$ per cent.	155,793 86, 8 per cent.
485,000 00, $4\frac{3}{8}$ per cent.	174,118 00, $5\frac{1}{4}$ per cent.	3,200 00, 9 per cent.

* This item includes loans on railroad bonds, railroad notes, accrued interest, premium and expense accounts, etc.

† Of this amount \$631,214.13 is deposited in banks, not on interest.

† This bank was temporarily enjoined, and is now being wound up by its officers.

Aggregate amount of ordinary dividends for the previous year, . . .	\$9,877,713	44
Average rate of ordinary dividends for the previous year: 4.15 per ct.		
Number of outstanding loans which are of an amount not ex- ceeding \$3,000 each,	37,706	
Aggregate amount of the same,	826,008	40,365,675 72
Number of open accounts,		
Number and amount of deposits (including dividends), re- ceived for previous year,	850,824	59,613,618 38
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	38,852	22,000,758 03
Number and amount of withdrawals,	529,886	49,066,544 53
Number of accounts opened the previous year,	124,975	
Number of accounts closed the previous year,	105,297	
Amount of expenses of the corporations the previous year,		658,690 60

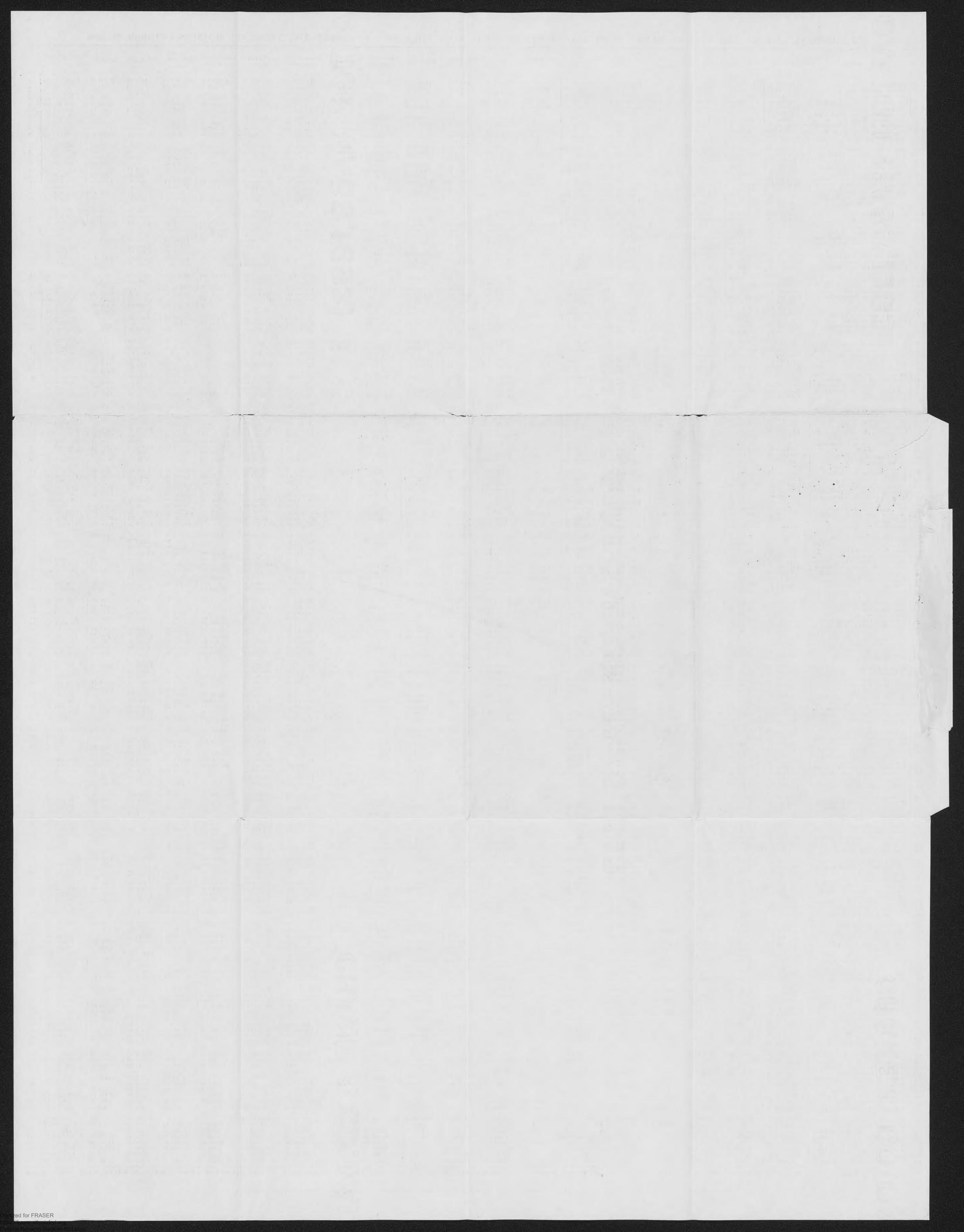
COMPARATIVE AGGREGATES.

	1883.	1884.	Increase.	Decrease.
	One hundred and sixty-eight Savings Banks.	One hundred and sixty-eight Savings Banks.		
Number of open accounts,	806,010	826,008	19,998	-
Amount of deposits,	\$252,607,593 02	\$262,720,146 97	\$10,112,553 95	-
Number of deposits during the year preceeding,	948,091*	850,824*	-	97,267
Amount of the same,	\$58,543,882 41*	\$59,613,618 38*	\$1,069,735 97	-
Number of deposits received during the year of and exceeding \$300 at one time, .	38,027	38,852	825	-
Amount of the same,	\$21,484,966 21	\$22,000,758 03	\$515,791 82	-
Number of withdrawals during the year,	480,225	529,886	49,661	-
Amount of the same,	\$47,156,917 04	\$49,066,544 53	\$1,909,627 49	-
Number of accounts opened during the year,	122,814	124,975	2,161	-
Number of accounts closed during the year,	95,608	105,297	9,689	-
Amount of surplus on hand,	\$5,240,959 26	\$5,247,371 09	\$6,411 83	-
Amount of guaranty fund,	4,809,295 73	5,692,504 20	892,208 47	-
Public funds,	36,463,987 22	40,510,314 00	4,046,326 78	-
Loans on public funds,	744,459 62	696,240 00	-	\$48,219 62
Bank stock,	25,653,762 74	25,874,035 35	220,272 61	-
Loans on bank stock,	1,313,910 75	1,384,100 66	70,189 91	-
Deposits in banks bearing interest,	11,682,959 46	8,857,779 76	-	2,825,179 70
Railroad bonds,	11,575,639 55	13,808,172 82	2,232,533 27	-
Invested in real estate,	2,309,565 78	2,378,237 03	68,671 25	-
Real estate by foreclosure,	5,733,649 77	4,184,236 58	-	1,549,413 19
Loans on mortgages of real estate,	92,360,016 83	98,979,283 35	6,619,266 52	-
Loans to counties, cities or towns,	9,895,044 24	10,079,112 93	184,068 69	-
Loans on personal security,	61,677,364 35	62,793,300 56	1,115,936 21	-
Cash on hand,	1,243,918 89	1,212,792 63	-	31,126 26
Average rate of ordinary dividends for last year,	4.09 per cent.	4.15 per cent.	.06 per cent.	-
Aggregate amount of earnings,	\$13,087,208 88	\$13,575,047 63	\$487,838 75	-
Aggregate amount of ordinary dividends,	9,535,391 36	9,877,713 44	342,322 08	-
Number of outstanding loans not exceeding \$3,000,	35,662	37,706	2,044	-
Amount of same,	\$37,404,316 39	\$40,365,675 72	\$2,961,359 33	-
Annual expenses of the institutions,	650,247 92	658,690 60	8,442 68	-

* Including dividends.

ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THEIR LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS OCTOBER 31, 1884.

NAMES OF BANKS.	Amount of Deposits.	Amount of Surplus.	Guaranty Fund.	Sundry Liabilities.	Total Amount of Liabilities.	Public Funds.	Loans on Public Funds.	Bank Stock.	Loans on Bank Stock.	Railroad Bonds.	Real Estate for Real Estate.	Real Estate for Banking Purposes.	Loans on Mortgage of Real Estate.	Loans on Personal Security.	Loans to Counties, Cities, or Towns.	Deposits in Banks bearing Interest.	Cash on Hand.	Sundry Assets.	Total Amount of Assets.
1 Abington Savings Bank,	\$1,281,634 42	\$21,456 44	\$23,800 00	-	\$1,296,890 86	\$89,012 50	-	\$143,450 00	\$1,000 00	\$45,661 08	\$5,000 00	\$60,218 05	\$740,782 72	\$77,945 26	\$15,150 00	\$41,168 73	\$127 63	\$7,074 89	\$1,296,890 86
2 Amherst Savings Bank,	825,245 26	29,370 24	19,797 69	-	874,413 19	78,150 00	\$500 00	135,708 01	1,100 00	82,675 00	-	15,000 00	423,558 77	58,647 77	30,700 00	45,000 00	2,773 64	600 00	874,413 19
3 Andover Savings Bank,	1,511,982 23	40,029 19	44,000 00	-	1,596,011 42	84,000 00	-	215,061 42	500 00	281,000 00	14,135 03	-	498,961 40	19,876 84	-	8,761 89	5,926 26	-	1,596,011 42
4 Arlington Five Cents Savings Bank,	749,954 04	18,153 92	17,238 46	-	785,336 42	40,792 75	250 00	19,866 25	-	84,500 00	37,281 70	26,396 59	448,173 11	40,613 63	66,200 00	20,771 38	130 50	1,110 51	785,336 42
5 Attleboro Savings Bank,	1,040,102 90	26,388 60	23,000 00	-	1,089,491 50	54,000 00	5,000 00	9,800 00	50,950 00	20,000 00	-	-	438,321 88	359,868 34	62,880 00	117,000 00	430 23	1,056 05	1,089,491 50
6 Attleboro Sav'gs Bk, N. Attleboro,	661,901 51	8,723 09	15,400 00	-	685,924 60	-	-	281,768 29	-	11,878 29	-	-	343,649 00	125,321 00	180,000 00	19,667 42	7,133 18	125 00	685,924 60
7 Bass River Sav'gs Bk, S. Yarmouth,	349,147 86	4,108 49	4,438 95	-	357,695 30	59,729 85	-	90,270 18	1,302 80	26,075 00	-	-	44,608 50	9,727 78	6,000 00	8,498 71	1,606 38	13,692 55	357,695 30
8 Benj Franklin Sav'gs Bk, Franklin,	299,642 70	5,162 05	5,204 78	-	310,009 53	18,127 50	-	47,502 77	-	20,581 92	-	-	157,186 50	37,694 70	8,000 00	18,509 55	628 02	1,828 67	310,009 53
9 Berkshire Co. Sav'gs Bk, Pittsfield,	1,945,508 82	30,341 13	37,600 00	-	2,003,349 95	699,600 00	-	113,120 00	7,800 00	80,500 00	-	-	755,155 00	191,214 20	55,000 00	21,668 19	40,947 76	35,938 80	2,003,349 95
10 Beverly Savings Bank,	744,495 76	3,547 99	14,000 00	-	762,043 75	35,000 00	-	165,670 00	6,300 00	13,000 00	1,646 08	8,358 45	254,864 00	21,910 00	28,000 00	-	14,653 10	16,747 12	762,043 75
11 Boston Five Cents Savings Bank,	11,742,372 42	322,775 39	230,377 83	-	12,295,525 14	1,814,000 00	86,450 00	430,700 00	72,500 00	140,000 00	108,418 00	140,280 13	5,240,248 87	3,314,505 00	499,000 00	429,027 68	14,998 43	6,056 63	12,295,525 14
12 Boston Post Office Savings Bank,	854,532 94	19,238 10	18,141 01	-	891,912 05	-	-	103,690 00	-	5,500 00	-	-	519,200 00	95,000 00	-	84,624 81	4,020 44	11,707 00	891,912 05
13 Braintree Sav'gs Bk, So. Braintree,	128,397 71	2,912 40	1,725 78	-	128,035 89	13,000 00	500 00	27,118 24	-	20,000 00	-	-	52,940 00	-	7,500 00	5,277 65	128,035 89	-	128,035 89
14 Bridgewater Savings Bank,	259,423 85	5,242 48	6,510 00	\$81 00	271,207 33	13,000 00	-	38,361 97	565 00	14,000 00	3,500 00	-	151,157 00	31,790 30	3,400 00	7,237 55	8,195 49	-	271,207 33
15 Brighton Five Cts. Sav. Bk, Boston,	173,966 41	9,550 90	4,600 00	-	188,018 21	-	1,000 00	35,413 13	-	3,780 00	34,353 68	-	107,640 00	5,000 00	-	51,600 17	384 60	496 80	188,018 21
16 Bristol Co. Savings Bank, Taunton,	2,942,553 30	21,806 87	78,000 00	17 15	3,042,377 32	336,000 00	1,000 00	243,100 00	300 00	125,000 00	-	25,000 00	1,367,158 84	90,166 03	10,000 00	27,698 11	4,637 14	-	3,042,377 32
17 Broadway Savings Bank, Lawrence,	649,298 71	16,369 94	15,500 00	23,850 80	704,524 15	150,000 00	2,000 00	127,300 00	1,600 00	1,600 00	-	56,480 00	191,591 00	83,110 00	-	86,176 60	5,666 65	-	704,524 15
18 Brookton Savings Bank, Brookton,	37,140 47	1,040 25	3,140 00	-	37,600 72	9,985 00	-	10,901 75	80 00	26,600 00	-	-	218,425 00	94,090 00	-	15,790 34	128 63	-	37,600 72
19 Brookfield Savings Bank,	42,341 59	1,077 76	738 23	-	44,160 58	-	-	-	-	-	-	-	26,451 62	5,850 00	6,500 00	4,752 21	531 75	75 00	44,160 58
20 Brookline Savings Bank,	198,075 51	2,184 02	2,480 46	-	202,739 99	14,750 00	-	34,834 63	-	221,000 00	-	-	120,337 50	16,000 00	-	11,294 00	108 18	-	202,739 99
21 Cambridgeport Savings Bank,	2,170,740 14	45,637 36	60,000 00	-	2,266,377 50	463,600 00	-	98,100 00	-	75,000 00	-	-	1,119,971 56	842,000 00	-	67,106 10	2,255 00	1,089 44	2,266,377 50
22 Cambridge Savings Bank,	2,135,204 18	45,234 22	40,500 00	-	2,220,938 40	171,192 50	85,000 00	279,580 00	32,500 00	26,000 00	-	-	663,778 85	721,800 00	50,000 00	52,539 87	2,154 14	51,234 33	2,220,938 40
23 Canton Institution for Savings,	481,041 36	9,283 57	13,352 40	-	493,677 33	36,300 00	5,000 00	49,170 00	-	26,000 00	-	-	214,086 00	70,795 00	53,839 00	18,079 31	-	38 02	483,627 33
24 Cape Ann Savings Bank, Gloucester,	1,518,142 07	27,173 85	56,000 00	18,010 95	1,619,326 87	91,400 00	-	201,500 00	28,000 00	31,875 00	5,000 00	5,000 00	700,286 49	459,562 41	92,800 00	6,534 47	282 97	1,619,326 87	
25 Cape Cod Five Cts. Sav. Bk, Harwich,	300,662 25	3,874 65	2,902 38	-	306,649 31	-	-	68,283 38	3,000 00	24,402 00	-	-	77,958 48	95,479 27	7,925 00	18,700 00	191 98	16,013 12	306,649 31
26 Central Savings Bank, Lowell,	1,292,205 81	37,991 29	24,000 00	-	1,354,197 10	16,000 00	2,000 00	222,101 37	900 00	47,500 00	-	-	724,688 00	24,814 00	-	49,486 88	2,556 85	-	1,354,197 10
27 Charlestown Five Cents Sav'gs Bk,	2,631,546 68	116,209 97	87,000 00	-	2,834,756 65	200,000 00	8,200 00	679,300 00	1,600 00	27,000 00	285,184 00	80,000 00	1,092,200 00	433,560 00	-	24,918 88	2,892 77	-	2,834,756 65
28 Chelsea Savings Bank,	1,701,627 58	42,012 17	27,050 00	-	1,770,694 75	453,333 25	-	105,933 42	12,000 00	11,225 00	11,918 61	11,124 32	791,356 00	283,500 00	63,225 00	12,600 62	11,324 50	2,204 41	1,770,694 75
29 Chicopee Falls Savings Bank,	138,832 07	1,659 35	1,351 53	-	141,542 95	3,050 00	-	18,051 00	-	-	-	-	103,639 50	16,526 46	-	609 99	-	-	141,542 95
30 Chicopee Falls Sav'gs Bk,	573,796 12	9,127 86	9,450 00	-	592,373 98	-	-	55,650 00	3,800 00	26,000 00	-	-	356,772 06	84,019 00	34,500 00	29,219 75	2,413 17	-	592,373 98
31 Citizens Sav'gs Bk, Fall River,	2,454,596 86	86,087 97	57,408 58	-	2,598,093 41	-	-	306,991 50	-	73,000 00	72,753 77	-	1,463,746 00	803,132 37	-	22,302 42	1,911 12	-	2,598,093 41
32 City Five Cts. Sav'gs Bk, Haverhill,	604,875 90	53,508 38	12,600 00	-	670,984 28	20,000 00	6,100 00	45,798 33	11,500 00	73,000 00	-	-	245,905 00	165,830 00	-	22,335 20	2,251 93	-	670,984 28
33 City Institution for Savings, Lowell,	3,909,833 73	300,601 80	110,000 00	-	4,220,435 53	158,100 00	-	679,882 00	32,500 00	285,500 00	-	-	1,699,490 00	950,045 22	213,000 00	193,051 40	4,772 91	2,908 00	4,220,435 53
34 Clinton Savings Bank,	394,599 54	5,361 32	17,000 00	-	416,960 86	71,020 00	3,800 00	57,550 00	12,700 00	33,900 00	-	-	550,621 42	218,012 50	24,000 00	20,171 29	389 69	-	416,960 86
35 Colasset Savings Bank,	358,858 56	6,377 36	8,700 00	-	373,936 92	-	-	37,193 87	-	22,000 00	-	-	188,075 00	50,000 00	-	20,171 29	389 69	-	373,936 92
36 Crocker Inst. for Sav. Turner's Fls,	436,259 63	5,295 71	4,900 00	-	446,455 34	43,500 00	-	29,472 50	5,300 00	32,000 00	-	31,000 00	204,415 10	90,955 00	-	1,504 27	7,708 47	-	446,455 34
37 Danvers Savings Bank,	980,172 09	27,998 03	26,750 00	-	1,034,920 12	100,000 00	-	181,121 00	6,650 00	30,000 00	71,000 00	-	399,969 00	320,211 65	5,000 00	42,944 98	6,418 49	-	1,034,920 12
38 Dedham Institution for Savings,	1,647,239 18	82,920 61	52,586 35	-	1,782,746 14	322,500 00	1,000 00	80,638 50	300 00	354,700 00	-	-	1,250,000 00	137,575 00	-	34,298 53	1,782,746 14	-	1,782,746 14
39 East Boston Savings Bank,	1,260,753 27	100,478 22	23,751 60	-	1,384,983 09	-	-	212,900 00	700 00	-	-	-	665,662 18	331,675 00	-	27,378 99	-	-	1,384,983 09
40 East Bridgewater Savings Bank,	342,568 82	6,194 74	5,335 94	-	353,799 50	8,970 00	-	55,418 00	-	28,000 00	-	-	160,870 11	77,408 84	-	18,670 17	886 64	840 05	353,799 50
41 E. Cambridge Savs. Sav'gs Bk,	1,072,454 99	18,537 87	35,150 68	3,634 84	1,129,778 38	19,000 00	-	130,700 00	2,200 00	19,000 00	31,835 00	3,245 41	666,560 00	209,600 00	-	44,629 13	2,987 69	4 75	1,129,778 38
42 Easthampton Savings Bank,	345,488 37	767 46	11,000 00	-	357,255 83	-	-	70,400 00	1,400 00	-	1,035 21	-	172,463 11	107,506 00	-	4,152 76	298 75	-	357,255 83
43 East Weymouth Savings Bank,	284,899 96	6,846 50	6,400 00	-	291,746 46	41,000 00	-	5,000 00	-	27,000 00	-	-	488,750 00	528,000 00	-	51,600 17	241 27	2,987 02	291,746 46
44 Elliot Five Cents Sav'gs Bk, Boston,	1,638,800 35	8,327 70	28,865 40	2,748 78	1,678,742 23	437,300 00	-	64,200 00	3,400 00	113,500 00	-	-	610,500 00	258,000 00	-	22,387 61	122 67	9,734 69	1,678,742 23
45 Emigrant Savings Bank,																			



ANKS IN THE HANDS OF RECEIVERS.

BARNSTABLE SAVINGS BANK—BARNSTABLE.

GUSTAVUS A. HINCKLEY, SAMUEL SNOW, *Receivers.*

STATEMENT.

Percentage and amount of dividends allowed by Supreme Judicial Court,
 82 per cent.,* \$1,055,361 90
 Balance now due depositors, 2,524 09

* Final dividend allowed Sept. 24, 1883.

LANCASTER SAVINGS BANK—LANCASTER.

Incorporated 1845; perpetually enjoined by decree of Supreme Judicial Court, Dec. 30, 1875.

WILLIAM H. McNEIL, ELISHA BRIMHALL, BENJAMIN SNOW, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$451,417 50	Loans on real estate,	\$18,000 00
Dividends unpaid,	2,277 70	Real estate acquired,	220,000 00
		Profit and loss,	184,423 99
		Cash in banks,	31,271 21
	\$453,695 20		\$453,695 20

Amount of assets delivered to the receivers, \$1,030,523 27

Date of delivery: January 1, 1876.

Amount due depositors at time the bank was placed in hands of receivers, 973,390 36

Date, percentage and amount of dividends allowed by the Supreme Judicial Court: June 10, 1876, 33½ per cent., \$324,463.45; November 19, 1877, 10 per cent., \$96,732.32; October 29, 1878, 10 per cent., \$96,732.32.

Amount of each dividend paid to date, { 323,744 61
 96,235 49
 95,670 29

Number of open accounts, 2,397

Number and amount of open accounts on which no dividend has been claimed or paid, 21 2,156 50

Estimated amount to be realized from remaining assets applicable to payment of dividends, 65,000 00

Amount of each class of assets disposed of to date and amount of profit or loss on each: Bank stock, \$76,300—profit, \$15,599.50; loans on railroad stock, \$1,692—loss, \$366.75; loans on bank stock, \$2,000; loans on mortgages of real estate, \$363,422.30—loss, \$92,004.18; loans on public funds, \$1,075; loans on personal security, \$290,850—loss, \$126,889.37; loans on railroad bonds, \$31,500—loss, \$20,326.92.

Amount of expense of receivership to date, \$33,565 11
Date of examination by commissioner: September 12.

NEEDHAM SAVINGS BANK—NEEDHAM.

EMERY GROVER, *Receiver.*

STATEMENT.

Percentage and amount of dividends allowed by Supreme Judicial Court, 100 per cent.,*	\$23,354 17
Balance now due depositors,	235 96

* Final dividend allowed Sept. 25, 1883.

NORTH BRIDGEWATER SAVINGS BANK—BROCKTON.

Incorporated April 24, 1851; perpetually enjoined by decree of Supreme Judicial Court,
Nov. 13, 1877.

RUFUS P. KINGMAN, ELLIS AMES, *Receivers.*

STATEMENT.

Amount of assets delivered to receivers,	\$450,840 40
Date of delivery: November 19, 1877.	
Amount due depositors at time the bank was placed in hands of receivers,	542,076 10
Percentage and amount of dividends allowed by Supreme Judicial Court, 94 $\frac{46}{100}$ per cent.,*	512,045 15
Balance now due depositors,	30,030 95

* Final dividend allowed March 28, 1884.

READING SAVINGS BANK—READING.

Incorporated July 14, 1869: perpetually enjoined by decree of Supreme Judicial Court,
April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers*.

STATEMENT.

LIABILITIES.		ASSETS.*	
Due depositors,	\$113,521 97	Mortgage loans,	\$27,635 00
Interest account,	10,952 48	Personal loans,	4,190 32
		United States bonds,	1,000 00
		Bank stock,	2,900 00
		Balance due from late treasurer,	53,090 79
		Real estate,	3,858 06
		Due on mortgage notes after disposing of security,	695 49
		Expense,	8,817 91
		Profit and loss,	426 81
		Cash,	21,860 07
	\$124,474 45		\$124,474 45

Amount of assets delivered to the receivers,	\$108,962 81
Date of delivery: April 23, 1879.	
Assets afterwards recovered by the receivers,	6,750 00
Amount due depositors at time the bank was placed in hands of receivers,	156,329 78
Date, percentage and amount of dividends allowed by Supreme Judicial Court; Nov. 3, 1879, 12½ per cent., \$19,541.22; Nov. 23, 1881, 15 per cent., \$23,449.48.	
Amount of each dividend paid to date,	{ 19,529 20
	{ 23,276 70
Number of open accounts,	680
Number and amount of open accounts on which no dividend has been claimed or paid,	14 96 63
Estimated amount to be realized from remaining assets applicable to pay- ment of dividends,	11,400 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: Real estate and mortgages, \$45,628—loss, \$244.68; per- sonal loans, \$12,102.53—loss, \$182.13.	
Amount of expenses of receivership to date,	8,817 91
Date of examination by commissioner: November 18.	

* Pursuant to a decree of the Supreme Judicial Court, recently passed, mortgages which were charged to the receivers amounting to \$17,500, have been surrendered to an adverse claimant, and the title of some other assets which the receivers had hoped to recover has been confirmed to him. A suit is now pending, and we hope soon to be decided, which will determine the ownership of other mortgages amounting to about \$26,000.

SANDWICH SAVINGS BANK—SANDWICH.

Incorporated 1866; perpetually enjoined by decree of Supreme Judicial Court, Jan. 29, 1878.

H. G. O. ELLIS, *Receiver*.

STATEMENT.

Amount of assets delivered to the receivers,	\$109,761 89
Date of delivery: April 1, 1878.	
Amount due depositors at time the bank was placed in hands of receivers,	108,145 35
Percentage and amount of dividends allowed by Supreme Judicial Court, 81 per cent.,*	87,595 86
Balance now due depositors,	1,885 70
Date of examination by commissioner: April 15.	

* Final dividend allowed June 30, 1884.

SCITUATE SAVINGS BANK—SCITUATE.

Incorporated May 31, 1851; perpetually enjoined by decree of Supreme Judicial Court, July 9, 1880.

EBENEZER T. FOGG, WILLARD TORREY, *Receivers*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$51,100 80	Loans on mortgages of real estate,	\$22,357 00
Unpaid dividends,	156 11	Real estate by foreclosure,	7,361 10
		Loans on personal securities,	1,280 00
		Due on bond,	3,549 17
		Profit and loss,	14,226 22
		Cash,	2,483 42
	\$51,256 91		\$51,256 91

Amount of assets delivered to the receivers,	\$125,486 44
Date of delivery: July 23, 1880.	
Amount due depositors at time the bank was placed in hands of receivers,	127,751 94
Date, percentage and amount of dividends allowed by Supreme Judicial Court: Sept. 11, 1880, 20 per cent., \$25,550.38; Nov. 15, 1881, 20 per cent., \$25,550.38; Jan. 11, 1883, 10 per cent., \$12,775.19; April 15, 1884, 10 per cent., \$12,775.19.	
Amount of dividends paid to date,	76,495 03
Number of open accounts,	344
Number and amount of open accounts on which no dividend has been claimed or paid,	7 14 52

Estimated amount to be realized from remaining assets applicable to payment of dividends,	\$30,750 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: Mortgages, \$20,928.50 — loss, \$400; personal notes, \$5,172.33—loss, \$600; real estate, \$45,278.98—loss, \$13,435; bank stock, \$4,200—loss, \$170.	
Amount of expenses of receivership to date,	5,618 14
Date of examination by commissioner: June 17.	

AGGREGATE STATEMENT OF BANKS IN THE HANDS
OF RECEIVERS — 1884. (3 BANKS.)

LIABILITIES.		ASSETS.	
Deposits,	\$616,040 27	Public funds,	\$1,000 00
Sundries,	13,386 29	Bank stock,	2,900 00
		Real estate by foreclosure, . .	231,219 16
		Loans on real estate,	67,992 00
		Loans on personal security, . .	5,470 32
		Profit and loss,	199,077 02
		Sundries,	66,153 36
		Cash on hand and in banks, . .	55,614 70
	\$629,426 56		\$629,426 56

**AGGREGATE STATEMENT OF BANKS IN THE HANDS
OF RECEIVERS — 1883. (4 BANKS.)**

LIABILITIES.		ASSETS.	
Deposits,	\$657,501 43	Public funds,	\$1,000 00
Sundries,	13,278 02	Bank stock,	2,900 00
		Real estate by foreclosure, . .	249,655 66
		Loans on real estate,	87,337 00
		Loans on personal security, . .	6,222 32
		Profit and loss,	213,149 46
		Sundries,	48,526 53
		Cash on hand and in banks, . .	61,988 48
	<hr/>		<hr/>
	\$670,779 45		\$670,779 45

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in each Year from 1834 to 1884 inclusive.

(Returns first required by Acts 1834, Chap. 190.)

YEAR.	No. of Banks.	Number of Deposit accounts.	Increase in Number of accounts over Previous Year.	Percentage of increase.	Amount of Deposits.	Increase in Am't of Deposits over Previous Year.	Percentage of increase.	Average to each account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834, .	22	24,256	-	-	\$3,407,773 00	-	-	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835, .	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	-	-	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11	146 19	-	-	14,413 00	
1837, .	30	32,564	2,778	9 $\frac{1}{2}$	4,781,426 00	400,848 00	9 $\frac{1}{2}$	146 51	-	-	17,504 00	
1838, .	30	33,063	499	1 $\frac{1}{2}$	4,869,393 00	87,967 00	2	147 27	-	-	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15 $\frac{1}{2}$	152 86	-	-	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3 $\frac{1}{2}$	157 98	737,609	7 88	17,952 00	
1841, .	30	41,423	3,953	10 $\frac{1}{2}$	6,714,182 00	894,623 00	15 $\frac{1}{2}$	162 08	-	-	19,248 00	
1842, .	-	42,587	1,164	2 $\frac{1}{2}$	6,900,451 00	186,270 00	2 $\frac{1}{2}$	162 03	-	-	-	
1843, .	31	43,217	630	1 $\frac{1}{2}$	6,935,547 00	35,095 00	5	160 40	-	-	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	-	-	22,688 00	.0029
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18 $\frac{1}{2}$	168 66	-	-	27,017 00	
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	16	169 82	-	-	29,307 00	
1847, .	39	68,312	5,419	8 $\frac{1}{2}$	11,780,813 00	1,099,880 00	10	172 45	-	-	34,490 00	
1848, .	41	69,894	1,582	2	11,970,448 00	189,635 00	1 $\frac{1}{2}$	171 26	-	-	36,405 00	
1849, .	43	71,629	1,735	2 $\frac{1}{2}$	12,111,554 00	141,106 00	1	169 08	-	-	37,361 00	
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	
1851, .	45	86,537	7,715	9 $\frac{3}{4}$	15,554,089 00	1,894,065 00	14	179 73	-	-	43,707 00	
1852, .	53	97,353	10,816	12 $\frac{1}{2}$	18,401,308 00	2,847,219 00	12	189 01	-	-	49,380 00	
1853, .	60	117,404	20,051	20 $\frac{1}{2}$	23,370,102 00	4,968,794 00	27	199 05	-	-	59,071 00	
1854, .	73	136,654	19,250	16 $\frac{1}{2}$	25,936,858 00	2,566,756 00	11	189 88	-	-	63,471 00	
1855, .	80	148,263	11,609	8 $\frac{1}{2}$	27,296,217 00	1,257,359 00	4 $\frac{3}{4}$	184 10	1,132,369	24 12	77,757 00	.0028
1856, .	81	165,484	17,221	11 $\frac{1}{2}$	30,373,447 00	3,077,231 00	10 $\frac{3}{4}$	184 15	-	-	89,309 00	

1857.	86	177,375	11,891	8	33,015,757	00	2,642,310	00	$8\frac{600}{200}$	186	13	-	-	102,027	00	
1858.	86	182,655	5,280	3	33,914,972	00	899,215	00	$2\frac{600}{200}$	185	67	-	-	105,339	00	
1859.	86	205,409	22,754	$12\frac{1}{2}$	39,424,419	00	5,509,647	00	16	191	93	-	-	107,951	00	.0028
1860.	89	230,068	24,659	$12\frac{1}{2}$	45,054,236	00	5,629,817	00	$14\frac{100}{100}$	195	83	1,232,065	35 59	112,264	00	
1861.	93	225,058	5,010†	$2\frac{1}{8}$ †	41,785,439	00	268,797	09†	†	198	99	-	-	120,886	00	
1862.	93	248,900	23,842	$10\frac{1}{2}$	50,403,674	00	5,618,235	00	$12\frac{600}{100}$	202	50	-	-	135,783	00	.0027
1863.	95	272,219	23,319	$9\frac{1}{3}$	56,883,828	00	6,480,154	00	$12\frac{400}{100}$	208	92	-	-	140,713	00	
1864.	97	291,616	19,397	7	62,557,604	30	5,673,775	75	$10\frac{1}{2}$ †	214	52	-	-	184,739	77	.0029
1865.	102	291,488	128†	-	59,936,482	52	2,621,121	78	$4\frac{1}{2}$ †	205	62	1,267,329	47 29	203,348	56	.0033
1866.	102	316,853	25,365	$8\frac{2}{3}$	67,732,264	31	7,795,281	79†	13	213	76	-	-	219,257	03	.0032
1867.	108	348,593	31,740	10	80,431,583	71	12,699,319	40	$18\frac{600}{100}$	230	73	-	-	254,225	79	
1868.	115	383,094	34,501	$10\frac{1}{2}$ †	94,838,336	54	14,406,752	83	$18\frac{1}{2}$ †	247	55	-	-	297,527	60	.0031
1869.	130	431,769	48,675	$12\frac{3}{4}$ †	112,119,016	64	17,280,680	10	$18\frac{1}{2}$ †	259	67	-	-	339,271	57	.0030
1870.	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277	71	1,457,352	93 14	375,734	09	.0027
1871.	160	561,201	72,404	14	163,704,077	54	27,958,980	00	201	291	52	-	-	429,080	09	.0026
1872.	172	630,246	69,045	$12\frac{1}{3}$	184,797,313	92	21,093,236	38	$12\frac{1}{2}$ †	293	21	-	-	469,681	80	.0025
1873.	175	666,229	35,983	$5\frac{2}{5}$ †	202,195,343	70	17,398,029	78	$5\frac{1}{2}$ †	303	49	-	-	547,518	83	.0026
1874.	179	702,099	35,870	$5\frac{2}{5}$ †	217,452,120	84	15,256,777	14	7	309	71	-	-	644,682	68	.0029
1875.	180	720,639	18,540	$2\frac{6}{10}$ †	237,848,963	21	20,396,842	37	$9\frac{600}{100}$	330	05	1,651,652	144 00	661,503	92	.00277
1876.	180	739,289	18,650	$2\frac{1}{2}$	243,340,642	75	5,491,679	54	$2\frac{1}{2}$ †	329	15	-	-	657,858	72	.0027
1877.	179	739,757	468	-	244,596,614	18	1,255,971	43	$1\frac{1}{2}$ †	330	64	-	-	671,728	23	.00275
1878.	168	674,251	65,506†	$9\frac{1}{4}$ †	209,860,631	18	34,735,983	00†	$14\frac{1}{2}$ †	311	25	-	-	606,550	23	.00289
1879.	166	675,555	1,304	$\frac{1}{3}$	206,378,709	53	3,481,921	65†	1	305	50	-	-	590,820	18	.00286
1880.	164	706,395	30,840	$4\frac{1}{3}$	218,047,922	37	11,669,212	84	$1\frac{1}{2}$ †	308	68	1,783,086	122 29	581,274	35	.00271
1881.	165	738,951	32,556	$4\frac{1}{2}$	230,444,479	10	12,396,556	73	$5\frac{1}{2}$ †	311	85	-	-	617,672	51	.00268
1882.	166	772,518	33,567	$4\frac{5}{10}$	241,311,362	49	10,866,883	39	$4\frac{7}{10}$	312	37	-	-	619,829	24	.00257
1883.	168	806,010	33,492	$4\frac{3}{3}$	252,607,593	02	11,296,230	53	$4\frac{1}{10}$	313	40	-	-	650,247	92	.00257
1884.	168	826,008	19,998	$2\frac{4}{10}$	262,720,146	97	10,112,553	95	4	318	06	-	-	658,690	60	.00257

* In 1830.

† Decrease.

‡ Nearly.

Statements were made by the following named companies, in accordance with the provisions of their charters : —

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881.

Date of return, November 28, 1884.

<i>Liabilities.</i>		
Capital,		\$1,000,000 00
Surplus,		50,000 00
Undivided profits,		43,151 78
Deposits subject to check,	\$2,117,518 57	
Certificates of deposit,	37,373 85	
		2,154,892 42
Dividends unpaid,		300 00
		<u>\$3,248,344 20</u>
<i>Assets.</i>		
Loans payable on time,	\$890,000 00	
Loans payable on demand,	1,504,490 73	
		\$2,394,490 73
State and city bonds,	\$4,167 47	
Railway bonds and stocks,	661,379 07	
		665,546 54
Fees for trustee services due,		904 75
Expenses and taxes paid,		16,002 51
Stockholders' tax,		6,300 00
Cash on hand and in banks,		165,099 67
		<u>\$3,248,344 20</u>

Date of examination by commissioner : November 21.

BOSTON SAFE DEPOSIT AND TRUST COMPANY—BOSTON.

Incorporated April 13, 1867.

Date of return, November 10, 1884.

<i>Assets.</i>		
United States government bonds at par,		\$252,350 00
City bonds at par,		30,000 00
Town bonds at par,		10,000 00
Railway bonds at par,		215,000 00
Railway stock,		11,047 02
Loans on collaterals or sureties,		2,231,861 02
Loans on mortgages of real estate,		93,178 00
General expenses,	\$16,019 11	
State taxes,	6,013 48	
		22,032 59
Cash in office,		89,604 81
Cash in banks in Boston,		382,496 10
Cash in New York banks,		22,065 96
Stock Boston Safe Deposit and Trust Company,		14,200 00
Safe and fixtures,		25,000 00
		<u>\$3,398,835 50</u>

BOSTON SAFE DEPOSIT AND TRUST COMPANY — Concluded.

<i>Liabilities.</i>		
Capital stock,		\$600,000 00
Profit and loss,		121,461 96
Income,		62,933 65
Deposits subject to check,	\$2,571,578 34	
Deposits for payment of coupons, dividends and interest,	15,684 92	
Trust funds,		2,587,263 26
Special trusts,		24,476 63
		2,700 00
TRUST DEPARTMENT.		
		\$3,398,835 50
<i>Assets.</i>		
United States government bonds,		\$231,645 70
State bonds,		22,000 00
City bonds,		54,110 00
Railway bonds,		229,937 50
Railroad stocks,		225,498 36
Bank stock,		98,938 25
Manufacturing stocks,		128,250 00
Boston Music Hall stock,		200 00
Mass. Hospital Life Insurance Co., annuities,		70,000 00
Notes, with collaterals or sureties,		20,514 32
Town notes,		5,000 00
Real estate,		10,750 00
Mortgages of real estate,		204,294 73
New England Mortgage Security Co. bonds,		2,000 00
Gas Light Co. stock,		3,850 00
Deposit in savings banks,		4,066 19
Premiums,		3,019 32
Cash, Principal,	\$14,828 68	
Income,	9,647 95	
		24,476 63
		\$1,338,551 00
<i>Liabilities.</i>		
In trust,		\$1,328,903 05
Income,		9,647 95
		\$1,338,551 00

Date of examination by commissioner: November 10.

COLLATERAL LOAN COMPANY — BOSTON.

Incorporated April 5, 1859.

Date of return, November 30, 1884.

<i>Liabilities.</i>		
Stock,		\$150,000 00
Reserve account, No. 46,		330 18
Notes payable,		60,472 85
Dividend,		607 00
Undivided profits,		14,011 52
		\$225,421 55
<i>Resources.</i>		
Cash,		\$2,034 73
Loans outstanding,		222,386 82
Furniture,		1,000 00
		\$225,421 55

Date of examination by commissioner: December 24.

INTERNATIONAL TRUST COMPANY — BOSTON.

Incorporated March 25, 1879.

Date of return, October 31, 1884.

<i>Assets.</i>		
Loans on demand,		\$582,599 85
Loans on time,		661,187 67
Loans on time to corporations in New England,		568,997 42
Railway bonds and stocks,		168,545 75
Municipal and other bonds,		119,515 00
Mortgage bonds, special trust,		9,000 00
Expenses and taxes paid,		6,084 97
Furniture and fixtures,		3,010 91
Cash on hand and in banks,		360,358 06
		\$2,479,299 63
<i>Liabilities.</i>		
Capital stock,		\$500,000 00
Surplus fund,	\$50,000 00	
Undivided profits,	57,564 70	
		107,564 70
Deposits subject to check,	\$1,780,003 68	
Certificates of deposit,	81,075 75	
Deposits for coupons,	1,145 50	
		1,862,224 93
Sinking funds for corporations,		9,210 00
Dividends unpaid,		300 00
		\$2,479,299 63

Date of examination by commissioner: November 1.

MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Incorporated February 18, 1875.

Date of return, October 31, 1884.

Capital stock, actually paid in,	\$500,000 00
Deposits,	166,977 99
Depositors: 41.	
Loans on notes of corporations,	25,000 00
Loans on notes of individuals,	100,357 75
Cash on hand,	29,993 74
Dividend paid August 15, 1884, since last report: 3 per cent.,	

This corporation has never opened or done business under its trust department and therefore has no returns to make, as provided by its charter, other than those given herein.

Date of examination by commissioner: December 31.

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

Date of return, October 31, 1884.

<i>Assets.</i>		
United States government bonds,	\$1,070,500 00	
City of Charlestown bonds,	2,000 00	
Railroad bonds,	313,400 00	
Loans on time notes, with collateral or sureties,	\$2,900,508 24	
Loans on time notes to corporations in New England,	3,791,119 06	
Loans to states, counties, cities and towns in New England,	290,000 00	
	6,981,627 30	
Loans on call with collateral or sureties,	\$1,295,252 00	
Loans on call to corporations in New England,	390,000 00	
	1,685,252 00	
Real estate,	23,250 10	
Cash in banks in Boston and office,	2,504,920 90	
Expense, railway companies,	8 50	
Expense account,	27,249 29	
	\$12,608,208 09	
<i>Liabilities.</i>		
Capital stock,	\$500,000 00	
Deposits,	11,299,186 23	
Interest,	\$169,337 51	
	51,916 20	
	221,253 71	
Profit and loss account,	7,344 02	
Guarantee account,	425,000 00	
Commissions,	1,127 17	
For payment of bonds, coupons, dividends, etc,	29,573 50	
Sinking funds, railroads,	124,723 46	
	\$12,608,208 09	
TRUSTS UNDER WILLS AND SPECIAL AGREEMENTS.		
<i>Assets.</i>		
United States government securities,	\$110,065 47	
City bonds in Massachusetts,	15,804 83	
Railroad bonds,	340,371 90	
Railroad stocks,	51,726 00	
Manufacturing stocks (special trust),	21,500 00	
Mortgage notes,	143,200 00	
Real estate,	7,500 00	
Bank stocks,	20,311 75	
Policies, general trust fund,	43,010 32	
Cash,	25,743 06	
	\$779,233 33	
<i>Liabilities.</i>		
Trust accounts,	\$771,346 66	
Income,	7,101 47	
Dividends,	785 20	
	\$779,233 33	

Date of examination by commissioner: November 3.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 20, 1868.

Date of return, October 31, 1884.

<i>Liabilities.</i>		
Capital stock,		\$200,000 00
Deposits,		1,569,516 78
Trust funds,		12,211 97
Undivided profits,	\$7,344 92	
Profit and loss,	29,974 32	
Surplus fund,	60,000 00	
Dividends unpaid,		97,319 24
		33 00
		<u>\$1,879,080 99</u>
<i>Assets.</i>		
Cash in office,	\$121,651 43	
Cash in banks,	99,918 49	
		\$221,569 92
United States bonds,	\$17,350 00	
Consolidated Railroad of Vermont bonds,	152,000 00	
New England Car Trust bonds,	50,000 00	
Worcester Street Railway bonds,	20,000 00	
		239,350 00
Stock Central National Bank, New York,		13,400 00
Loans on notes of corporations,	\$1,311,858 95	
Loans on mortgage of real estate,	20,400 06	
Loans to individuals, with collaterals,	19,288 72	
		1,351,547 67
Expenses paid,		951 83
Furniture and fixtures,		10,000 00
Premium account,		8,032 57
Clearing-house fund,		1,000 00
Real estate,		33,000 00
Coupons,		229 00
		<u>\$1,879,080 99</u>
TRUST DEPARTMENT.		
<i>Liabilities.</i>		
In trust under wills,		\$123,436 89
Other trusts,		38,462 13
Income,		2,346 15
		<u>\$164,245 17</u>
<i>Assets.</i>		
United States bonds,		\$50,320 00
Railroad bonds,		56,560 00
Railroad stocks,		1,700 00
Bank stocks,		7,525 00
Gas light company's stock,		400 00
Express company's stock,		100 00
Savings banks deposits,		14,606 11
Mortgages of real estate,		20,822 09
Cash,		12,211 97
		<u>\$164,245 17</u>
Dividends, July 1 and Oct. 1, 1½ per cent. each,		\$6,000 00
Number of accounts,	1,781	

Date of examination by commissioner: September 13.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated February 24, 1818.

Date of return, December 15, 1884.

<i>Liabilities.</i>		
Deposits,		\$16,492,716 93
Earnings undivided,		212,149 58
Insurance on lives,		6,313 98
Annuities on lives,		520,303 18
Mortgage guarantee fund,		50,000 00
Capital stock,		500,000 00
Surplus,		171,560 90
		\$17,953,044 57
<i>Assets.</i>		
Mortgages,		\$8,165,878 89
Personal and collateral loans,		6,412,000 00
Real estate,		330,424 00
New building,		47,265 67
Municipal bonds,		75,000 00
Railroad bonds,		1,953,000 00
Railroad stocks and note,		514,000 00
Bank stock,		128,500 00
Cash on hand subject to draft,		326,976 01
		\$17,953,044 57

Also one hundred and twenty-eight (128) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which only is receivable by this company, and the accumulations of which are included in the sum above named.

Date of examination by commissioner: December 23.

STATEMENTS
OF THE
CO-OPERATIVE BANKS.

MADE IN CONFORMITY TO THE REQUIREMENTS OF
SECT. 20, CHAPTER 117 OF THE PUBLIC STATUTES.

CAMBRIDGE CO-OPERATIVE BANK—EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, \$500,000.

RUFUS R. WADE, *President.*

JOHN H. PONCE, *Secretary.*

JOHN LOUGHREY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1 share of stock, first series, at \$106.43,	\$106 43	Loans on real estate,	\$4,600 00
7 shares of stock, second series, at \$100.87,	706 09	Loans on shares,	505 00
4 shares of stock, fourth series, at \$92.64,	370 56	Unpaid dues,	260 00
3 shares of stock, sixth series, at \$84.49,	253 47	Balance of permanent expense account,	72 09
2 shares of stock, eleventh series, at \$61 81,	123 62	Balance of temporary expense account,	12 83
5 shares of stock, twelfth series, at \$57 68,	288 40		
5 shares of stock, thirteenth series, at \$53.29,	266 45		
10 shares of stock, fourteenth series, at \$49 53,	495 50		
5 shares of stock, fifteenth series, at \$45.72,	228 60		
9 shares of stock, seventeenth series, at \$38.25,	344 25		
9 shares of stock, eighteenth series, at \$33.43,	300 87		
4 shares of stock, nineteenth series, at \$29.91,	119 64		
17 shares of stock, twentieth series, at \$26 61,	452 37		
16 shares of stock, twenty-first series, at \$22.04,	352 64		
32 series of stock, twenty-second series, at \$18.73,	599 36		
10 shares of stock, twenty-third series, at \$15.53,	155 30		
11 shares of stock, twenty-fourth series, at \$12.36,	135 96		
66 shares of stock, twenty-fifth series, at \$9.20,	607 20		
81 shares of stock, twenty-sixth series, at \$6.10,	494 10		
32 shares of stock, twenty-seventh series, at \$3.03,	96 96		
Surplus,	1 65	Other assets,	52 59
Forfeited share account,	11 12	Cash on hand,	1,361 03
Balance of dues account,	338 00		
Balance of interest account,	13 00		
Balance of premiums account,	70		
Balance of fines account,	1 30		
	<u>\$6,863 54</u>		<u>\$6,863 54</u>

Number of shares issued during the year,	280	
Number of shares now in force,	354	
Number of shares now borrowed upon,	67	
Amount of dues received during the year,		\$3,688 00
Highest premium received during the year,		20
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	14	
Present number of members,	62	
Present number of borrowers,	16	
Present number of non-borrowers,	46	
Amount of loans at date,		5,105 00
Number and amount of loans on real estate,	8	4,600 00
Number and amount of loans secured by first mortgage of real estate,	8	4,600 00
Number and amount of loans on shares,	10	505 00
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	10	
Amount of expenses of the corporation for previous year (not including interest),		160 41
Value of shares at last report,		5,094 37
Total value of unpledged shares (including unpaid dues),		3,901 40
Amount of interest credited to shares during the year,		273 53
Number of shares withdrawn during the year,	162	
Proportion of profits reserved upon voluntary withdrawals: One-third.		
Number and amount of loans repaid during the year,	9	440 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		3,987 92
Amount of cash paid during the year,		3,193 70
Secretary's salary,		100 00
Treasurer's salary,		36 00
Treasurer's bond,		1,000 00
Secretary's bond,		500 00
Date of examination by commissioner: July 30.		

CAMPELLO CO-OPERATIVE BANK—BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated \$1,000,000.

GEORGE E. KEITH, *President.*WARREN T. COPELAND, *Secretary.*ZIBA C. KEITH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
168 shares of stock, first series, at \$113 93,	\$19,140 24	Loans on real estate,	\$99,050 00
124 shares of stock, second series, at \$93.58,	11,603 92	Loans on shares,	1,050 00
181 shares of stock, third series, at \$74.72,	13,524 32	Unpaid dues,	520 00
258 shares of stock, fourth series, at \$57.35,	14,796 30	Balance of permanent expense account,	318 15
391 shares of stock, fifth series, at \$41.36,	16,210 86	Balance of temporary expense account,	80 91
636 shares of stock, sixth series, at \$26.92,	17,121 12	Balance of fines account,	19 01
791 shares of stock, seventh series, at \$13 47,	10,654 77	Cash on hand,	4,132 71
715 shares of stock, eighth series, at \$1.00,	715 00		
Dues paid in advance,	674 00		
Interest account,	298 00		
Premium,	52 80		
Transfer fees,	1 25		
Withdrawal profits,	378 20		
	\$105,170 78		\$105,170 78

Number of shares issued during the year,	1,013
Number of shares now in force,	3,264
Number of shares now borrowed upon,	597
Amount of dues received during the year,	\$35,083 00
Highest premium received during the year,	25
Lowest premium received during the year,	25
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	48
Present number of members,	462
Present number of borrowers,	97
Present number of non-borrowers,	365
Amount of loans at date,	100,100 00
Number and amount of loans on real estate,	87 99,050 00
Number and amount of loans secured by first mortgage of real estate,	87 99,050 00
Number and amount of loans on shares,	11 1,050 00
Largest loan to any one member,	4,900 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	822 43
Value of shares at last report,	82,887 41

Total value of unpledged shares (including unpaid dues),	\$80,045 46
Amount of interest credited to shares during the year,	6,754 44
Number of shares withdrawn during the year,	565
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	39 24,600 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	67,161 08
Amount of cash paid during the year,	65,754 31
Security Com. salary,	25 00
Secretary's salary,	400 00
Treasurer's bond,	1,500 00
Secretary's bond,	1,500 00
Date of examination by commissioner: December 26.	

EQUITABLE CO-OPERATIVE BANK—LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, \$1,000,000.

JAMES H. RICHARDS, *President*.BENJAMIN K. PRENTISS, *Secretary*.WILLIAM A. ESTES, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
88 shares of stock, first series, at \$101.31,	\$8,915 28	Loans on real estate,	\$28,350 00
33 shares of stock, second series, at \$84.99,	2,804 67	Loans on shares,	1,700 00
35 shares of stock, third series, at \$69.19,	2,421 65	Unpaid dues,	575 43
27 shares of stock, fourth series, at \$61.62,	1,663 74	Interest account,	162 06
33 shares of stock, fifth series, at \$54.22,	1,789 26	Cash on hand,	637 36
53 shares of stock, sixth series, at \$47.00,	2,491 00		
33 shares of stock, seventh series, at \$43.39,	1,431 87		
25 shares of stock, eighth series, at \$39 94,	998 50		
80 shares of stock, ninth series, at \$33 02,	2,641 60		
47 shares of stock, tenth series, at \$26.30,	1,236 10		
111 shares of stock, eleventh series, at \$19.74,	2,191 14		
72 shares of stock, twelfth series, at \$13.34,	960 48		
182 shares of stock, thirteenth series, at \$7.09,	1,290 38		
122 shares of stock, fourteenth series, at \$1.00,	122 00		
Surplus,	371 91		
Forfeited share account,	95 27		
	\$31,424 85		\$31,424 85

Number of shares issued during the year,	365	
Number of shares now in force,	941	
Number of shares now borrowed upon,	204	
Amount of dues received during the year,		\$10,767 15
Highest premium received during the year,		05
Lowest premium received during the year,		01
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	43	
Present number of members,	169	
Present number of borrowers,	35	
Present number of non-borrowers,	134	
Amount of loans at date,		30,050 00
Number and amount of loans on real estate,	28	28,350 00
Number and amount of loans secured by first mortgage on real estate,	28	28,350 00
Number and amount of loans on shares,	8	1,700 00
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		194 81
Value of shares at last report,		31,695 35
Total value of unpledged shares (including unpaid dues),		21,769 57
Number of shares forfeited during the year,	2	
Amount of interest credited to shares during the year,		1,509 11
Number of shares withdrawn during the year,	284	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	12	3,179 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		16,001 68
Amount of cash paid during the year,		15,421 56
Salaries,		125 00
Treasurer's bond,		2,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 13.		

FITCHBURG CO-OPERATIVE BANK—FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

Capital to be accumulated, \$1,000,000.

JABEZ FISHER, *President.*JOSEPH F. SIMONDS, *Secretary.*CHARLES F. BAKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
239 shares of stock, first series, at \$103.80, . . .	\$24,808 20	Loans on real estate, . . .	\$142,260 00
177 shares of stock, second series, at \$94.94, . . .	16,804 38	Loans on shares, . . .	11,044 00
75 shares of stock, third series, at \$86.33, . . .	6,474 75	Unpaid dues, interest, premium and fines, . . .	4,265 35
79 shares of stock, fourth series, at \$77.92, . . .	6,155 68	Other assets, . . .	132 71
115 shares of stock, fifth series, at \$69.74, . . .	8,020 10	Cash on hand, . . .	3,455 82
204 shares of stock, sixth series, at \$61.81, . . .	12,609 24		
192 shares of stock, seventh series, at \$54.21, . . .	10,408 32		
259 shares of stock, eighth series, at \$46.72, . . .	12,100 48		
262 shares of stock, ninth series, at \$39.44, . . .	10,333 28		
487 shares of stock, tenth series, at \$32.37, . . .	15,764 19		
503 shares of stock, eleventh series, at \$25.51, . . .	12,831 53		
603 shares of stock, twelfth series, at \$18.85, . . .	11,366 55		
671 shares of stock, thirteenth series, at \$12.38, . . .	8,306 98		
752 shares of stock, fourteenth series, at \$6.10, . . .	4,587 20		
Dues paid in advance, . . .	334 00		
Guarantee fund, . . .	43 95		
Forfeited share account, . . .	24 09		
Other liabilities, . . .	184 96		
	\$161,157 88		\$161,157 88

Number of shares issued during the year,	1,625
Number of shares now in force,	4,618
Number of shares now borrowed upon,	1,033
Amount of dues received during the year,	\$53,984 50
Highest premium received during the year,	72
Lowest premium received during the year,	02
Fine for non-payment of dues: 1 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	86
Present number of members,	584
Present number of borrowers,	179
Present number of non-borrowers,	405
Amount of loans at date,	153,304 00

Number and amount of loans on real estate,	191	\$142,260 00
Number and amount of loans secured by first mortgage of real estate, .	191	142,260 00
Number and amount of loans on shares	100	11,044 00
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		457 70
Value of shares at last report,		117,319 24
Total value of unpledged shares (including unpaid dues),		122,552 31
Number of shares forfeited during the year,	3	
Amount of interest credited to shares during the year,		7,945 52
Number of shares withdrawn during the year,	845	
Proportion of profits reserved upon voluntary withdrawals: $\frac{1}{10}$ of net earnings.		
Number and amount of loans repaid during the year,	66	20,683 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		70,000 00
Amount of cash paid during the year,		67,385 86
Treasurer's salary,		100 00
Secretary's salary,		300 00
Treasurer's bond,		3,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: October 21.		

HAVERHILL CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

Capital to be accumulated, \$1,000,000.

AMOS W. DOWNING, *President.*JOHN A. PAGE, *Secretary.*JEREMIAH W. BENNETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
104 shares of stock, first series, at \$110.15,	\$11,455 60	Loans on real estate,	\$67,700 00
28 shares of stock, second series, at \$97 86,	2,740 08	Loans on shares,	1,350 00
59 shares of stock, third series, at \$77.17,	4,553 03	Unpaid dues,	1,087 00
133 shares of stock, fourth series, at \$60.91,	8,101 03	Balance of permanent expense account,	50 00
97 shares of stock, fifth series, at \$52.59,	5,101 23	Unpaid interest,	906 75
100 shares of stock, sixth series, at \$44 95,	4,495 00	Unpaid premiums,	231 40
184 shares of stock, seventh series, at \$37.56,	6,911 04	Unpaid fines,	86 88
133 shares of stock, eighth series, at \$30 49,	4,043 20	Cash on hand,	386 92
352 shares of stock, ninth series, at \$23.47,	8,261 44		
554 shares of stock, tenth series, at \$16.77,	9,290 58		
579 shares of stock, eleventh series, at \$10.30,	5,963 70		
Dues paid in advance,	66 00		
Surplus,	527 26		
Forfeited share account,	239 76		
	<u>\$71,793 95</u>		<u>\$71,793 95</u>

Number of shares issued during the year,	785
Number of shares now in force,	2,323
Number of shares now borrowed upon,	428
Amount of dues received during the year,	\$28,632 00
Highest premium received during the year,	45
Lowest premium received during the year,	15
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	88
Present number of members,	324
Present number of borrowers,	71
Present number of non-borrowers,	253
Amount of loans at date,	69,050 00
Number and amount of loans on real estate,	63 67,700 00
Number and amount of loans secured by first mortgage on real estate,	63 67,700 00
Number and amount of loans on shares,	8 1,350 00
Largest loan to any one member,	3,000 00
Smallest loan to any one member,	50 00

Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		\$621 62
Value of shares at last report,		46,944 71
Total value of unpledged shares (including unpaid dues),		55,693 66
Number of shares forfeited during the year,	20	
Amount of interest credited to shares during the year,		4,891 26
Number of shares withdrawn during the year,	742	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Number and amount of loans repaid during the year,	5	1,600 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		34,517 19
Amount of cash paid during the year,		38,477 94
Secretary's salary: 1½ per cent. of gross receipts.		
Treasurer's bond,		2,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: November 14.		

HOLYOKE CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 21, 1880. Commenced business August 25, 1880.

Capital to be accumulated, \$1,000,000.

JAMES W. MOORE, *President.*

DWIGHT O. JUDD, *Secretary.*

GEORGE A. CLARK, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
151 shares of stock, first series, at \$58.47,	\$8,828 97	Loans on real estate,	\$31,700 00
55 shares of stock, second series, at \$52.08,	2,864 40	Loans on shares,	1,175 00
69 shares of stock, third series, at \$14.62,	3,078 78	Unpaid dues,	519 00
33 shares of stock, fourth series, at \$39.73,	1,311 09	Balance of permanent expense account,	158 35
195 shares of stock, fifth series, at \$32.61,	6,358 95	Unpaid interest,	110 75
235 shares of stock, sixth series, at \$25.71,	6,041 85	Unpaid premiums,	19 47
507 shares of stock, seventh series, at \$12.46,	6,317 22	Unpaid fines,	4 95
309 shares of stock, eighth series, at \$6.09,	1,881 81	Cash on hand,	3,055 89
Surplus,	11 61		
Forfeited share account,	48 73		
	\$36,743 41		\$36,743 41

Number of shares issued during the year,	922
Number of shares now in force,	1,554
Number of shares now borrowed upon,	229
Amount of dues received during the year,	\$18,557 28
Highest premium received during the year,	60
Lowest premium received during the year,	01

Fine for non-payment of dues : 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	69
Present number of members,	253
Present number of borrowers,	46
Present number of non-borrowers,	207
Amount of loans at date,	\$32,875 00
Number and amount of loans on real estate,	35 31,700 00
Number and amount of loans secured by first mortgage of real estate,	35 31,700 00
Number and amount of loans on shares,	11 1,175 00
Largest loan to any one member,	4,500 00
Smallest loan to any one member,	25 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	365 62
Value of shares at last report,	26,733 98
Total value of unpledged shares (including unpaid dues),	28,219 53
Number of shares forfeited during the year,	10
Amount of interest credited to shares during the year,	2,011 71
Number of shares withdrawn during the year,	455
Proportion of profits reserved upon voluntary withdrawals : 25 per cent.	
Number and amount of loans repaid during the year,	16 5,150 00
Geographical limit : Massachusetts.	
Amount of cash received during the year,	23,465 48
Amount of cash paid during the year,	21,367 80
Secretary's salary,	240 00
Treasurer's bond,	3,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner : September 30.	

HOME CO-OPERATIVE BANK — WORCESTER.

Incorporated June 10, 1882. Commenced business June, 1882.

Capital to be accumulated, \$1,000,000.

E. H. TOWNE, *President.*T. J. HASTINGS, *Secretary.*J. P. WEIXLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
571 shares of stock, first series, at \$30.48,	\$17,404 08	Loans on real estate,	\$36,590 00
370 shares of stock, second series, at \$23.83,	8,817 10	Loans on shares,	1,660 00
371 shares of stock, third series, at \$17.37,	6,444 27	Unpaid dues,	634 00
558 shares of stock, fourth series, at \$11.10,	6,193 80	Balance of permanent expense account,	280 71
553 shares of stock, fifth series, at \$5.00,	2,765 00	Balance of temporary expense account,	243 03
Dues in advance,	830 00	Suspense account,	230 73
Surplus,	1,164 86	Other assets,	15 00
Forfeited share account,	14 20	Cash on hand,	3,979 84
	\$43,633 31		\$43,633 31

Number of shares issued during the year,	1,275	
Number of shares now in force,	2,423	
Number of shares now borrowed upon,	282	
Amount of dues received during the year,		\$26,487 00
Highest per cent. of interest received during the year: 8 $\frac{1}{2}$.		
Lowest per cent. of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	67	
Present number of members,	338	
Present number of borrowers,	46	
Present number of non-borrowers,	292	
Amount of loans at date,		38,250 00
Number and amount of loans on real estate,	34	36,590 00
Number and amount of loans secured by first mortgage of real estate,	34	36,590 00
Number and amount of loans on shares,	20	1,660 00
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		611 07
Value of shares at last report,		19,919 10
Total value of unpledged shares (including unpaid dues),		36,221 71
Number of shares forfeited during the year,	14	
Amount of interest credited to shares during the year,		1,236 59
Number of shares withdrawn during the year,	509	
Proportion of profits reserved upon voluntary withdrawals: One-third of profits for the six months preceding the last settlement.		
Number and amount of loans repaid during the year,	15	6,285 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		34,851 99
Amount of cash paid during the year,		32,066 88
Secretary's salary,		350 00
Treasurer's salary,		50 00
Treasurer's bond,		2,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 15.		

HOMESTEAD CO-OPERATIVE BANK—BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, \$1,000,000.

JOSEPH S. ROPES, *President.*D. ELDREDGE, *Secretary.*WALTER H. ROBERTS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
35 shares of stock, first series, at \$111.63,	\$3,908 80	Loans on real estate,	\$112,750 00
78 shares of stock, second series, at \$102.14,	7,966 92	Loans on shares,	2,500 00
32 shares of stock, third series, at \$92 61,	2,963 52	Unpaid dues,	1,647 00
40 shares of stock, fourth series, at \$83 42,	3,336 80	Balance of temporary expense account,	216 66
132 shares of stock, fifth series, at \$74.62,	9,849 84	Cash on hand,	4,880 07
78 shares of stock, sixth series, at \$36 10,	5,155 80		
234 shares of stock, seventh series, at \$57 94,	13,557 96		
294 shares of stock, eighth series, at \$50.06,	14,717 64		
230 shares of stock, ninth series, at \$42.45,	9,763 50		
209 shares of stock, tenth series, at \$35.08,	7,331 72		
392 shares of stock, eleventh series, at \$27.96,	10,960 32		
403 shares of stock, twelfth series, at \$21.09,	8,499 27		
777 shares of stock, thirteenth series, at \$14 48,	11,250 96		
1,012 shares of stock, fourteenth series, at \$8.12,	8,217 44		
1,046 shares of stock, fifteenth series, at \$2.00,	2,092 00		
Dues in advance,	195 00		
Surplus,	1,202 50		
Forfeited share account,	213 51		
Withdrawal profits,	175 15		
Other liabilities,	634 08		
	\$121,993 73		\$121,993 73

Number of shares issued during the year,	2,205
Number of shares now in force,	4,992
Number of shares now borrowed upon,	703
Amount of dues received during the year,	\$50,379 00
Highest premium received during the year,	1 00
Lowest premium received during the year,	05
Fine for non-payment of dues : 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	144
Present number of members,	735
Present number of borrowers,	90

Present number of non-borrowers,	645	
Amount of loans at date,		\$115,250 00
Number and amount of loans on real estate,	74	112,750 00
Number and amount of loans secured by first mortgage of real estate,	74	112,750 00
Number and amount of loans on shares,	16	2,500 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,421 10
Value of shares at last report,		89,961 13
Total value of unpledged shares (including unpaid dues),		97,127 09
Number of shares forfeited during the year,	21	
Amount of interest credited to shares during the year,		7,491 82
Number of shares withdrawn during the year,	1,077	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	39	23,300 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		82,319 69
Amount of cash paid during the year,		78,934 37
Secretary's salary,		500 00
Treasurer's salary,		100 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: October 1.		

MANSFIELD CO-OPERATIVE BANK—MANSFIELD.

Incorporated March 10, 1883. Commenced business, March 21, 1883.

Capital to be accumulated, \$500,000.

C. A. McALPINE, *President*.A. B. DAY, *Secretary*.WILLIAM B. ROGERSON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
584 shares of stock, first series, at \$20 94,	\$12,228 96	Loans on real estate,	\$16,575 00
286 shares of stock, second series, at \$12.34,	3,529 24	Loans on shares,	615 00
344 shares of stock, third series, at \$6.09,	2,094 96	Unpaid dues, interest and fines,	195 54
Surplus,	11 05	Balance of permanent expense account,	113 50
Forfeited share account,	5 68	Cash on hand,	682 85
Advanced payments,	312 00		
	\$18,181 89		\$18,181 89

Number of shares issued during the year,	704	
Number of shares now in force,	1,214	
Number of shares now borrowed upon,	185	
Amount of dues received during the year,		\$12,751 00
Highest premium received during the year,		04
Lowest premium received during the year,		02
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	34	
Present number of members,	226	
Present number of borrowers,	28	
Present number of non-borrowers,	198	
Amount of loans at date,		17,190 00
Number and amount of loans on real estate,	18	16,575 00
Number and amount of loans secured by first mortgage of real estate,	18	16,575 00
Number and amount of loans on shares,	11	615 00
Largest loan to any one member,		2,500 00
Smallest loan to any one member,		10 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		154 09
Value of shares at last report,		5,977 80
Total value of unpledged shares (including unpaid dues),		15,030 36
Number of shares forfeited during the year,	1	
Amount of interest credited to shares during the year,		657 74
Number of shares withdrawn during the year,	227	
Proportion of profits reserved upon voluntary withdrawals : 10 per cent.		
Number and amount of loans repaid during the year,	12	1,145 00
Geographical limit : Massachusetts.		
Amount of cash received during the year,		15,767 47
Amount of cash paid during the year,		15,819 91
Secretary's salary,		120 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner : October 27.		

MECHANICS' CO-OPERATIVE BANK—TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

Capital to be accumulated, \$1,000,000.

ELIJAH TOLMAN, *President.*

EDWARD S. HERSEY, *Secretary.*

CHARLES L. LOVERING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
145 shares of stock, first series, at \$105.33, . . .	\$15,272 85	Loans on real estate, . . .	\$160,355 00
192 shares of stock, second series, at \$96.65, . . .	18,556 80	Loans on shares, . . .	11,870 00
205 shares of stock, third series, at \$82.58, . . .	16,928 90	Unpaid dues, . . .	910 84
379 shares of stock, fourth series, at \$66.49, . . .	25,199 71	Balance of permanent expense account, . . .	100 00
553 shares of stock, fifth series, at \$51.30, . . .	28,368 90	Balance of temporary expense account, . . .	160 00
1,074 shares of stock, sixth series, at \$36.66, . . .	39,372 84	Cash on hand, . . .	5,487 67
869 shares of stock, seventh series, at \$22.95, . . .	19,943 55		
832 shares of stock, eighth series, at \$10.12, . . .	8,419 84		
Advance payments, . . .	2,922 84		
Interest, . . .	3,489 15		
Premium, . . .	300 70		
Fines, . . .	82 96		
Surplus, . . .	4 85		
Forfeited share account, . . .	19 62		
	<u>\$178,883 51</u>		<u>\$178,883 51</u>

Number of shares issued during the year,	897
Number of shares now in force,	4,249
Number of shares now borrowed upon,	1,468
Amount of dues received during the year,	\$52,997 00
Highest premium received during the year,	75 00
Lowest premium received during the year,	5 00
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	69
Present number of members,	619
Present number of borrowers,	184
Present number of non-borrowers,	435
Amount of loans at date,	172,225 00
Number and amount of loans on real estate,	155 160,355 00
Number and amount of loans secured by first mortgage of real estate,	155 160,355 00
Number and amount of loans on shares,	80 11,870 00
Largest loan to any one member,	4,100 00
Smallest loan to any one member,	30 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	466 66

Value of shares at last report,	\$137,082 12
Total value of unpledged shares (including unpaid dues),	119,870 72
Amount of interest credited to shares during the year,	9,666 63
Number of shares withdrawn during the year,	742
Proportion of profits reserved upon voluntary withdrawals: None.	
Number and amount of loans repaid during the year,	81 38,253 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	86,261 08
Amount of cash paid during the year,	81,475 32
Secretary's salary,	300 00
Treasurer's bond,	5,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: October 28.	

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 2, 1881. Commenced business February, 1882.

Capital to be accumulated, \$1,000,000.

A. J. MERCER, *President.*CHARLES E. FOLSOM, *Secretary.*WILLIAM B. ROBINSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
225 shares of stock, first series, at \$35.33,	\$7,949 25	Loans on real estate,	\$41,600 00
304 shares of stock, second series, at \$30.75,	9,348 00	Loans on shares,	1,980 00
357 shares of stock, third series, at \$23.97,	8,557 29	Unpaid dues,	605 00
399 shares of stock, fourth series, at \$17.43,	6,954 57	Balance of permanent expense account,	438 00
710 shares of stock, fifth series, at \$11.11,	7,888 10	Balance of temporary expense account,	165 34
529 shares of stock, sixth series, at \$5.00,	2,645 00	Cash on hand,	14 82
Dues in advance,	23 00		
Surplus,	121 50		
Forfeited share account,	82 40		
Withdrawal profits,	101 42		
Other liabilities,	1,133 23		
	\$14,803 76		\$14,803 76

Number of shares issued during the year,	1,496
Number of shares now in force,	2,524
Number of shares now borrowed upon,	383
Amount of dues received during the year,	\$30,517 00
Highest premium received during the year,	2 00
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	133
Present number of members,	362
Present number of borrowers,	50
Present number of non-borrowers,	312

Amount of loans at date,		\$43,580 00
Number and amount of loans on real estate,	28	41,600 00
Number and amount of loans secured by first mortgage of real estate,	28	41,600 00
Number and amount of loans on shares,	24	1,980 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		551 35
Value of shares at last report,		24,689 61
Total value of unpledged shares (including unpaid dues),		34,795 96
Number of shares forfeited during the year,	62	
Amount of interest credited to shares during the year,		1,756 78
Number of shares withdrawn during the year,	893	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent.		
Number and amount of loans repaid during the year,	15	10,400 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		43,704 39
Amount of cash paid during the year,		43,804 06
Secretary's salary,		400 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: August 7.		

NEW BEDFORD CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

Capital to be accumulated, \$1,000,000.

ISAAC W. BENJAMIN, *President.*

CHARLES R. PRICE, *Secretary.*

GIDEON B. WRIGHT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
546 shares of stock, first series, at \$42.95,	\$23,450 70	Loans on real estate,	\$58,400 00
565 shares of stock, second series, at \$35.75,	20,198 75	Loans on shares,	1,190 00
259 shares of stock, third series, at \$28.77,	7,451 43	Unpaid dues,	391 00
258 shares of stock, fourth series, at \$22.01,	5,678 58	Balance of permanent expense account,	89 01
271 shares of stock, fifth series, at \$15.45,	4,186 95	Balance of temporary expense account,	48 07
304 shares of stock, sixth series, at \$9.12,	2,772 48	Cash on hand,	6,470 13
302 shares of stock, seventh series, at \$3.00,	906 00		
Interest,	1,179 02		
Fines,	26 18		
Transfer fees,	50		
Advance payments,	507 00		
Surplus,	161 05		
Forfeited share account,	5 58		
Withdrawal profits,	60 99		
Other liabilities,	3 00		
	\$66,588 21		\$66,588 21

Number of shares issued during the year,	752	
Number of shares now in force,	2,505	
Number of shares now borrowed upon,	443 $\frac{1}{2}$	
Amount of dues received during the year,		\$29,702 00
Highest premium received during the year,		39
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	102	
Present number of members,	399	
Present number of borrowers,	68	
Present number of non-borrowers,	331	
Amount of loans at date,		59,590 00
Number and amount of loans on real estate,	62	58,400 00
Number and amount of loans secured by first mortgage of real estate,	62	58,400 00
Number and amount of loans on shares,	11	1,190 00
Largest loan to any one member,		3,300 00
Smallest loan to any one member,		30 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		423 94
Value of shares at last report,		44,400 86
Total value of unpledged shares (including unpaid dues),		54,132 26
Number of shares forfeited during the year,	5	
Amount of interest credited to shares during the year,		3,404 81
Number of shares withdrawn during the year,	686	
Proportion of profits reserved upon voluntary withdrawals: $\frac{1}{3}$ on shares held three years or over; $\frac{1}{4}$ on all others.		
Number and amount of loans repaid during the year,	24	16,430 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		42,577 58
Amount of cash paid during the year,		37,854 35
Secretary's salary,		300 00
Treasurer's salary,		120 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 2.		

PEOPLE'S CO-OPERATIVE BANK—FALL RIVER.

Incorporated March, 1882. Commenced business March, 1882.

Capital to be accumulated, \$1,000,000.

MILTON REED, *President.*S. A. BORDEN, *Secretary.*F. O. DODGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
600 shares of stock, first series, at \$34.36,	\$20,616 00	Loans on real estate,	\$29,850 00
142 shares of stock, second series, at \$29.78,	4,228 76	Loans on shares,	1,500 00
110 shares of stock, third series, at \$23.00,	2,530 00	Unpaid dues,	435 00
164 shares of stock, fourth series, at \$16.45,	2,697 80	Balance of permanent expense account,	60 00
108 shares of stock, fifth series, at \$10.11,	1,091 88	Other assets,	1 49
203 shares of stock, sixth series, at \$4.00,	812 00	Cash on hand,*	889 10
Surplus,	703 73		
Forfeited share account,	44 76		
Other liabilities,	10 66		
	\$32,735 59		\$32,735 59

Number of shares issued during the year,	349
Number of shares now in force,	†1,327
Number of shares now borrowed upon,	255
Amount of dues received during the year,	\$16,294 00
Highest premium received during the year,	50
Lowest premium received during the year,	10
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	65
Present number of members,	204
Present number of borrowers,	38
Present number of non-borrowers,	166
Amount of loans at date,	31,350 00
Number and amount of loans on real estate,	25 29,850 00
Number and amount of loans secured by first mortgage of real estate,	25 29,850 00
Number and amount of loans on shares,	13 1,500 00
Largest loan to any one member,	2,500 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	274 27

* There is a difference of \$50 in the balance of cash as compared with the cash on hand Oct. 31, 1883, together with the receipts and payments during the year which has not been accounted for.

† There is a discrepancy in the number of shares now in force as compared with number in force Oct. 31, 1883, which has not been accounted for.

Value of shares at last report,	\$22,264 13
Total value of unpledged shares (including unpaid dues),	24,787 02
Number of shares forfeited during the year,	22
Amount of interest credited to shares during the year,	1,637 21
Number of shares withdrawn during the year,	433
Proportion of profit reserved upon voluntary withdrawals: None.	
Number and amount of loans repaid during the year,	15 4,900 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	22,998 73
Amount of cash paid during the year,	23,360 59
Secretary's salary,	100 00
Treasurer's salary,	50 00
Treasurer's bond,	2,000 00
Secretary's bond,	2,000 00
Date of examination by commissioner: August 15.	

PIONEER CO-OPERATIVE BANK—BOSTON.

Incorporated July 26, 1877. Commenced business August 6, 1877.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*D. ELDREDGE, *Secretary.*ALFRED J. MERCER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
215 shares of stock, first series, at \$112.78,	\$24,247 70	Loans on real estate,	\$133,350 00
190 shares of stock, second series, at \$99.89,	18,979 10	Loans on shares,	7,500 00
72 shares of stock, third series, at \$81.43,	5,862 96	Unpaid dues,	1,335 00
253 shares of stock, fourth series, at \$64 31,	16,270 43	Balance of temporary expense account,	141 66
250 shares of stock, fifth series, at \$56.24,	14,060 00	Other assets,	698 25
341 shares of stock, sixth series, at \$48.49,	16,535 09	Cash on hand,	7,326 66
339 shares of stock, seventh series, at \$41.00,	13,899 00		
391 shares of stock, eighth series, at \$33.77,	13,204 07		
296 shares of stock, ninth series, at \$26.78,	7,926 88		
244 shares of stock, tenth series, at \$20.01,	4,882 44		
481 shares of stock, eleventh series, at \$13.47,	6,479 07		
983 shares of stock, twelfth series, at \$7.12,	6,998 96		
650 shares of stock, thirteenth series, at \$1.00,	650 00		
Dues in advance,	270 00		
Surplus,	216 75		
Forfeited share account,	101 74		
Withdrawal profits,	134 43		
Other liabilities,	132 95		
	\$150,851 57		\$150,851 57

Number of shares issued during the year,	1,884	
Number of shares now in force,	4,705	
Number of shares now borrowed upon,	979	
Amount of dues received during the year,		\$51,310 00
Highest premium received during the year,		55
Lowest premium received during the year,		05
Fine for non-payment of dues : 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	193	
Present number of members,	720	
Present number of borrowers,	138	
Present number of non-borrowers,	582	
Amount of loans at date,		140,850 00
Number and amount of loans on real estate,	97	133,350 00
Number and amount of loans secured by first mortgage of real estate,	95	131,350 00
Number and amount of loans secured by other mortgage of real estate,	2	2,000 00
Number and amount of loans on shares,	41	7,500 00
Largest loan to any one member,		4,600 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,		25 00
Amount of expenses of the corporation for previous year (not including interest),		1,756 81
Value of shares at last report,		136,717 60
Total value of unpledged shares (including unpaid dues),		107,664 88
Number of shares forfeited during the year,	16	
Amount of interest credited to shares during the year,		9,976 42
Number of shares withdrawn during the year,	1,547	
Proportion of profits reserved upon voluntary withdrawals : One-fourth.		
Number and amount of loans repaid during the year,	79	44,550 00
Geographical limit : Massachusetts.		
Amount of cash received during the year,		109,357 43
Amount of cash paid during the year,		114,267 55
Secretary's salary,		800 00
Treasurer's salary,		25 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner : October 1.		

PLYMOUTH CO-OPERATIVE BANK—PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

Capital to be accumulated, \$1,000,000.

INCREASE ROBINSON, *President.*HERBERT MORISSEY, *Secretary.*H. N. P. HUBBARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
260 shares of stock, first series, at \$30 49,	\$7,928 78	Loans on real estate,	\$9,350 00
47 shares of stock, second series, at \$23.90,	*1,123 30	Loans on shares,	200 00
63 shares of stock, third series, at \$17.41,	1,096 83	Unpaid dues,	480 29
126 shares of stock, fourth series, at \$11.11,	1,399 86	Balance of permanent expense account,	137 48
122 shares of stock, fifth series, at \$5.00,	610 00	Balance of temporary expense account,	8 55
Interest,	263 00	Cash on hand,*	2,706 97
Premiums,	53 39		
Fines,	33 05		
Advance payments,	349 11		
Surplus,	15 82		
Forfeited share account,	5 16		
Withdrawal profits,	3 09		
Forfeiture profits,	1 90		
	\$12,883 29		\$12,883 29

Number of shares issued during the year,	262
Number of shares now in force,	618
Number of shares now borrowed upon,	60
Amount of dues received during the year,	\$6,875 72
Highest premium received during the year,	1 05
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	
Number of members withdrawn during the year,	22
Present number of members,	145
Present number of borrowers,	17
Present number of non-borrowers,	128
Amount of loans at date,	9,550 00
Number and amount of loans on real estate,	16 9,350 00
Number and amount of loans secured by first mortgage of real estate,	16 9,350 00
Number and amount of loans on shares,	1 200 00
Largest loan to any one member,	1,000 00
Smallest loan to any one member,	150 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	92 79
Value of shares at last report,	6,087 59
Total value of unpledged shares (including unpaid dues),	10,797 64

* There is a difference of \$20 in the balance of cash as compared with the cash on hand Oct. 31, 1883, together with the receipts and payments during the year, which has not been accounted for.

Number of shares forfeited during the year,	3	
Amount of interest credited to shares during the year,		\$427 73
Number of shares withdrawn during the year,	59	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent. of last dividend.		
Number and amount of loans repaid during the year,	3	800 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		8,247 00
Amount of cash paid during the year,		5,906 09
Secretary's salary,		25 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 12.		

SECURITY CO-OPERATIVE BANK—BROCKTON.

Incorporated 1877. Commenced business December 17, 1877.

Capital to be accumulated, \$1,000,000.

F. B. WASHBURN, *President.*ELLIS C. FALES, *Secretary.*FRED. B. HOWARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
216 shares of stock, first series, at \$102.88,	\$22,222 08	Loans on real estate,	\$85,737 53
70 shares of stock, second series, at \$84.60,	5,922 00	Loans on shares,	2,795 00
124 shares of stock, third series, at \$67.58,	8,379 92	Unpaid dues,	1,473 00
269 shares of stock, fourth series, at \$51.65,	13,893 85	Balance of permanent expense account,	744 09
441 shares of stock, fifth series, at \$36.95,	16,294 95	Balance of temporary expense account,	560 89
560 shares of stock, sixth series, at \$23.48,	13,148 80	Cash on hand,	2,354 87
771 shares of stock, seventh series, at \$11.00,	8,481 00		
Dues in advance,	102 00		
Interest,	3,817 98		
Premium,	590 96		
Fines,	240 16		
Transfer fees,	1 75		
Surplus,	71 34		
Withdrawal profits,	498 59		
	\$93,665 38		\$93,665 38

Number of shares issued during the year,	963	
Number of shares now in force,	2,451	
Number of shares now borrowed upon,	523	
Amount of dues received during the year,		\$30,574 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	102	
Present number of members,	435	
Present number of borrowers,	88	
Present number of non-borrowers,	347	
Amount of loans at date,		88,532 53
Number and amount of loans on real estate,	77	85,737 53
Number and amount of loans secured by first mortgage of real estate,	77	85,737 53
Number and amount of loans on shares,	11	2,795 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		75 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		776 50
Value of shares at last report,		68,831 30
Total value of unpledged shares (including unpaid dues),		70,196 20
Amount of interest credited to shares during the year,		4,654 73
Number of shares withdrawn during the year,	611	
Proportion of profits reserved upon voluntary withdrawals: One-quarter.		
Number and amount of loans repaid during the year,	19	14,407 92
Geographical limit: Provincetown and Newton.		
Amount of cash received during the year,		48,380 54
Amount of cash paid during the year,		56,970 89
Secretary's salary,		425 00
Treasurer's salary,		50 00
Security Com. salary,		100 00
Auditor's salary,		30 00
Treasurer's bond,		5,000 00
Secretary's bond,		3,500 00
Date of examination by commissioner: October 11.		

SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

Capital to be accumulated, \$1,000,000.

CHARLES S. LINCOLN, *President.*CHARLES A. WOODBERRY, *Secretary.*JAMES W. BRINE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
93 shares of stock, first series, at \$59.95,	\$5,575 35	Loans on real estate,	\$54,290 00
159 shares of stock, second series, at \$52.58,	8,360 22	Loans on shares,	3,850 00
72 shares of stock, third series, at \$47.75,	3,438 00	Unpaid dues,	832 00
62 shares of stock, fourth series, at \$40.60,	2,517 20	Balance of permanent expense account,	298 59
373 shares of stock, fifth series, at \$33.59,	12,529 07	Balance of temporary expense account,	13 06
319 shares of stock, sixth series, at \$26.70,	8,517 30	Cash on hand,	5,079 37
576 shares of stock, seventh series, at \$20.00,	11,520 00		
295 shares of stock, eighth series, at \$13.45,	3,967 75		
1,006 shares of stock, ninth series, at \$7.10,	7,142 60		
361 shares of stock, tenth series, at \$1.00,	361 00		
Surplus,	394 97		
Forfeited share account,	39 56		
	\$64,363 02		\$64,363 02

Number of shares issued during the year,	1,710
Number of shares now in force,	3,316
Number of shares now borrowed upon,	506
Amount of dues received during the year,	\$34,362 00
Highest premium received during the year,	50
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent.	
Transfer fee,	25
Number of members withdrawn during the year,	111
Present number of members,	432
Present number of borrowers,	75
Present number of non-borrowers,	357
Amount of loans at date,	58,140 00
Number and amount of loans on real estate,	46 54,290 00
Number and amount of loans secured by first mortgage of real estate,	46 51 290 00
Number and amount of loans on shares,	3,850 00
Largest loan to any one member,	3,400 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	317 87

Value of shares at last report,	40,235 77
Total value of unpledged shares (including unpaid dues),	50,131 63
Number of shares forfeited during the year,	21
Amount of interest credited to shares during the year,	3,107 24
Number of shares withdrawn during the year,	856
Proportion of profits reserved upon voluntary withdrawals: none.	
Number and amount of loans repaid during the year,	14 9,075 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	46,271 30
Amount of cash paid during the year,	41,301 09
Treasurer's salary,	25 00
Secretary's salary	200 00
Treasurer's bond,	2,000 00
Secretary's bond,	2,000 00
Date of examination by commissioner: September 26.	

SPRINGFIELD CO-OPERATIVE BANK—SPRINGFIELD.

Incorporated April 13, 1882. Commenced business, May 9, 1882.

Capital to be accumulated, \$1,000,000.

OSCAR S. GREENLEAF, *President.*

FRANK W. DICKINSON, *Secretary.*

CHARLES H. CHURCHILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
997 shares of stock, first series, at \$31.93,	\$31,834 21	Loans on real estate,	\$38,750 00
192 shares of stock, second series, at \$25.26,	4,849 92	Loans on shares,	4,620 00
279 shares of stock, third series, at \$18 72,	5,222 88	Unpaid dues,	1,004 00
235 shares of stock, fourth series, at \$12 33,	2,897 55	Balance of permanent expense account,	142 59
224 shares of stock, fifth series, at \$6.09,	1,364 16	Cash on hand,	1,920 08
Dues in advance,	43 00		
Surplus,	199 43		
Withdrawal profits,	25 52		
	\$46,436 67		\$46,436 67

Number of shares issued during the year,	583
Number of shares now in force,	1,927
Number of shares now borrowed upon,	491
Amount of dues received during the year,	\$22,782 00
Highest premium received during the year,	70
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	61
Present number of members,	264
Present number of borrowers,	57
Present number of non-borrowers,	207

Amount of loans at date,		\$43,370 00
Number and amount of loans on real estate,	25	38,750 00
Number and amount of loans secured by first mortgage of real estate,	25	38,750 00
Number and amount of loans on shares,	33	4,620 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		35 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		416 21
Value of shares at last report,		26,814 50
Total value of unpledged shares (including unpaid dues),		39,441 63
Number of shares forfeited during the year,	11	
Amount of interest credited to shares during the year,		1,743 86
Number of shares withdrawn during the year,	402	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent.		
Number and amount of loans repaid during the year,	29	5,505 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		30,046 50
Amount of cash paid during the year,		29,979 90
Secretary's salary,		300 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: October 8.		

TAUNTON CO-OPERATIVE BANK—TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

Capital to be accumulated, \$1,000,000.

HENRY M. LOVERING, *President*.

HERBERT O. MORSE, *Secretary*.

CHAS. FOSTER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
1,530 shares of stock, first series, at \$63.33,	\$96,894 90	Loans on real estate,	\$134,650 00
456 shares of stock, second series, at \$45.79,	20,880 24	Loans on shares,	7,550 00
522 shares of stock, third series, at \$31.66,	16,526 52	Unpaid dues,	1,531 14
490 shares of stock, fourth series, at \$18.43,	9,030 70	Balance of permanent expense account,	337 11
553 shares of stock, fifth series, at \$6.00,	3,318 00	Balance of temporary expense account,	224 10
Advanced payments,	63 00	Cash on hand,	6,967 00
Profit and loss account,	17 40		
Surplus,	4,444 75		
Forfeited share account,	83 84		
	\$151,259 35		\$151,259 35

Number of shares issued during the year,	571	
Number of shares now in force,	3,551	
Number of shares now borrowed upon,	1,004	
Amount of dues received during the year,		\$41,306 00
Highest premium received during the year,		15
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	54	
Present number of members,	531	
Present number of borrowers,	203	
Present number of non-borrowers,	328	
Amount of loans at date,		\$142,200 00
Number and amount of loans on real estate,	146	134,650 00
Number and amount of loans secured by first mortgage of real estate,	146	134,650 00
Number and amount of loans on shares,	71	7,550 00
Largest loan to any one member,		4,400 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		510 63
Value of shares at last report,		78,726 96
Total value of unpledged shares (including unpaid dues),		101,498 26
Amount of interest credited to shares during the year,		7,527 52
Number of shares withdrawn during the year,	324	
Proportion of profits reserved upon voluntary withdrawals: none.		
Number and amount of loans repaid during the year,	33	19,350 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		69,316 83
Amount of cash paid during the year,		63,611 77
Secretary's salary,		300 00
Treasurer's salary,		50 00
Treasurer's bond,		3,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: August 12.		

TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July, 1880. Commenced business July, 1880.

Capital to be accumulated, \$1,000,000.

ANDREW J. BORDON, *President.*C. C. ROUNSEVILLE, *Secretary.*HENRY T. BUFFINGTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
274 shares of stock, first series, at \$61.36,	\$16,812 64	Loans on real estate,	\$82,900 00
362 shares of stock, second series, at \$57.30,	20,742 60	Loans on shares,	7,825 00
298 shares of stock, third series, at \$49.37,	14,712 26	Unpaid dues,	384 00
360 shares of stock, fourth series, at \$41.65,	14,994 00	Other assets,	211 25
186 shares of stock, fifth series, at \$34.22,	6,364 92	Cash on hand,	2,333 16
199 shares of stock, sixth series, at \$27.06,	5,384 94		
325 shares of stock, seventh series, at \$20.18,	6,558 50		
302 shares of stock, eighth series, at \$13.54,	4,089 08		
476 shares of stock, ninth series, at \$7.14,	3,398 64		
301 shares of stock, tenth series, at \$1 00,	301 00		
Surplus,	97 87		
Forfeited share account,	14 22		
Other liabilities,	182 74		
	\$93,653 41		\$93,653 41

Number of shares issued during the year,	893
Number of shares now in force,	3,083
Number of shares now borrowed upon,	641
Amount of dues received during the year,	\$35,572 00
Highest premium received during the year,	36
Lowest premium received during the year,	10
Fine for non-payment of dues : 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	103
Present number of members,	434
Present number of borrowers,	74
Present number of non-borrowers,	360
Amount of loans at date,	90,725 00
Number and amount of loans on real estate,	53 82,900 00
Number and amount of loans secured by first mortgage of real estate,	53 82,900 00
Number and amount of loans on shares,	28 7,825 00
Largest loan to any one member,	4,100 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25

Amount of expenses of the corporation for previous year (not including interest),	\$509 91
Value of shares at last report,	74,037 91
Total value of unpledged shares (including unpaid dues),	70,800 33
Number of shares forfeited during the year,	26
Amount of interest credited to shares during the year,	6,114 95
Number of shares withdrawn during the year,	710 00
Proportion of profits reserved upon voluntary withdrawals: none.	
Number and amount of loans repaid during the year,	25 14,450 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	53,030 83
Amount of cash paid during the year,	53,178 20
Secretary's salary,	300 00
Treasurer's salary,	100 00
Treasurer's bond,	2,000 00
Secretary's bond,	2,000 00
Date of examination by commissioner: July 24.	

WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 21, 1884.

Capital to be accumulated, \$1,000,000.

FRANCIS BUTTRICK, *President.*

DANIEL F. VILES, *Secretary.*

G. FRANK FROST, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,370 shares of stock, first series, at \$56.37,	\$77,226 90	Loans on real estate,	\$167,700 00
558 shares of stock, second series, at \$48.58,	27,107 64	Loans on shares,	4,900 00
310 shares of stock, third series, at \$41.06,	12,728 60	Unpaid dues,	1,081 00
498 shares of stock, fourth series, at \$33.80,	16,832 40	Other assets,	413 98
459 shares of stock, fifth series, at \$26.78,	12,292 02	Cash in bank,	206 81
590 shares of stock, sixth series, at \$20.00,	11,800 00		
638 shares of stock, seventh series, at \$13 45,	8,581 10		
770 shares of stock, eighth series, at \$7.12,	5,482 40		
598 shares of stock, ninth series, at \$1.00,	598 00		
Dues paid in advance,	107 00		
Surplus,	1,332 12		
Withdrawal profits,	16 95		
Other liabilities,	196 66		
	\$174,301 79		\$174,301 79

Number of shares issued during the year,	1,582	
Number of shares now in force,	5,791	
Number of shares now borrowed upon,	1,135	
Amount of dues received during the year,		\$63,203 00
Highest premium received during the year,		60
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent per month.		
Transfer fee,		25
Number of members withdrawn during the year,	125	
Present number of members,	932	
Present number of borrowers,	148	
Present number of non-borrowers,	784	
Amount of loans at date,		172,600 00
Number and amount of loans on real estate,	120	167,700 00
Number and amount of loans secured by first mortgage of real estate,	120	167,700 00
Number and amount of loans on shares,	28	4,900 00
Largest loan to any one member,		3,350 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		864 25
Value of shares at last report,		119,486 70
Total value of unpledged shares (including unpaid dues),		137,320 14
Amount of interest credited to shares during the year,		9,438 61
Number of shares withdrawn during the year,	802	
Proportion of profits reserved upon voluntary withdrawals: 5 per cent, to 25 per cent. in different series.		
Number and amount of loans repaid during the year, largely in partial payments,		26,750 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		100,571 78
Amount of cash paid during the year,		102,180 10
Secretary's salary,		800 00
Treasurer's salary,		150 00
Treasurer's bond,		8,000 00
Secretary's bond,		8,000 00
Date of examination by commissioner: August 25.		

WEIR CO-OPERATIVE BANK—TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

Capital to be accumulated \$1,000,000.

SYLVANUS N. STAPLES, *President.*WILLIAM E. DUNBAR, *Secretary.*LEWIS WILLIAMS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
812 shares of stock, first series, at \$4.00,	\$3,248 00	Loans on real estate,	\$2,300 00
Surplus,	50 67	Unpaid dues,	84 00
		Balance of permanent ex- pense account,	162 10
		Balance of temporary ex- pense account,	30 12
		Cash on hand,	722 45
	\$3,298 67		\$3,298 67

Number of shares issued during the year,	812
Number of shares now in force,	812
Number of shares now borrowed upon,	12
Amount of dues received during the year,	\$3,164 00
Highest premium received during the year,	10
Lowest premium received during the year,	05
Fine for non-payment of dues : 2 per cent per month.	
Transfer fee,	25
Present number of members,	181
Present number of borrowers,	3
Present number of non-borrowers,	178
Amount of loans at date,	2,300 00
Number and amount of loans on real estate,	3 2,300 00
Number and amount of loans secured by first mortgage of real estate,	3 2,300 00
Largest loan to any one member,	900 00
Smallest loan to any one member,	600 00
Largest number of shares held by any one member,	10
Amount of expenses of the corporation for previous year (not including interest),	30 12
Total value of unpledged shares (including unpaid dues),	3,200 00
Geographical limit : Massachusetts.	
Amount of cash received during the year,	3,214 67
Amount of cash paid during the year,	2,492 22
Secretary's salary,	120 00
Treasurer's bond,	1,500 00
Secretary's bond,	1,000 00
Date of examination by commissioner : August 12.	

WESTFIELD CO-OPERATIVE BANK—WESTFIELD.

Incorporated Dec. 13, 1881. Commenced business Dec. 19, 1881.

Capital to be accumulated, \$1,000,000.

MOSES P. BRECKENRIDGE, *President.*

O. C. TOWLE, *Secretary.*

DAVID M. CHACE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
259 shares of stock, first series, at \$37.30,	\$9,660 70	Loans on real estate,	\$17,295 00
245 shares of stock, second series, at \$23.83,	5,838 35	Loans on shares,	1,740 00
93 shares of stock, third series, at \$17.37,	1,615 41	Unpaid dues,	424 00
156 shares of stock, fourth series, at \$11.11,	1,733 16	Balance of permanent expense account,	118 00
104 shares of stock, fifth series, at \$5.00,	520 00	Balance of temporary expense account,	18 75
Surplus,	236 36	Cash on hand,	15 11
Forfeited share account,	2 90		
Withdrawal profits,	3 98		
	\$19,610 86		\$19,610 86

Number of shares issued during the year,	335
Number of shares now in force,	857
Number of shares now borrowed upon,	217
Amount of dues received during the year,	\$9,940 00
Highest per cent. of interest received during the year: $6\frac{3}{10}$.	
Lowest per cent. of interest received during the year: 6.	
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	43
Present number of members,	175
Present number of borrowers,	39
Present number of non-borrowers,	136
Amount of loans at date,	19,035 00
Number and amount of loans on real estate,	21 17,295 00
Number and amount of loans secured by first mortgage of real estate,	21 17,295 00
Number and amount of loans on shares,	18 1,740 00
Largest loan to any one member,	2,350 00
Smallest loan to any one member,	5 00
Largest number of shares held by any one member,	15
Amount of expenses of the corporation for previous year (not including interest),	104 70
Value of shares at last report,	11,605 70
Total value of unpledged shares (including unpaid dues),	13,938 03
Amount of interest credited to shares during the year,	681 20
Number of shares withdrawn during the year,	221
Proportion of profits reserved upon voluntary withdrawals: One-quarter of last dividend.	

Number and amount of loans repaid during the year,	17	\$1,687 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		12,488 79
Amount of cash paid during the year,		12,492 28
Salaries,		60 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: September 9.		

WEST ROXBURY CO-OPERATIVE BANK—BOSTON (JAMAICA PLAIN).

Incorporated February, 1881. Commenced business March 2, 1881.

Capital to be accumulated, \$1,000,000.

CHARLES H. LUNT, *President*.N. HAYWARD FULLER, *Secretary*.EDWARD M. BREWER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
132 shares of stock, first series, at \$46.11,	\$6,086 52	Loans on real estate,	\$19,400 00
84 shares of stock, second series, at \$39.49,	3,317 16	Loans on shares,	525 00
75 shares of stock, third series, at \$32.99,	2,474 25	Unpaid dues,	425 00
80 shares of stock, fourth series, at \$26.58,	2,126 40	Profit and loss,	486 66
180 shares of stock, fifth series, at \$20.29,	3,652 20	Other assets,	398 55
195 shares of stock, sixth series, at \$12.06,	2,351 70	Cash on hand,	195 98
197 shares of stock, seventh series, at \$6.00,	1,182 00		
Forfeited share account,	23 09		
Withdrawal profits,	197 87		
Other liabilities,	20 00		
	<u>\$21,431 19</u>		<u>\$21,431 19</u>

Number of shares issued during the year,	446
Number of shares now in force,	943
Number of shares now borrowed upon,	150
Amount of dues received during the year,	\$11,854 78
Highest premium received during the year,	25
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	36
Present number of members,	181
Present number of borrowers,	20
Present number of non-borrowers,	161
Amount of loans at date,	19,925 00

Number and amount of loans on real estate,	17	\$19,400 00
Number and amount of loans secured by first mortgage of real estate,	17	19,400 00
Number and amount of loans on shares,	3	525 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		75 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		173 86
Value of shares at last report,		14,753 24
Total value of unpledged shares (including unpaid dues),		17,979 13
Number of shares forfeited during the year,	18	
Amount of interest credited to shares during the year,		403 81
Number of shares withdrawn during the year,	384	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent.		
Number and amount of loans repaid during the year,	5	8,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		14,817 22
Amount of cash paid during the year,		17,104 64
Secretary's salary,		100 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: December 20.		

WORCESTER CO-OPERATIVE BANK—WORCESTER.

Incorporated Oct. 19, 1877. Commenced business October, 1877.

Capital to be accumulated, \$1,000,000.

STEPHEN C. EARLE, *President.*

T. J. HASTINGS, *Secretary*

J. P. CHENEY, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
238 shares of stock, first series, at \$106.71,	\$25,396 98	Loans on real estate,	\$121,525 25
151 shares of stock, second series, at \$88.79,	13,407 29	Loans on shares,	5,940 00
191 shares of stock, third series, at \$71.86,	13,725 26	Unpaid dues,	1,099 00
410 shares of stock, fourth series, at \$55.87,	22,906 70	Balance of permanent expense account,	255 00
575 shares of stock, fifth series, at \$40.84,	23,483 00	Balance of temporary expense account,	106 96
706 shares of stock, sixth series, at \$26.71,	18,857 26	Suspense account,	1,179 03
683 shares of stock, seventh series, at \$13.44,	9,179 52	Cash on hand,	5,299 59
761 shares of stock, eighth series, at \$7.12,	5,418 32		
665 shares of stock, ninth series, at \$1.00,	665 00		
Dues in advance,	1,390 00		
Surplus,	967 76		
Forfeited share account,	7 74		
	\$135,404 83		\$135,404 83

Number of shares issued during the year,	1,635	
Number of shares now in force,	4,380	
Number of shares now borrowed upon,	751	
Amount of dues received during the year,		\$46,447 00
Highest per cent. of interest received during the year: 12½.		
Lowest per cent. of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	115	
Present number of members,	642	
Present number of borrowers,	119	
Present number of non-borrowers,	523	
Amount of loans at date,	127,465	25
Number and amount of loans on real estate,	106	121,525 25
Number and amount of loans secured by first mortgage of real estate, 101		119,375 25
Number and amount of loans secured by other mortgage of real estate, 5		2,150 00
Number and amount of loans on shares,	44	5,940 00
Largest loan to any one member,		4,950 00
Smallest loan to any one member,		25 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		889 69
Value of shares at last report,		112,006 25
Total value of unpledged shares (including unpaid dues),		107,435 90
Number of shares forfeited during the year,	19	
Amount of interest credited to shares during the year,		7,870 82
Number of shares withdrawn during the year,	1,261	
Proportion of profits reserved upon voluntary withdrawals: One-half of profits for the six months preceding the last settlement.		
Number and amount of loans repaid during the year,	62	40,560 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		82,673 41
Amount of cash paid during the year,		85,043 56
Secretary's salary,		600 00
Treasurer's salary,		150 00
Treasurer's bond,		2,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: August 15.		

WORKINGMEN'S CO-OPERATIVE BANK — BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

Capital to be accumulated, \$1,000,000.

ROBERT TREAT PAINE, JR., *President.*D. ELDREDGE, *Secretary.*CHARLES W. DEXTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
364 shares of stock, first series, at \$60.00, . . .	\$21,840 00	Loans on real estate, . . .	\$74,750 00
209 shares of stock, second series, at \$52.35, . . .	10,941 15	Loans on shares, . . .	2,400 00
135 shares of stock, third series, at \$44.89, . . .	6,060 15	Unpaid dues, . . .	1,405 00
243 shares of stock, fourth series, at \$37.68, . . .	9,156 24	Balance of permanent expense account, . . .	150 00
238 shares of stock, fifth series, at \$30.71, . . .	7,308 98	Balance of temporary expense account, . . .	166 66
267 shares of stock, sixth series, at \$23 96, . . .	6,397 32	Cash on hand, . . .	5,912 10
553 shares of stock, seventh series, at \$17.43, . . .	9,638 79		
582 shares of stock, eighth series, at \$11.11, . . .	6,466 02		
820 shares of stock, ninth series, at \$5.00, . . .	4,100 00		
Dues in advance, . . .	328 00		
Surplus, . . .	98 79		
Forfeited share account, . . .	38 76		
Withdrawal profits, . . .	182 72		
Other liabilities, . . .	2,226 84		
	\$84,783 76		\$84,783 76

Number of shares issued during the year,	1,699	
Number of shares now in force,	3,411	
Number of shares now borrowed upon,	520	
Amount of dues received during the year,		\$38,695 00
Highest premium received during the year,		80
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	141	
Present number of members,	485	
Present number of borrowers,	80	
Present number of non-borrowers,	405	
Amount of loans at date,		77,150 00
Number and amount of loans on real estate,	59	74,750 00
Number and amount of loans secured by first mortgage of real estate,	59	74,750 00
Number and amount of loans on shares,	21	2,400 00
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	

Amount of expenses of the corporation for previous year (not including interest),	\$626 94
Value of shares at last report,	57,982 98
Total value of unpledged shares (including unpaid dues),	67,340 05
Number of shares forfeited during the year,	7
Amount of interest credited to shares during the year,	4,031 79
Number of shares withdrawn during the year,	1,014
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	29 14,800 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	58,720 03
Amount of cash paid during the year,	61,201 17
Treasurer's salary,	75 00
Secretary's salary,	400 00
Treasurer's bond,	1,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: October 1.	

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THE HISTORY OF THE UNITED STATES

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THE DISCOVERY OF AMERICA
The first discovery of America was made by Christopher Columbus in 1492. He sailed from Spain in search of a westward route to the Indies. On October 12, 1492, he landed on the island of San Salvador in the West Indies.

CHAPTER II
THE EARLY SETTLEMENTS
The first permanent English settlement in North America was founded by the Pilgrims at Plymouth in 1620. They sailed on the Mayflower and established a colony in the New England region.

CHAPTER III
THE GROWTH OF THE COLONIES
The colonies grew rapidly in the 17th and 18th centuries. The population increased, and the colonies became more self-sufficient. They developed their own laws and institutions.

CHAPTER IV
THE STRUGGLE FOR INDEPENDENCE
The colonies fought for independence from Great Britain. The American Revolutionary War began in 1775 and ended in 1783. The Declaration of Independence was signed on July 4, 1776.

CHAPTER V
THE CONSTITUTION
The United States Constitution was drafted in 1787 and ratified in 1788. It established the framework of the federal government and the rights of the states and citizens.

CHAPTER VI
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The United States expanded westward in the 19th century. The Louisiana Purchase of 1803 doubled the size of the country. The California Gold Rush of 1849 led to the migration of thousands of people to the West.

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