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ANNUAL REPORT

STATE HISTORICAL SOCIETY OF MISSOURI

OF THE

Mass.

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1885.

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Commonwealth of Massachusetts.

OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Jan. 7, 1886.

To the Honorable Senate and House of Representatives:

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

The number of savings banks and institutions for savings doing business in the Commonwealth is 171, three more than last year.

NEW SAVINGS BANKS.

The Granite Savings Bank of Rockport, which was chartered by the legislature of 1884, although organized during that year, did not open for the receipt of deposits until April, 1885.

The last legislature granted acts of incorporation for five savings banks, two more than have been organized for the previous ten years.

The Somerville Savings Bank of Somerville was incorporated February 24, and commenced business April 15.

The Citizens' Savings Bank of Reading was incorporated the same date, but has not yet commenced business.

The North Middlesex Savings Bank of Ayer was incorporated March 5, and commenced business during the same month.

The Belmont Savings Bank of Belmont was incorporated at the same date, but has not yet commenced business.

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The People's Savings Bank of Holyoke was incorporated March 19, and commenced business in May.

Banks in Liquidation.

The Emigrant Savings Bank has been wound up by its officers. In compliance with the provisions of chap. 76 of the Acts of 1885, the officers have deposited the books and papers of the bank in this office. The balance of deposits unclaimed has been deposited with the treasurer of the Commonwealth. The total of dividends paid to depositors was 99½ per cent.

The Groveland Savings Bank is being wound up by its officers. The treasurer reports that all but about $6,000 of the deposits have been paid. The depositors will receive, in addition to the principal of their deposits, a dividend of profits. The bank is being wound up because, in the opinion of its officers, there does not exist a need for it in the town; which has become a suburb of Haverhill, — where there are two savings banks, — being connected with it both by steam and horse railroad. Since its organization, in 1869, the deposits had only risen to $48,477.68 in 1885.

Banks in the Hands of Receivers.

The final dividend of the receivership of the Scituate Savings Bank was allowed by the Supreme Judicial Court, October 20. The dividend was 25 per cent., which, with previous dividends, made the total percentage of deposits paid, 85 per cent.

The receivers of the Barnstable and Needham Savings Banks have deposited the books and papers relating to those banks and their receiverships in this office, in accordance with the provisions of chap. 258 of the Acts of 1883.

The receivers of the Lancaster Savings Bank presented their final account to the Supreme Judicial Court December 29. The account was referred to the Commissioners of Savings Banks for

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examination. In the meantime one of the receivers has absconded. The Lancaster National Bank of Clinton, of which he was president, is the repository of the greater portion of the money of the receivership of the bank, and some delay will result in paying the final dividend, owing to the embarrassment and loss to the National Bank from the misdeeds of its president.

The receivers of the Reading Savings Bank still report slow progress in winding up the affairs of that bank, owing to the continued delay in terminating the suits to recover securities in the possession of other parties. Until these suits are decided, the final dividend cannot be made.

On the next page is a tabular statement relating to the insolvent savings banks.

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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.
Lancaster Savings Bank, . .	Lancaster,	Dec. 30, 1875,	$1,030,523 27	$973,390 36	$517,928 09	53⅓	$87,468 74
North Bridgewater Savings Bank,*	Brockton, .	Nov. 13, 1877,	450,840 40 [1]	542,076 10	512,045 15	94 46/100	–
Reading Savings Bank, . .	Reading, .	April 11, 1879,	115,712 81	156,329 78	58,622 30	37½	11,500 00 [2]
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	108,433 00	85	–
Total, ...	. . .	. . . .	$1,832,324 81	$1,907,693 53	$1,284,624 40	–	$98,968 74

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

[1] In addition to this amount was the sum of $68,091, due from the late treasurer.

[2] The assets of this bank include a large amount of counterfeit or duplicated securities, of which the originals are in the possession of other parties, and which the receivers are endeavoring to recover.

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Framingham Savings Bank.

This bank was temporarily enjoined by a decree of the Supreme Judicial Court, upon petition of the Commissioners of Savings Banks, September 28.

The condition of affairs which required this action was developed by an examination of the bank by one of the Commissioners, August 19.

Discrepancies in the cash first aroused the suspicion of the Commissioner. Further investigation developed errors in the statement of the treasurer, presented to the Commissioner, in the form of a trial balance of the accounts of the bank. No satisfactory explanation having been offered for these irregularities, the resignation of the treasurer was required. Further prosecution of the investigation was being continued, when three days later the treasurer committed suicide in the banking-rooms, where the Commissioner and some of the officers of the bank were present.

An expert accountant was at once employed, who began a thorough examination of the books and accounts of the bank. The confusion of the books and papers of the bank has made it impossible to complete an analysis of the accounts, and give an accurate and final statement of its condition in this report.

The trustees of the bank, who have been questioned relative to the matter, state that their examinations of the affairs of the bank, which occurred as often as twice a year, always indicated a correct condition of the general accounts; and that the assets, including the cash, were always carefully gone over, specifically examined, and the aggregates correctly computed. But they state that the general deposit account has never been carefully examined, nor the depositors' accounts audited.

The examination now being conducted by the expert and his assistants, with the valuable aid of the son of the late treasurer, includes the examination and posting of each depos-

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itor's account since 1870, and the comparing of each account in the depositors' ledger with the account in the depositor's pass-book, so far as the books are brought in by the depositors and left for comparison. About five-sixths of the number of books have been left, and it is probable that the greater part of the remainder will be brought in before the examination is finished. It will require three months longer to complete this examination, — compare the pass-books, correct the errors, compute the dividends, and finally to post the books so that a complete and accurate statement of the condition of the affairs of the bank may be obtained.

Some important books of accounts are missing, including cash-books and general ledgers.

Fortunately, the books of original receipts and payments of deposits appear to be intact and complete; and the expert is confident that a correct statement of the amount due depositors will be furnished at the completion of the examination.

There are some discrepancies in the mortgage and personal loans, the amount of which it is not yet possible to determine, but it is believed by the officers of the bank that they will not exceed fifteen thousand dollars.

A statement, as nearly accurate as could be attained by a careful scrutiny of the results of the investigation, at the present date, indicates the following financial condition of the bank: —

Total amount due depositors, ...		$1,652,095 98
This result is arrived at as follows: —		
The amount due depositors Nov. 5, 1870, as per ledger account, was	$672,380 36	
Excess of receipts of deposits over payments since Nov. 5, 1870, ...	176,975 94	
Amount of dividends (by a careful estimate) since Nov. 5, 1870, ...	802,739 68	
		$1,652,095 98
Total amount of assets, ...	$1,587,195 31	
Deficit in the amount due depositors, . .	64,900 67	
		$1,652,095 98

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eral Reserve Bank of St. Louis

The assets of the bank are, —

Loans on mortgages of real estate,	$822,123 75
Loans on personal security,	104,129 60
Bank stock, at par value,	171,600 00
Loans on bank stock,	24,300 00
Real estate for banking purposes,	23,250 00
Real estate by foreclosure,	48,392 98
Loans on deposit books,	22,533 80
Bonds, at par value,	289,225 00
Furniture and safe,	1,200 00
Cash on hand,	80,440 18
	$1,587,195 31

The total of deposits indicated by the receipt books to have been received from Nov. 5, 1870, to date of suspension, was $3,360,769.71.

The total of payments to depositors indicated by the withdrawal books to the same date were $3,183,793.77, making the excess of deposits over withdrawals $176,975.94.

The above statement is an approximate only; and, until the expert makes up his final account at the close of the investigation, it will be impossible to give an accurate statement.

November, 1870, was decided upon as the date from which to begin the investigation, in order to include beyond a reasonable doubt the entire period within which the discrepancies in the deposit account occurred.

In the ledger accounts from November, 1870, to August, 1878, the aggregate of errors in the deposit accounts was but $1,154.55; after that date large and frequent discrepancies occur.

The premium on the public funds, bank stock and railroad bonds, above the par value at which they are entered upon the books, if sold now would exceed $75,000.

The estate of the late treasurer, including the amount of his bond, is about $62,000. This sum also includes property which the administrator is entitled to receive from other sources. There are also certain securities given by one of the

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trustees to the treasurer, which did not appear in the assets of the bank at the time of the examination by the Commissioner, but which were found among the personal effects of the late treasurer, and were delivered to the officers of the bank by his son. The nominal value of these securities is nearly $70,000, and it is estimated by the officers of the bank that over fifty per cent. will be realized from them.

The amount received from these three sources would approximate $170,000; deducting the deficit shown in the statement above, there would still be more than $100,000 to make up any deficiency that might occur in the assets of the bank.

We are therefore of the opinion that unless some extraordinary discrepancies should develop in the investigation, of which there is now no indication, the bank will be in condition to be restored to all its corporate powers during this year; as, in addition to the surplus already stated, there will be the accumulation of its earnings until the date of its first dividend after resumption.

The purposes for which the money abstracted from the bank was used are not yet apparent, except the transactions between the late treasurer and the trustee previously alluded to. No satisfactory explanation has been offered by this trustee; and his promise to make good the amount of securities delivered to the bank by the son of the late treasurer, by paying the full amount and taking them up, has not yet been fulfilled, though at a recent interview with one of the Commissioners, he reiterated this promise.

No condemnation can be too severe for men holding judicial and fiduciary positions, making these a cloak for covering secret transactions, by which the hard-earned savings of the community by which they are honored were fraudulently obtained.

What his relations with the late treasurer were, are probably known to no living witness; but this fact is established, that, as one of a committee chosen by the trustees, May 1, to exam-

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ine the accounts, property and securities of the bank, he signed a certificate for the treasurer's justification, in which was embodied a statement purporting, at that time, to be the condition of the bank, in the form of a trial balance of its accounts, in which there was no record of the securities which were found among the personal effects of the treasurer, and which consisted mainly of notes and mortgages executed by this trustee. A copy of the certificate was posted in the banking-room.

This certificate of examination was signed by six others of the trustees. Had they instituted any investigation into the details of the books and accounts of the bank, they could not have failed to have detected the laxity of its condition.

One of the requirements of the by-laws of the bank is, that on the last Saturday of each month one of the trustees should attend at the office of the treasurer to examine the transactions of the previous month, to see that the books of accounts and records were properly kept, and to enquire generally into the condition of the institution. This duty appears to have been entirely neglected.

Analysis of the Financial Statement.

The amount of deposits in the savings banks doing business Oct. 31, 1885, was $274,998,412.93, being $12,278,265.96 more than at same date last year.

The surplus was $5,210,525.17, having decreased $36,845.92 from the same date last year.

The guaranty fund was $6,604,464.42, an increase for the year of $911,960.22.

The number of open accounts was 848,787, an increase of 22,779 for the year; which would make the average of the accounts $323.99, an increase from the previous year of $5.93.

The amount of deposits (including dividends) during the year was $60,248,180.05, an increase of $634,561.67; and the number of deposits (896,078) increased 45,254 from the previous year. The average of deposits was $67.24, being a de-

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crease of $2.82 from same date the previous year, when it was $70.06.

The total of withdrawals was $48,172,172.09, a decrease from that of the previous year of $894,372.44. The number of withdrawals was 534,882, an increase of 4,996 from the previous year.

The average of the withdrawals was $90.06, a decrease of $2.54 from the previous year, when it was $92.60.

Investments in United States bonds have decreased $887,-554.62. State and municipal bonds have increased $3,332,-755.68.

Loans on public funds have decreased $255,219.

Investments in bank stock have increased $300,086.81. Loans on bank stock have increased $11,585.28.

Investments in railroad bonds have increased $2,319,622 12.

Loans on mortgages of real estate are $105,206,175.52, an increase from the previous year of $6,226,892.17; and $660,-987.27 have been deducted from real estate acquired by foreclosure, which is $3,523,249.31.

Loans on personal security have decreased $414,931.98. The deposits in banks bearing interest are $12,699,557.58, an increase from previous year of $3,841,777.82.

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

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The earnings of the banks were $13,869,466.30, — $294,-418.67 more than the previous year.

Dividends.

The amount of dividends was $10,284,661.10, an increase of $406,947.66.

Fifteen banks paid the highest rate of dividends allowed, — five per cent.; twenty-four banks paid dividends between four and five per cent.; one hundred and twenty-three banks paid four per cent. dividends; one bank paid three and three-quarters per cent. dividends; two banks paid three and one-half per cent. dividends; one bank paid three per cent. dividends; and the Framingham Savings Bank, which is temporarily enjoined by a decree of the Supreme Judical Court, made no return of dividends.

The Granite Savings Bank of Rockport, North Middlesex Savings Bank of Ayer, People's Savings Bank of Holyoke, Somerville Savings Bank of Somerville, which commenced business during the year, have made no dividends.

The average rate of ordinary dividends was four and fourteen one-hundredths per cent.; or one one-hundredth per cent. less than the previous year.

Condition of the Savings Banks.

The statement of the condition of the savings banks, with the signal exception of the Framingham Savings Bank, is as satisfactory as any one for ten years previous. The addition to the deposits is such as to indicate a healthy growth; and although the amount of money on deposit in the national banks and trust companies, awaiting investment, is larger than usual, still the banks have been able to make nearly as large a percentage of dividends as last year.

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Deposits in National Banks and Trust Companies.

Some of the savings banks are accustomed to keep large amounts on deposit in one national bank or trust company, awaiting investment, occasionally reaching the limit authorized by law to be kept on deposit in these corporations, viz.; twenty per cent. of the total deposits.

In case of disaster to a national bank or trust company, such a deposit would seriously embarrass and possibly cause the failure of a savings bank.

We recommend that the fourth clause of sect. 20, chap. 116 of the Public Statutes, authorizing such deposits, be amended so as to limit the amount that may be deposited by a savings bank in any one national bank or trust company to five per cent. of its total deposits, and to twenty-five per cent. of the capital stock and surplus of such national bank or trust company.

Personal Loans.

A difference of opinion exists among the managers of savings banks, relative to the meaning of the word "payable" in clause 6 of sect. 20 of chap. 116 of the Public Statutes, authorizing loans on personal security.

It is the opinion of the Commissioners that it is the intent of the law that all such loans should be paid at a time not exceeding one year.

It is also our opinion that the best interests of the banks and of the principal and sureties of such loan would be served by this construction.

For the above reasons, and also that there should be uniformity of treatment of such loans by the banks, we recommend that the sixth clause of sect. 20 of chap. 116 of the Public Statutes be amended, by adding in the fourth line after the word "payable" the words "and to be paid."

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Treasurers' Bonds.

During the year the Commissioners have carefully supervised the bonds of the treasurers of the savings banks.

A circular was addressed to the president of each bank, containing a list of interrogatories relating to the character, sufficiency and duration of the bonds, as well as the action of the trustees in approving and accepting them. Some of the bonds had been in force for long periods of time, extending from ten to twenty years. In some cases the sufficiency of the bond had been seriously impaired by the death or insolvency of sureties. While most of the managers of the banks have willingly acceded to the request of the Commissioners for the renewal of bonds when it was deemed necessary, some of them have been reluctant to act.

In our opinion, it would be for the best interests of the banks that a uniform practice should prevail in regard to the duration of the bonds; and we therefore recommend the passage of an act limiting treasurers' bonds to a period not exceeding five years.

Verification of Depositors' Accounts.

In an examination of a savings bank, the Commissioner is obliged to accept as correct, without being able to verify it, "the amount due depositors," as it appears aggregated in the general ledger.

With the multiplicity of duties imposed upon the Commissioners of Savings Banks, it would be impossible for them, with the present clerical assistance, to enter into a detailed examination of the deposit accounts of savings banks.

How far it is wise to remove this responsibility from the management of the savings banks is a matter for grave consideration. How well the work could be done by officials not familiar with the transactions and other details of the bank is

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questionable. But if each bank were required to make a verification of its depositors' accounts in the form of a trial balance, by which the aggregate of the accounts of the individual depositors should be made to correspond with the total amount of deposits as indicated by the general ledger, it would materially aid the Commissioners in their examination. Accountants from this office could then be sent by the Commissioners to make an examination of the statement in detail, at the same time publicly notifying the depositors to bring in their pass-books for comparison with the accounts in the depositors' ledger; and thus a partially satisfactory proof of their accuracy might be acquired. A portion only of the books could be obtained. A great many of the depositors would not be reached by a public notice; the residences of many are unknown; many of them are scattered through other states, and some are in other countries, — but if one-half the books were obtained and found correct, it would be reasonable evidence of the accuracy of the deposit account.

An examination of this nature would occupy several weeks' time of one accountant in the smaller banks, while in the largest, months would be required for two accountants to complete this work.

Two accountants might, in the course of five years, make the round of all the savings banks now doing business in this Commonwealth.

Loss to Depositors by Failure of Savings Banks.

The total amount of deposits received by the savings banks of the Commonwealth since their inception, in the year 1816, cannot be accurately stated, by reason of the lack of necessary statistics previous to 1867. The amount received since the latter date, according to the annual returns of the banks, aggregates $905,150,780.28.

A statement of the amount received during the fifty years

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previous, can only be an approximate. A careful estimate, taking into consideration such meagre statistics as exist, indicates the amount of receipts for that period to be about $370,000,000, and a total of deposits received by the savings banks for the sixty-nine years since their inception of about $1,275,000,000.

The total amount of losses, on the principal of these deposits, by the failure of banks, approximates $1,882,000, or about $\frac{3}{20}$ of one per cent. of the entire deposits.

There have been sixteen failures of savings banks, — thirteen of these occurred during the troubles from 1875 to 1880.

The aggregate of losses on the principal of the deposits in these banks was $1,807,361.28, estimating the deficit in the Lancaster Savings Bank at about 39 per cent. of the total of the deposits, and that in the Reading Savings Bank at 50 per cent. The receivers of these two banks have not yet paid the final dividend.

Record can be found of only three failures previous to 1875: the Taunton Institution for Savings, which failed in 1843; the Gloucester Institution for Savings, which failed in 1844, and the People's Five Cents Savings Bank in Boston, which failed in 1859. The total loss of principal of the deposits in these institutions did not exceed $75,000.

But a small part of this loss of the principal of deposits can be attributed to the dishonesty of the officers of the savings banks having the immediate custody of the property.

From this showing, we may fairly conclude that the system of savings banks in this State has proved itself as nearly safe as any financial system within the range of monetary experience. But, like all other human agencies, it is not without its defects; and, where any of these are developed by disaster or dishonesty, it remains for the Commonwealth to prescribe, and the managers of the banks to apply, efficient remedies to guard against their continuance.

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Loan and Trust Companies.

There are now eight of these corporations, including the Massachusetts Hospital Life Insurance Company, doing business in the Commonwealth, having assets amounting to $48,-983,240.12.

They have all been doing a successful business during the year, and are mainly in a satisfactory condition. The last legislature granted an act of incorporation for the Springfield Safe Deposit and Trust Company, to be located at Springfield.

Vaults are being constructed, and business will be commenced as soon as the building is ready for use.

Co-operative Banks.

There are thirty co-operative banks doing business in the Commonwealth, four more than last year.

Three more have been incorporated, but have not yet begun business; Sandwich Co-operative Bank of Sandwich, Suffolk Co-operative Bank of Boston, Hudson Co-operative Bank of Hudson.

The total assets of the co-operative banks, October 31, the date of their annual return, was $2,512,335.86, an increase for the year of $540,412.66.

The number of shares in force October 31 was 78,565. The increase for the year was 10,432.

The number of members was 11,836, being 1,542 more than at the same date last year.

The number of borrowers was 2,482, showing an increase of 464 during the year.

These banks have grown rapidly in the last three years. Oct. 31, 1882, the total assets of 25 banks was $1,036,-135.31. The number of shares in force was 48,815; the number of members was 8,017, and the number of borrowers was 1,055.

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Ten of these banks have not been visited nor examined by the Commissioners, owing to a vacancy on the Board during a short portion of the year, which made it impossible, within the specified time, to make all the visits.

On the next page will be found a tabular statement of some statistics relative to co-operative banks.

In the succeeding pages will be found a copy of the Public Statutes, relative to savings banks and co-operative banks, with such additions and amendments as have been made by the various legislatures from 1882 to the present time.

C. CURRY,
E. P. CHAPIN,
Commissioners of Savings Banks.

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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,	285	54	14	$8,570 74	$1,707 20
Campello,	Brockton,	Oct. 3, 1877,	3,595	500	113	136,097 38	30,926 60
Canadian,	Lowell,	May 2, 1885,	59	33	–	377 50	377 50
Equitable,	Lynn,	Oct. 2, 1877,	1,336	189	37	39,291 66	7,866 81
Fitchburg,	Fitchburg,	Oct. 27, 1877,	5,141	659	273	207,171 44	46,013 56
Germania,	Boston,	Oct. 3, 1885,	1,537	297	1	1,537 00	1,537 00
Haverhill,	Haverhill,	Aug. 20, 1877,	3,259	418	98	101,603 28	29,804 33
Holyoke,	Holyoke,	July 24, 1880,	1,745	279	74	51,456 88	14,713 47
Home,	Worcester,	June 10, 1882,	2,745	362	67	67,243 29	23,609 98
Homestead,	Boston,	Sept. 11, 1877,	5,564	783	114	150,314 97	28,321 24
Lowell,	Lowell,	April 29, 1885,	764	238	3	4,542 56	4,542 56
Mansfield,	Mansfield,	March 10, 1883,	1,430	249	52	31,707 41	13,525 52
Mechanics',	Taunton,	Sept. 14, 1877,	4,250	643	211	208,911 35	30,027 84
Merchants',	Boston,	Dec. 2, 1881,	2,985	414	61	69,378 71	24,574 95

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New Bedford,	New Bedford,	July 11, 1881,	2,733	439	91	92,010 06	25,421 85
People's,	Fall River,	Feb. 18, 1882,	1,333	227	41	40,690 40	7,954 81
Pioneer,	Boston,	July 26, 1877,	4,740	716	139	165,952 80	15,101 23
Plymouth,	Plymouth,	June 7, 1882,	467	122	24	15,449 44	2,566 15
Provident,	Chelsea,	Sept. 25, 1885,	954	138	1	1,934 20	1,934 20
Security,	Brockton,	Dec. 17, 1877,	2,725	479	99	118,038 40	24,373 02
Somerville,	Somerville,	May 4, 1880,	3,094	410	79	73,772 30	9,409 28
Springfield,	Springfield,	April 13, 1882,	2,090	301	59	59,807 27	13,370 60
Taunton,	Taunton,	March 2, 1880,	3,959	572	216	187,899 00	36,639 65
Troy,	Fall River,	July 10, 1880,	3,042	424	91	107,341 79	13,688 38
Waltham,	Waltham,	Oct. 13, 1880,	6,294	976	187	224,502 22	50,200 43
Weir,	Taunton,	July 11, 1884,	1,489	264	18	18,700 89	15,402 22
Westfield,	Westfield,	Dec. 13, 1881,	1,051	248	49	29,229 37	9,618 51
West Roxbury,	Boston,	Feb. 1, 1881,	920	168	26	27,240 16	5,808 97
Worcester,	Worcester,	Oct. 19, 1877,	5,226	703	143	161,174 62	25,769 79
Workingmen's,	Boston,	June 9, 1880,	3,753	531	101	110,388 77	25,605 01
Total,			78,565	11,836	2,482	$2,512,335 86	$540,412 66

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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.
6. proceedings by, when bank is insolvent, or in a hazardous condition.
7. Schedule of effects to be delivered to receivers. Officers may be examined under oath.
8. Commissioners to examine the accounts, etc., of receivers.
9. to report violations of law, and attorney-general to prosecute.
10 to report violations of law by receivers.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

11. Savings banks and institutions for savings, powers and duties of.
12. Power of general court over same. Penalty for obstructing investigation.

OFFICERS AND MEETINGS.

13. Officers of such corporations.
14. Treasurer's bond.
15. Choice and appointment of officers. Vacancies. Clerk to notify persons elected, and publish list. Penalty.
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.

DEPOSITS, LOANS, AND INVESTMENTS

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.

DIVIDENDS AND PAYMENTS.

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 miners.
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.
42. Commissioners to furnish forms of reports; to report to the general court.
43. Treasurer to inform overseers of poor of deposits to the credit of a pauper.
44. Receivers to deposit unclaimed moneys, etc., with treasurer.

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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.

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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.

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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, accept 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, 162.

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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

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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.

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

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.

1884, chap. 253.

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.

DEPOSITS, LOANS AND INVESTMENTS.

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

SECT. 19. Every such corporation may receive deposits 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.

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

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

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

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

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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, 1876, 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.

1885, chap. 111.

Savings banks and institutions for savings may, in addition to the securities mentioned in section twenty of chapter one hundred and sixteen of the Public Statutes, invest their deposits, and the income derived therefrom, in the bonds and notes of incorporated districts in this Commonwealth whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

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 sav-

* "Thirty," as amended by 1885 chap. 124.

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ings 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.

1883, chap 134.

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.

1885, chap. 348.

Savings banks and institutions for savings may invest in the bonds and notes of the Fitchburg Railroad Company issued according to law, notwithstanding the mortgages now existing upon the Boston, Barre and Gardner Railroad.

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

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

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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.

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

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 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

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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."

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.

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

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.

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

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

Pledges of securities as collateral to remain valid. 1876, 203, § 30. 1878, 94, § 1.

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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.

No officer, etc., to borrow the funds of the corporation, or become surety. 1876, 203, § 10.

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 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 or on 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

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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.

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

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.

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

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.

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

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.

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

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.

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1885, 210, § 2.

Savings banks and institutions for savings are hereby authorized and empowered to pay any savings bank order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such savings bank order and its presentation for payment when said presentation shall be made within thirty days after the date of such savings bank order; and at any subsequent period, provided the depositary has not received actual notice of the death of the drawer.

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

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.

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.

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 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. 1876, 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.

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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.

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

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.

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

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

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

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and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

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

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.

If the corporation ceases to do business, these funds to be deposited in anoth r. 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

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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.

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

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.

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

Treasurer to inform overseers of poor

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a

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of deposits to the credit of a pauper. 1876, 203, § 25.

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.

Receivers to deposit books and papers with commissioners at end of year after settlement, ordered by court. 1882, 77, § 1. Chap. 72, 1884.

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

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

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

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nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent saving 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.

Copies from the records, books and accounts of a savings bank and institution for savings, incorporated under the laws of this Commonwealth, shall be competent evidence in all cases equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts and that such copy is true and correct and is full so far as it relates to the subject matter therein referred to. 1885, chap. 92.

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[P. S., CHAPTER 117.]

OF CO-OPERATIVE SAVING FUND AND LOAN ASSOCIATIONS.

SECTION
1. Corporations for accumulation of savings of members and lending funds to members.
2. Agreement, what to set forth.
3. Name.
4. Corporation, how organized.
5. Limit of capital. Plans of issuing stock, etc.
6. By-laws. Officers to hold office until successors are elected.
7. Monthly meetings. Dues.
8. Withdrawal of shares.
9. Shares, when matured.
10. Moneys to be lent by monthly sales; how invested, if unsold

SECTION
11. Premiums.
12. Interest.
13. Security.
14. Payment.
15. Fines. Forfeiture of shares.
16. Recovery of loan.
17. Books of account. Duties of treasurer, etc.
18. Distribution of profits and losses.
19. Corporation may buy and sell real estate.
20. Powers of savings-bank commissioners.

Corporations for accumulation of savings of members and lending funds to memb rs. 1877, 224, § 1.

SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing, with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments, and lending to its members the funds so accumulated, shall be and remain a corporation upon complying with the provisions of the three following sections.

Agreement, what to set forth. 1877, 224, § 2.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

Name. 1877, 224, § 3.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative saving fund and loan association" shall form a part of the name.

"Co-operative saving fund and loan associations" to be known as "Co-operative banks." 1883, 98.

Section three of chapter one hundred and seventeen of the Public Statutes, relative to the name of co-operative saving fund and loan associations, is hereby amended by striking out the words "co-operative saving fund and loan association," in the fourth line, and inserting in place thereof the words "Co-operative Bank."

Public Statutes 117. Title amended 1883, 98.

The title of said chapter one hundred and seventeen of the Public Statutes is hereby amended by striking out the words

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"Saving Fund and Loan Associations," and inserting in place thereof the word "Banks."

The names of all co-operative saving fund and loan associations heretofore organized are hereby changed by striking out in each the words "saving fund and loan association," and inserting in place thereof the word "bank," and they shall hereafter be known as "co-operative banks."

Co-operative banks. 1883, 98.

The first and second sections of this act shall take effect upon its passage, and the third section upon the first day of July in the year eighteen hundred and eighty-three.

Third section to take effect July 1, 1883.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall apply to such corporations, except that; in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors, by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

Corporation, how organized. 1877, 224, § 4.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

Limit of capital.

Plans of issuing stock, etc. 1877, 224, § 5.

SECT. 6. The number, title, duties, and compensation of the officers of the corporation, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

By-laws. Officers to hold office until successors are elected. 1877, 224, §§ 6, 16.

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

One person may be both secretary and treasurer. 1885,121, § 1.

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Monthly meetings. Dues. 1877, 224, §§ 5, 7, 9. 1881, 271, § 1, cl. 3.

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

Withdrawal of shares. 1877, 224, § 10. 1881, 271, § 1, cl. 3.

SECT. 8. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his desire to do so in a book to be provided by the corporation for the purpose, and shall thereupon receive the withdrawing value of his shares at the date of the notice: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable, without the consent of the directors, to the demands of withdrawing members. The directors may in their discretion, and pursuant to the by-laws, retire the unpledged shares of any series, and enforce their withdrawal at any time after four years from the date of their issue. The shareholders whose shares are to be so retired shall be determined by lot, under such regulations as the directors may prescribe. The withdrawing value of a share shall be the amount of dues paid thereon, together with such proportion of the profits, according to the next preceding adjustment and valuation of shares, as the by-laws may determine, less all fines and proportionate part of any unadjusted loss: *provided*, that shareholders whose shares are retired, as herein provided, shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

Amendment. 1882, 251.

Chapter one hundred and seventeen of the Public Statutes is amended as follows: — By striking out section eight and inserting in place thereof the following words: "Shares may be withdrawn after one month's notice of such intention written in a book held and provided by the corporation for the purpose. Upon such withdrawal, the shareholder's account shall be settled as follows: from the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholder shall be paid the balance: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members, without the consent of the directors. The directors may at their discretion, under rules made by them, retire the unpledged shares of any series, at any time after four years from the date of their issue, by enforcing the withdrawal

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of the same: *provided*, that the shareholders whose shares are to be retired shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss."

Shares, when matured. 1881, 271, § 1, cl. 3.

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars therefor, with interest at the rate of six per cent a year from the time of such maturity to the time of payment: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors.

Amendment 1882, 251.

Chapter one hundred and seventeen of the Public Statutes is amended as follows, by adding to section nine the following words: "And that before paying matured shares all arrears and fines shall be deducted."

Moneys to be lent by monthly sales; how invested, if unsold. 1877, 224, § 7. 1881, 271, § 1, cl. 4.

SECT. 10. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall, at each stated monthly meeting, be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled, upon giving proper security, to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in the second clause of section twenty of chapter one hundred and sixteen.

Acts of 1882. Chap. 251, § 2.

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meetings shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

Premiums. 1877, 224, § 12.

SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

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Interest.
1881, 271, § 1, cl. 3.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Security.
1877, 224, § 8.
1881, 271, § 1, cl. 1.

SECT. 13. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The share so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled or discharged: *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

Payment.
1877, 224, § 11.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan: *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of the stated meeting next succeeding such settlement; and *provided*, that a borrower desiring to retain his shares and membership may at

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his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan.

Fines, forfeiture of shares. 1877, 224, § 13.

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account" to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the last adjustment and valuation of shares before said first default.

Recovery of loan. 1877, 224, §§ 8, 13.

SECT. 16. If a borrowing member has been in default for six months, the amount to be credited to his shares under the preceding section shall be applied as a payment upon the loan, and the balance, with interest and premiums thereon from the time of first default, together with an attorney's fee of five per cent. on said balance, shall be enforced against the security, and recovered as secured debts are recovered at law. The shares the value whereof has been so applied in payment shall revert to the corporation, and be held by it free from all interest, claim, or demand on the part of the borrower or any person claiming from or under him.

Amendment 1882, 251.

If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited with the arrears of interest, "premium" and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

Amendment 1885, 121, § 4.

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Books of account. Duties of treasurer, etc. 1877, 224, § 14.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the "cash-book," to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and indorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

Distribution of profits and losses. 1 81, 271, § 1, cl. 2.

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

Guarantee Fund to be reserved from profits. 1885, 121.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next

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preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

Corporation may buy and sell real estate. 1877, 224, § 17.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey, lease or mortgage, at pleasure, the real estate so purchased to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

Powers of savings bank commissioners. 1879 129, §§ 1, 2.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to savings banks, and shall annually make report to the general court of such facts and statements respecting such associations, and in such form as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

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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, 1885.

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ABINGTON SAVINGS BANK — ABINGTON.

Incorporated 1853. Number of Corporators, 52.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,258,544 17	Public funds,	$100,637 50
Earnings undivided,	20,431 73	Bank stock,	143,450 00
Guaranty fund,	29,700 00	Loan on bank stock,	1,200 00
		Railroad bonds,	45,661 08
		Real estate,	57,500 00
		Real estate by foreclosure,	4,500 00
		Loans on real estate,	802,947 04
		Loans on personal security,	74,195 26
		Loans to counties, cities or towns,	26,250 00
		Deposit in bank, on interest,	44,175 91
		Suspense account,	303 47
		Expense account,	40 90
		Real estate income account,	400 17
		Individ'l taxes and insurance,	190 34
		Furniture and fixtures,	2,200 00
		Store fixtures,	2,700 00
		Cash on hand,	2,324 23
	$1,308,675 90		$1,308,675 90

Loan on Bank Stock: —

On 20 shares Abington National Bank,	$1,200 00
Invested in real estate (for banking purposes),	$57,500 00
Estimated value of the same,	57,500 00
Amount of real estate held by foreclosure,	4,500 00
Assessed value of the same,	4,700 00
Amount of income received from the same,	321 98
Amount of municipal tax on real estate,	615 03

Cash on Deposit in Bank: —

Abington National Bank,	$44,175 91
Whole amount of interest or profits received or earned,	$67,975 37
Rate and amount of each semi-annual dividend for previous year, 2¼ per cent.,	26,058 31
2¼ per cent.,	27,013 97

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.

Date of the last extra dividend: July, 1873.

The total amount of loans, with each specified rate of interest: $18,000, 4 per cent.; $30,000 4¼ per cent.; $2,000, 4½ per cent.; $188,093 26, 5 per cent.; $24,000, 5¼ per cent.; $43,750, 5½ per cent.; $598,749.04, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	513	
Aggregate amount of the same,		$462,167 30
Number of open accounts,	3,169	
Number and amount of deposits (including dividends), received for previous year,	1,921	200,978 42

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	190	$112,219 22
Number and amount of withdrawals,	1,843	177,140 77
Number of accounts opened the previous year,	432	
Number of accounts closed the previous year,	321	
Amount of expenses of the corporation during previous year,		3,721 39
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s,	$15,000	$15,300 00	$15,000 00
of Fall River 6s,	25,000	32,520 00	26,012 50
of Holyoke 7s,	5,000	5,650 00	5,000 00
of Meriden, Conn., 7s,	20 000	22,000 00	20,000 00
of Portland, Me., 6s,	7,000	8,575 00	7,000 00
of Bangor, Me., 6s,	10,000	11,200 00	10,000 00
of Grand Rapids, Mich., 8s	10,000	12,700 00	12,625 00
Town of Abington 4½s,	5,000	5,100 00	5,000 00
	$97,000	$113,045 00	$100,637 50

Bank Stock.

Abington Nat'l Bank, Abington,	$15,500	$18,600 00	$15,500 00
Boston Nat'l Bank, Boston,	7,400	8,800 00	7,400 00
Blackstone Nat'l Bank, Boston,	7,500	8,062 50	7,500 00
Central Nat'l Bank, Boston,	1,200	1,290 00	1,200 00
Continental Nat'l Bank, Boston,	2,500	2,912 50	2,500 00
Nat'l Eagle Bank, Boston,	1,900	2,085 25	1,900 00
Eliot Nat'l Bank, Boston,	5,900	7,227 50	5,900 00
Freeman's Nat'l Bank, Boston,	1,500	1,575 00	1,500 00
Howard Nat'l Bank, Boston,	15,000	17,437 50	15,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,512 50	5,000 00
N'l Hide and Leather Bank, Boston,	6,800	7,922 00	6,800 00
Mount Vernon Nat'l Bank, Boston,	3,800	5,120 50	3,800 00
Merchants' Nat'l Bank, Boston,	10,000	14,650 00	10,000 00
Metropolitan Nat'l Bank, Boston,	6,000	6,570 00	6,000 00
North Nat'l Bank, Boston,	2,200	2,970 00	2,200 00
Nat'l Bank of the Republic, Boston,	4,500	6,333 75	4,500 00
Nat'l Bank of Redemption, Boston,	11,000	14,135 00	11,000 00
Second Nat'l Bank, Boston,	5,000	7,887 50	5,000 00
Shoe and Leather N'l Bank, Boston,	1,000	1,007 50	1,000 00
State Nat'l Bank, Boston,	3,200	4,036 00	3,200 00
Traders' Nat'l Bank, Boston,	4,800	4,620 00	4,800 00
Third National Bank, Boston,	2,000	1,680 00	2,000 00
Nat'l Webster Bank, Boston,	4,700	5,005 50	4,700 00
Globe Nat'l Bank, Boston,	5,000	4,737 50	5,000 00
First Nat'l Bank, Adams,	4,000	6 000 00	4,000 00
First Nat'l Bank, Danvers,	2,850	3,230 00	2,850 00
Old Colony Nat'l Bank, Plymouth,	3,200	4,800 00	3,200 00
	$143,450	$175,208 00	$143,450 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s, . . .	$50,000	$61,000 00	$40,661 08
Old Colony Railroad 7s, . . .	5,000	6,163 25	5,000 00
	$55,000	$67,163 25	$45,661 08

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AMHERST SAVINGS BANK — AMHERST.

Incorporated 1864. Number of corporators, 13.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$898,467 00	Public funds,	$76,680 00
Earnings undivided,	29,795 79	Loan on public funds,	500 00
Guaranty fund,	24,075 69	Bank stock,	149,870 51
		Loans on bank stock,	2,900 00
		Railroad bonds,	77,906 25
		Real estate,	15,000 00
		Loans on real estate,	483,377 00
		Loans on personal security,	49,564 00
		Loans to counties, cities or towns,	30,700 00
		Deposit in banks, on interest,	60,507 87
		Deposit in banks, not on interest,	5,000 00
		Cash on hand,	332 85
	$952,338 48		$952,338 48

Loan on Public Funds: —

On $500 United States 4s,	$500 00

Loans on Bank Stock, amount on each: —

On 35 shares First National Bank, Amherst,	$2,500 00
On 3 shares First National Bank, Northampton,	300 00
On 4 shares Third National Bank, Springfield,	100 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,	153 57

Cash on Deposit in Banks, amount in each: —

First National Bank, Northampton,	$20,000 00
Holyoke National Bank, Holyoke,	15,000 00
First National Bank, Amherst,	30,507 87

Whole amount of interest or profits received or earned,		$47,124 77
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	16,165 56
	2¼ per cent.,	18,963 11

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

The total amount of loans, with each specified rate of interest: $3,000, 4¾ per cent.; $386,436, 5 per cent.; $48,100, 5½ per cent.; $119,836, 6 per cent.; $9,669, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	347	
Aggregate amount of the same,		281,857 00
Number of open accounts,	2,778	
Number and amount of deposits (including dividends), received for previous year,	1,928	219,287 00
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	155	99,693 11

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Number and amount of withdrawals, ...	1,526	$146,065 26
Number of accounts opened the previous year, ...	355	
Number of accounts closed the previous year, ...	315	
Amount of expenses of the corporation during previous year, . . .		2,516 87
Amount of treasurer's bond, ...		5,000 00

Date of examination by commissioner: May 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$20,000	$22,000 00	$20,000 00
of Bath, Me , 6s, . . .	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s, . .	8,000	10,000 00	8,680 00
of Pawtucket, R. I , 5s, . .	3,000	3,600 00	3,000 00
Town of Rutland, Vt., 4s, . .	20,000	20,250 00	20,000 00
of Clinton, Mass., 4s, . .	20,000	20,250 00	20,000 00
	$76,000	$81,100 00	$76,680 00

Bank Stock.

First Nat'l Bank, Easthampton, .	$9,400	$11,750 00	$10,724 00
First Nat'l Bank, Northampton, .	12,900	17,157 00	17,176 00
Hampshire Co. Nat'l Bank, Northampton, ...	10,000	12,500 00	11,588 00
Northampton N'l B'k, Northampton,	13,300	23,275 00	13,504 00
Holyoke Nat'l Bank, Holyoke, .	10,000	12,700 00	10,800 00
Barre Nat'l Bank, Barre, . . .	5,000	6,250 00	6,160 00
Amherst Nat'l Bank, Amherst, .	5,000	7,500 00	7,400 00
Conway Nat'l Bank, Conway, . .	6,800	8,296 00	7,943 00
Crocker Nat'l Bank, Turner's Falls,	8,400	10,500 00	8,664 39
Agawam Nat'l Bank, Springfield, .	10,000	12,500 00	12,530 00
Chapin Nat'l Bank, Springfield, .	10,000	12,500 00	12,703 00
Suffolk Nat'l Bank, Boston, . .	2,300	2,610 00	2,771 62
Hide and Leather Nat'l Bank, Boston,	1,000	1,130 00	1,107 00
Bank of the Republic, Boston, . .	8,000	10,720 00	10,095 50
Palmer Nat'l Bank, Palmer, . .	6,000	6,840 00	7,271 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	3,125 00	3,062 50
	$125,600	$165,353 00	$149,870 51

Railroad Bonds

New London & Northern R.R. 7s, .	$25,000	$31,250 00	$25,000 00
Fitchburg R.R. 5s, ...	25,000	28,000 00	27,906 25
Boston & Revere Beach R.R. 6s, .	25,000	29,250 00	25,000 00
	$75,000	$88,500 00	$77,906 25

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ANDOVER SAVINGS BANK — ANDOVER.

Incorporated 1834. Number of corporators, 48.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,601,178 86	Public funds,	$374,100 00
Earnings undivided,	42,633 81	Bank stock,	226,150 00
Guaranty fund,	50,000 00	Loan on bank stock,	900 00
		Railroad bonds,	286,000 00
		Real estate by foreclosure,	21,695 03
		Loans on real estate,	508,848 58
		Loans on personal security,	254,504 46
		Deposit in banks, on interest,	15,473 00
		Deposit in banks, not on interest,	4,423 37
		Cash on hand,	1,718 23
	$1,693,812 67		$1,693,812 67

Loan on Bank Stock: —

On 11 shares Andover National Bank,	$900 00

Amount of real estate held by foreclosure,	$21,695 03
Assessed value of the same,	37,190 00
Amount of income received from the same,	700 00
Amount of municipal tax on real estate,	477 38

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Boston,	$12,473 00
Andover National Bank, Andover,	7,423 37

Whole amount of interest or profits received or earned,		$100,298 76
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	36,675 74
	2½ per cent.,	37,981 69

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: $25,000, 4 per cent.; $70,000, 4¼ per cent.; $25,000, 4⅜ per cent.; $95,000, 4½ per cent.; $37,900.46, 5 per cent.; $505,452.58, 6 per cent.; $5,900, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	282	
Aggregate amount of the same,		344,724 00
Amount of investments from which no income is received,		1,900 00
Number of open accounts,	4,140	
Number and amount of deposits (including dividends), received for previous year,	2,278	272,228 43
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	197	94,927 00
Number and amount of withdrawals,	1,612	183,021 80

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Number of accounts opened the previous year, ...	521	
Number of accounts closed the previous year, ...	290	
Amount of expenses of the corporation during previous year, . . .		$2,200 00
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 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, Mass., . . .	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, N. H., . . .	25,500	28,000 00	25,500 00
of Fall River, ...	11,000	12,000 00	11,000 00
of Holyoke, ...	18,000	20,000 00	18,000 00
of Lynn, ...	30,000	33,000 00	30,000 00
of Lowell, ...	6,000	7,000 00	6,000 00
of Lewiston, Me., . . .	6,000	6,500 00	6,000 00
Town of Melrose, ...	15,000	16,000 00	15,000 00
City of Milwaukee, Wis., . .	5,000	5,000 00	5,000 00
of Norwich, Ct., . . .	30,000	34,000 00	30,000 00
of Nashua, N. H., . . .	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, Me., . . .	23,500	26,000 00	23,500 00
of Portsmouth, N. H., . .	33,500	37,000 00	33,500 00
of Salem, ...	3,000	3,600 00	3,000 00
	$374,100	$415,600 00	$374,100 00

Bank Stock.

Andover Nat'l Bank, Andover, .	$30,900	$40,000 00	$30,900 00
Atlas Nat'l Bank, Boston, . .	4,000	4,800 00	4,000 00
Bay State Nat'l Bank, Lawrence, .	7,500	10,000 00	7,500 00
Boylston Nat'l Bank, Boston, . .	2,700	3,200 00	2,700 00
Blackstone Nat'l Bank, Boston, .	14,700	15,400 00	14,700 00
Continental Nat'l Bank, Boston, .	10,000	10,500 00	10,000 00
Commonwealth Nat'l Bank, Boston,	15,000	17,000 00	15,000 00
Everett Nat'l Bank, Boston, . .	4,500	4,000 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	7,000 00	5,000 00
New England Nat'l Bank, Boston, .	5,800	8,000 00	5,800 00
North National Bank, Boston, .	4,100	5,200 00	4,100 00
Old Boston Nat'l Bank, Boston, .	6,850	8,000 00	6,850 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Republic National Bank, Boston,	$22,500	$30,000 00	$22,500 00
Revere Nat'l Bank, Boston,	26,300	30,000 00	26,300 00
Security Nat'l Bank, Boston,	600	1,000 00	600 00
Second National Bank, Boston,	11,000	16,500 00	11,000 00
State Nat'l Bank, Boston,	3,000	3,750 00	3,000 00
Shawmut Nat'l Bank, Boston,	3,500	4,200 00	3,500 00
Tremont Nat'l Bank, Boston,	1,800	1,900 00	1,800 00
Union Nat'l Bank, Boston,	6,000	8,000 00	6,000 00
Union Nat'l Bank, Weymouth,	5,000	5,500 00	5,000 00
Webster Nat'l Bank, Boston,	15,400	16,000 00	15,400 00
Wachusett Nat'l Bank, Fitchburg,	5,000	8,000 00	5,000 00
	$226,150	$274,450 00	$226,150 00

RAILROAD BONDS.

Boston & Maine R.R. 7s,	$50,000	$60,000 00	$50,000 00
Boston & Lowell R.R. 6s and 7s,	77,000	84,000 00	77,000 00
Boston & Lowell R.R. 4½s,	50,000	53,000 00	50,000 00
Boston & Revere Beach R R.,	14,000	15,000 00	14,000 00
Conn. & Passumpsic Rivers R.R.,	50,000	58,000 00	50,000 00
New Bedford R.R.,	10,000	11,000 00	10,000 00
Newport & Richford R.R.,	5,000	5,500 00	5,000 00
Old Colony R R.,	25,000	27,500 00	25,000 00
Worcester & Nashua R.R ,	5,000	5,000 00	5,000 00
	$286,000	$319,000 00	$286,000 00

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ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Number of corporators, 34.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$797,023 02	Public funds,	$62,450 00
Earnings undivided,	13,574 12	Bank stock,	16,200 00
Guaranty fund,	19,448 73	Railroad bonds,	75,500 00
		Real estate,	20,000 00
		Real estate by foreclosure,	27,531 70
		Loans on real estate,	509,423 13
		Loans on personal security,	37,863 63
		Loans to counties, cities or towns,	59,300 00
		Deposit in bank, on interest,	20,038 28
		Expense account,	646 33
		Tax account,	709 61
		Insurance account,	48 05
		Cash on hand,	335 14
	$830,045 87		$830,045 87

Invested in real estate (for banking purposes),	$20,000 00
Estimated value of the same,	25,000 00
Amount of real estate held by foreclosure,	27,531 70
Assessed value of the same,	31,555 00
Amount of income received from the same,	2,365 76
Amount of municipal tax on real estate,	1,242 87

Cash on Deposit in Bank: —

Faneuil Hall National Bank, Boston,	$20,038 28

Whole amount of interest or profits received or earned,		$44,022 08
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	14,828 60
	2 per cent.,	14,988 55

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 5-64.

Date of the last extra dividend: October, 1873.

The total amount of loans, with each specified rate of interest: $20,038.28 2 per cent.; $18,000 4 per cent.; $30,000 4¼ per cent.; $5,000 4½ per cent.; $10,000 4¾ per cent.; $43,087.04 5 per cent.; $37,576.02 5½ per cent.; $453,671.75 6 per cent.; $2,000 6½ per cent.; $7,200 7 per cent.; $100 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	293	
Aggregate amount of the same,		288,804 96
Number of open accounts,	2,786	
Number and amount of deposits (including dividends), received for previous year,	2,412	204,316 73
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	130	84,793 00

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Number and amount of withdrawals, ...	1,445	$157,247 75
Number of accounts opened the previous year, ...	336	
Number of accounts closed the previous year, ...	244	
Amount of expenses of the corporation during previous year, . . .		2,126 32
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 4s, coupon, . .	$450	$556 87	$450 00
City of Portland, Me , 6s, coupon, .	20,000	24,500 00	20,000 00
of Lawrence, Mass., 6s, " .	6,000	7,095 00	6,000 00
of Holyoke, Mass., 6s " .	5,000	6,200 00	5,000 00
of Milwaukee, Wis., 5s, " .	1,000	1,010 00	1,000 00
of Grand Rapids, Mich., 5s, coupon, ...	10,000	11,500 00	10,000 00
Town of Woburn, Mass., 6s, coupon,	7,000	8,190 00	7,000 00
of Clinton, Mass., 4s, "	10,000	10,200 00	10,000 00
County of Hillsborough, N. H., 6s, coupon, ...	3,000	3,495 00	3,000 00
	$62,450	$72,746 87	$62,450 00

Bank Stock.

Continental Nat'l Bank, Boston, .	$5,000	$5,525 00	$5,000 00
Republic Nat'l Bank, Boston, .	3,300	4,620 00	3,300 00
North America Nat'l Bank, Boston,	2,500	2,562 50	2,500 00
First Ward Nat'l Bank, Boston, .	2,200	2,640 00	2,200 00
Union Nat'l Bank, Boston, . .	1,200	1,716 00	1,200 00
Redemption Nat'l Bank, Boston, .	1,000	1,265 00	1,000 00
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,350 00	1,000 00
	$16,200	$19,678 50	$16,200 00

Railroad Bonds.

Conn & Passumpsic Rivers R.R. 7s,	$21,000	$24,990 00	$21,000 00
Newport & Richford R.R. 5s, . .	20,000	22,000 00	20,000 00
Vermont & Massachusetts R.R. 5s,	10,000	11,150 00	10,000 00
Boston, Revere B'ch & Lynn R R. 6s,	7,000	8,295 00	7,000 00
Mansfield & Framingham R.R. 7s,	6,000	6,600 00	6,000 00
Eastern R.R 6s, ...	5,500	6,760 00	5,500 00
Fitchburg R.R. 6s, ...	2,000	2,370 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	1,000	1,140 00	1,000 00
Old Colony R.R. 6s, ...	1,000	1,210 00	1,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,190 00	1,000 00
Salem & Lowell R.R. 6s, . .	1,000	1,190 00	1,000 00
	$75,500	$86,895 00	$75,500 00

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ATHOL SAVINGS BANK—ATHOL.

Incorporated 1867. Number of corporators, 36.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,089,257 31	Public funds,	$54,000 00
Earnings undivided,	31,652 94	Loans on public funds,	5,500 00
Guaranty fund,	26,000 00	Bank stock,	9,800 00
		Loans on bank stock,	42,200 00
		Railroad bonds,	40,000 00
		Loans on real estate,	604,145 88
		Loans on personal security,	276,031 00
		Loans to counties, cities or towns,	57,800 00
		Deposit in banks, on interest,	55,000 00
		Expense account,	970 43
		Unsettled interest,	833 00
		Cash on hand,	629 94
	$1,146,910 25		$1,146,910 25

Loans on Public Funds, amount on each: —

On $500 United States 4s,	$500 00
On $5,000 City of Cambridge 6s,	5,000 00

Loans on Bank Stock, amount on each: —

On 28 shares Athol National Bank,	$1,850 00
On 50 shares Commonwealth National Bank, Boston,	4,500 00
On 125 shares Home National Bank, Holyoke,	10,000 00
On 17 shares Miller's River National Bank, Athol,	1,650 00
On 105 shares Safety Fund National Bank, Fitchburg,	10,000 00
On 100 shares South Reading National Bank,	10,000 00
On 53 shares Westminster National Bank,	4,200 00

Cash on Deposit in Banks, amount in each: —

Athol National Bank, Athol,	$25,000 00
Holyoke National Bank, Holyoke,	10,000 00
Lancaster National Bank, Clinton,	10,000 00
Miller's River National Bank, Athol,	10,000 00

Whole amount of interest or profits received or earned,		$55,742 26
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	20,060 03
	2 per cent.,	20,568 90

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: $137,100, 4 per cent.; $36,500, 4⅛ per cent.; $45,000, 4¼ per cent.; $144,500, 4½ per cent.; $25,000, 4¾ per cent.; $529,796.72, 5 per cent.; $25,100, 5½ per cent.; $193,780.16, 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,	319	
Aggregate amount of the same,		281,422 88

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Number of open accounts,	3,719	
Number and amount of deposits (including dividends), received for previous year,	9,080	$219,381 15
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	181	101,136 58
Number and amount of withdrawals,	1,927	170,226 74
Number of accounts opened the previous year,	503	
Number of accounts closed the previous year,	452	
Amount of expenses of the corporation during previous year,		3,266 46
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: August 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	$10,000	$13,450 00	$10,000 00
City of Cambridge 6s,	5,000	5,250 00	5,000 00
of Lynn 6s,	10,000	11,550 00	10,000 00
of Newton 5s,	10,000	12,000 00	10,000 00
of Portland, Me., 6s,	5,000	5,150 00	5,000 00
Town of Meriden, Conn., 6s,	14,000	14,800 00	14,000 00
	$54,000	$62,200 00	$54,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston.	$1,100	$1,210 00	$1,100 00
Eliot Nat'l Bank, Boston,	1,000	1,225 00	1,000 00
Nat'l Eagle Bank, Boston,	5,000	5,500 00	5,000 00
Miller's River Nat'l Bank, Athol	2,700	4,725 00	2,700 00
	$9,800	$12,660 00	$9,800 00

Railroad Bonds.

Fitchburg Railroad 4s,	$20,000	$20,400 00	$20,000 00
Vermont and Mass. Railroad 5s,	20,000	22,000 00	20,000 00
	$40,000	$42,400 00	$40,000 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,	$690,922 03	Bank stock,	$10,079 00
Earnings undivided,	8,050 68	Loans on real estate,	374,109 00
Guaranty fund,	17,800 00	Loans on personal security,	193,017 00
		Loans to counties, cities or towns,	119,100 00
		Deposit in trust company, on interest,	19,407 04
		Deposit in bank, not on interest,	897 34
		Expense account,	163 33
	$716,772 71		$716,772 71

Cash on Deposit in Banks, amount in each: —

North Attleborough National Bank,	$897 34
Boston Safe Deposit and Trust Co.,	19,407 04

Whole amount of interest or profits received or earned,		$46,173 90
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	15,928 12
	2½ per cent.,	16,036 37

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

The total amount of loans, with each specified rate of interest: $6,000, 3 per cent.; $102,800, 4 per cent.; $41,000, 4½ per cent.; $76,950, 5 per cent.; $455,805, 6 per cent,; $13,500, 7 per cent.; $250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	283	
Aggregate amount of same,		270,305 00
Number of open accounts,	2,137	
Number and amount of deposits (including dividends), received for previous year,	1,845	213,242 12
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	158	99,111 51
Number and amount of withdrawals,	1,769	184,221 60
Number of accounts opened the previous year,	385	
Number of accounts closed the previous year,	366	
Amount of expenses of the corporation during previous year,		1,860 63
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 31.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Nat'l Bank, ...	$5,000	$5,800 00	$5,000 00
First Nat'l Bank, Attleborough, .	5,100	5,510 00	5,079 00
	$10,100	$11,310 00	$10,079 00

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BARRE SAVINGS BANK—BARRE.

Incorporated May, 1869. Number of corporators, 46.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$263,307 17	Public funds,	$5,300 00
Earnings undivided,	15,720 76	Bank stock,	118,878 29
Guaranty fund,	5,745 00	Railroad bonds,	6,060 00
		Real estate by foreclosure,	1,000 00
		Loans on real estate,	54,868 67
		Loans on personal security,	84,982 32
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest,	7,165 19
		Deposit in bank, not on interest	3,000 00
		Expense account,	518 46
	$284,772 93		$284,772 93

Amount of real estate held by foreclosure,	$1,000 00
Assessed value of the same,	1,000 00
Amount of income received from the same: interest at rate of 6 per cent., to be paid from April 21, 1885.	
Amount of municipal tax on real estate,	18 00
Cash on Deposit in Bank: —	
First National Bank, Barre,	$10,165 19
Whole amount of interest or profits received or earned,	$13,335 18
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	5,040 37
2 per cent.,	5,006 62
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: $35,000, 4½ per cent.; $43,450, 5 per cent.; $64,118.67, 6 per cent.; $49, 7 per cent.; $233.32, 7½ per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 56	
Aggregate amount of the same,	49,150 99
Number of open accounts, 902	
Number and amount of deposits (including dividends), received for previous year, 398	$44,312 40
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 30	14,850 24
Number and amount of withdrawals, 474	41,009 38
Number of accounts opened the previous year, 109	
Number of accounts closed the previous year, 113	
Amount of expenses of the corporation during previous year,	1,081 27
Amount of treasurer's bond,	15,000 00
Date of examination of commissioner; June 17.	

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Terre Haute, Ind., 5s, .	$5,000	$5,300 00	$5,300 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . .	$1,200	$1,476 00	$1,469 00
Blackstone Nat'l Bank, Boston, .	4,200	4,578 00	5,722 59
Boston Nat'l Bank, Boston, . .	6,200	7,440 00	7,741 02
Boylston Nat'l Bank, Boston, . .	2,000	2,500 00	2,785 33
Continental Nat'l Bank, Boston, .	1,700	1,870 00	2,018 56
Eliot Nat'l Bank, Boston, . .	2,500	3,050 00	2,991 00
First Nat'l Bank, Boston, . .	4,500	9,225 00	7,744 00
Mechanics' Nat'l Bank, Boston, .	2,800	3,640 00	3,500 00
Nat'l Bank of Commerce, Boston,	3,200	3,872 00	5,316 00
Nat'l Bank of No. America, Boston,	2,500	2,550 00	2,718 75
Nat'l Bank of Redemption, Boston,	4,600	5,750 00	6,263 50
Nat'l Exchange Bank, Boston, .	1,800	2,124 00	2,977 50
Nat'l Hide and Leather B'k, Boston,	2,500	2,875 00	2,912 70
Nat'l Revere Bank, Boston, . .	900	1,125 00	1,185 00
Nat'l Webster Bank, Boston, . .	3,300	3,465 00	3,462 63
Old Boston Nat'l Bank, Boston, .	3,500	4,165 00	5,407 50
Second Nat'l Bank, Boston, . .	3,400	5,270 00	5,032 35
Shoe and Leather Nat'l B'k, Boston,	2,000	2,000 00	2,800 00
Suffolk Nat'l Bank, Boston, . .	3,000	3,480 00	3,753 75
Tremont Nat'l Bank, Boston, . .	6,000	6,540 00	7,728 50
Nat'l Market Bank, Brighton, .	5,000	6,500 00	7,660 00
Ware Nat'l Bank, Ware, . . .	700	861 00	901 25
Central Nat'l Bank, Worcester, .	5,200	7,670 00	7,624 00
Citizens' Nat'l Bank, Worcester, .	2,100	2,709 00	2,961 00
City Nat'l Bank, Worcester, . .	5,000	6,100 00	6,830 00
First Nat'l Bank, Worcester, . .	2,000	3,500 00	2,700 00
First Nat'l Bank, Barre, . . .	5,500	6,160 00	7,667 00
			$119,872 93
Less interest earned at date of purchase, ...			994 64
	$87,300	$110,495 00	*$118,878 29

RAILROAD BONDS.

Eastern Railroad 6s, ...	$5,000	$6,100 00	$5,200 00
Rutland Railroad 5s, ...	1,000	800 00	860 00
	$6,000	$6,900 00	$6,060 00

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

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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,	$377,336 92	Public funds,	$59,792 85
Earnings undivided,	3,150 29	Bank stock,	86,592 68
Guaranty fund,	5,403 50	Loans on bank stock,	5,802 30
		Loans on savings bank book,	555 00
		Railroad bonds,	36,150 00
		Loans on mill stock,*	2,500 00
		Sagamore M'f'g Co ,*	5,507 81
		Border City M'f'g Co.,*	5,454 54
		Real estate by foreclosure,	412 46
		Loans on real estate,	81,683 88
		Loans on personal security,	91,848 35
		Loans to counties, cities or towns,	3,000 00
		Deposit in banks, on interest,	6,361 40
		Cash on hand,	229 44
	$385,890 71		$385,890 71

Loans on Bank Stock, amount on each: —

On 7 shares First National Bank, Yarmouth,	$675 00
On 2 shares Cape Cod National Bank, Harwich,	127 30
On 65 shares Broadway National Bank, Boston,	5,000 00
Amount of real estate held by foreclosure,	$412 46
Assessed value of the same,	400 00
Amount of municipal tax on real estate,	5 11

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$3,302 75
National Bank of the Republic, Boston,	2,593 21
International Trust Company, Boston,	465 44
Whole amount of interest or profits received or earned,	$17,018 41
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	6,917 15
2 per cent,	7,141 57

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: $7,000, 4¼ per cent; $38,000, 4½ per cent,; $46,172.30, 5 per cent.; $6,500, 5¼ per cent.; $22,050, 5½ per cent.; $55,320.23, 6 per cent.; $725, 6½ per cent.; $9,622, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	159
Aggregate amount of the same,	88,089 53
Amount of investments from which no income is received,	160 00
Number of open accounts,	1,448

* Taken to secure indebtedness.

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Number and amount of deposits (including dividends), received for previous year,	781	$98,861 64
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	84	40,946 73
Number and amount of withdrawals,	612	70,672 58
Number of accounts opened the previous year,	220	
Number of accounts closed the previous year,	122	
Amount of expenses of the corporation during previous year,		1,549 58
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: Sept 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I.,	$10,000	$12,000 00	$11,442 85
of Columbus, Ohio,	10,000	10,300 00	10,000 00
of Boston, Mass.,	10,000	10,700 00	10,000 00
of Lowell, Mass.,	8,000	8,400 00	8,000 00
Town of Spencer, Mass.,	10,000	10,400 00	10,350 00
of Beverly, Mass.,	5,000	5,200 00	5,000 00
of Clinton, Mass.,	5,000	5,250 00	5,000 00
	$58,000	$62,250 00	$59,792 85

Bank Stock.

Everett Nat'l Bank, Boston,	$6,300	$5,995 00	$6,615 00
Shawmut Nat'l Bank, Boston,	2,500	3,050 00	2,750 00
State Nat'l Bank, Boston,	1,500	1,875 00	1,770 00
Market Nat'l Bank, Boston,	1,300	1,183 00	1,300 00
Republic Nat'l Bank, Boston,	8,200	11,480 00	9,429 88
Tremont Nat'l Bank, Boston,	7,300	8,030 00	7,780 00
Blackstone Nat'l Bank, Boston,	800	880 00	800 00
Old Boston Nat'l Bank, Boston,	700	833 00	756 00
Eagle Nat'l Bank, Boston,	2,100	2,299 50	2,205 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,241 80
Suffolk Nat'l Bank, Boston,	1,000	1,160 00	1,000 00
Second Nat'l Bank, Boston,	4.900	7,595 00	6,738 00
Exchange Nat'l Bank, Boston,	5,000	5,900 00	5,927 00
Boston Nat'l Bank, Boston,	3,000	3,600 00	3,270 00
Faneuil Hall Nat'l Bank, Boston,	5,500	7,425 00	6,765 00
Redemption Nat'l Bank, Boston,	5,000	6,325 00	6,500 00
Atlas Nat'l Bank, Boston,	3,000	3,750 00	3,660 00
Merchants' Nat'l Bank, Boston,	5,600	8,204 00	7,280 00
Citizens' Nat'l Bank, New Bedford,	2,000	2,880 00	2,000 00
First Nat'l Bank, New Bedford,	2,400	3,240 00	2,400 00
First Nat'l Bank, Yarmouth,	1,900	2,470 00	2,405 00
	$75,000	$93,174 50	$86,592 68

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad 6s, . . .	$3,000	$3,357 00	$3,000 00
Old Colony Railroad 7s, . . .	4,000	4,486 00	4,000 00
New Bedford Railroad 7s, . . .	3,000	3,364 50	3,000 00
Fitchburg Railroad, . . .	20,000	20,400 00	20,600 00
Vermont & Massachusetts Railroad,	5,000	5,575 00	5,550 00
	$35,000	$37,182 50	$36,150 00

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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,	$291,569 49	Public funds,	$18,127 50
Earnings undivided,	5,168 18	Bank stock,	45,566 77
Guaranty fund,	6,319 33	Real estate by foreclosure,	17,031 82
		Loans on real estate,	165,056 50
		Loans on personal security,	31,214 00
		Loans to counties, cities or towns,	9,000 00
		Deposit in banks, on interest,	12,838 66
		Expense account,	787 73
		Profit and loss,	600 00
		Suspense account,	473 59
		Bank furniture,	961 18
		Cash on hand,	1,399 25
	$303,057 00		$303,057 00

Amount of real estate held by foreclosure,		$17,031 82
Assessed value of the same,		21,323 00
Amount of income received from the same,		510 00
Amount of municipal tax on real estate,		270 23
Cash on Deposit in Banks, amount in each: —		
Franklin National Bank, Franklin,		$5,350 34
Maverick National Bank, Boston,		1,870 27
International Trust Co., Boston,		5,618 05
Whole amount of interest or profits received or earned,		$15,757 44
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,672 96
	2 per cent.,	5,466 47
Times for the dividends, fixed by the by-laws: first Monday in January and July.		
The total amount of loans, with each specified rate of interest: $23,000, 4 per cent.; $29,583, 5 per cent.; $152,087.50, 6 per cent.; $600, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	172	
Aggregate amount of the same,		159,270 50
Amount of investments from which no income is received,		2,690 00
Number of open accounts,	1,263	
Number and amount of deposits (including dividends), received for previous year,	783	72,570 96
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	55	25,375 24
Number and amount of withdrawals,	739	80,644 17
Number of accounts opened the previous year,	154	
Number of accounts closed the previous year,	110	
Amount of expenses of the corporation during previous year,		1,265 08
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: June 11.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, ...	$15,000	$17,025 00	$16,312 50
City of Bath, Me., ...	2,000	2,040 00	1,815 00
	$17,000	$19,065 00	$18,127 50

BANK STOCK.

Tremont Nat'l Bank, Boston, . .	$3,100	$3,410 00	$3,902 37
Hide and Leather Nat'l B'k, Boston,	900	1,062 00	1,032 75
Howard Nat'l Bank, Boston, . .	2,500	2,900 00	2,902 50
Washington Nat'l Bank, Boston, .	2,300	3,059 00	3,266 00
Eliot Nat'l Bank, Boston, . .	7,000	8,575 00	8,887 50
Market Nat'l Bank, Boston, . .	1,000	910 00	1,100 00
Revere Nat'l Bank, Boston, . .	1,600	2,008 00	1,776 00
Commerce Nat'l Bank, Boston, .	2,700	3,294 00	3,456 00
Shoe and Leather Nat'l B'k, Boston,	800	800 00	1,137 00
Columbian Nat'l Bank, Boston, .	1,400	1,834 00	1,845 00
North America Nat'l Bank, Boston,	1,500	1,537 50	1,680 00
Continental Nat'l Bank, Boston, .	500	552 50	620 00
Hamilton Nat'l Bank, Boston, .	3,000	3,900 00	3,790 00
Wrentham Nat'l Bank, Wrentham,	840	960 00	1,239 00
Franklin Nat'l Bank, Franklin, .	7,500	8,625 00	8,932 65
	$36,640	$43,427 00	$45,566 77

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BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated 1847. Number of corporators, 46.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,980,241 83	Public funds,	$729,500 00
Earnings undivided,	33,345 17	Loan on public funds,	300 00
Guaranty fund,	42,500 00	Bank stock,	112,800 00
		Loans on bank stock,	8,700 00
		Railroad bonds,	80,500 00
		Loan on railroad bonds,	1,000 00
		Loans on real estate,	801,202 00
		Loans on personal security,	211,370 00
		Loans to counties, cities or towns,	40,000 00
		Deposit in banks, on interest,	18,287 21
		Deposit in banks, not on interest,	13,636 62
		Expense account,	4,766 43
		Premium account,	30,000 00
		Cash on hand,	4,024 74
	$2,056,087 00		$2,056,087 00

Loan on Public Funds: —

On $300 United States 4s, ... $300 00

Loans on Bank Stock, amount on each: —

On 2⅔ shares Lee National Bank, Lee, ... $200 00
On 85 shares Third National Bank, Pittsfield, ... 8,500 00

Loan on Railroad Bonds: —

On $4,000 Boston and Albany 7s, ... $1,000 00

Cash on Deposit in Banks, amount in each: —

Revere National Bank, Boston, ... $11,503 22
National Bank of the Republic, Boston, ... 6,783 99
Agricultural National Bank, Pittsfield, ... 6,830 64
Pittsfield National Bank, Pittsfield, ... 6,805 98

Whole amount of interest or profits received or earned, ... $107,318 55
Rate and amount of each semi-annual dividend for previous year, ... { 2 per cent., 37,019 82; 2 per cent., 37,046 51 }
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 per cent.
Date of the last extra dividend: January, 1872.
The total amount of loans, with each specified rate of interest: $20,000, 4 per cent.; $130,550, 5 per cent.; $902,022, 6 per cent.; $10,000, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 224
Aggregate amount of the same, ... 270,985 00

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Number of open accounts,	6,854	
Number and amount of deposits (including dividends), received for previous year,	5,406	$456,775 91
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	220	119,507 99
Number and amount of withdrawals,	5,097	422,134 92
Number of accounts opened the previous year,	1,038	
Number of accounts closed the previous year,	976	
Amount of expenses of the corporation during previous year,		5,765 93
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: July 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$205,000	$253,687 00	$221,232 02
United States currency 6s,	55,000	73,975 00	55,000 00
Pittsfield, Mass., 6s,	15,000	15,487 00	15,000 00
Pittsfield, Mass., 7s,	35,000	38,500 00	35,000 00
Pittsfield, Mass., 4s,	12,000	12,300 00	12,000 00
Adams, Mass., 6s,	10,000	10,350 00	10,000 00
Charlestown, Mass., 6s,	5,000	5,350 00	5,000 00
Providence, R. I., 5s,	27,000	31,940 00	28,000 00
Pawtucket, R. I., 5s,	20,000	22,800 00	20,000 00
East Providence, R. I., 5s,	26,500	28,511 00	27,000 00
Boston, Mass., 4s,	30,000	31,500 00	30,000 00
Marlboro', Mass., 4s,	75,000	78,750 00	76,125 00
Lowell, Mass., 4s,	39,000	40,950 00	39,715 20
Bath, Me., 6s,	12,000	12,300 00	12,000 00
New Hampshire 6s,	10,000	12,225 00	11,000 00
West Hartford, Conn. 4s,	18,000	18,540 00	18,000 00
Keene, N. H., 4s,	20,000	20,442 00	20,000 00
Indianapolis, Ind., 6s,	10,000	11,900 00	11,000 00
Milwaukee, Wis., 7s,	10,000	11,500 00	10,000 00
Columbus, Ohio, 4s,	50,000	51,500 00	50,000 00
Dayton, Ohio, 4s,	30,000	30,900 00	30,000 00
Spencer, Mass., 4s,	15,000	15,600 00	15,000 00
	$729,500	$829,007 00	$751,072 22

Bank Stock.

Blackstone Nat'l Bank, Boston,	$4,100	$4,510 00	$4,100 00
Howard Nat'l Bank, Boston,	3,200	3,712 00	3,200 00
Shawmut Nat'l Bank, Boston,	2,000	2,440 00	2,000 00
North Nat'l Bank, Boston,	3,500	4,760 00	3,500 00
Atlantic Nat'l Bank,	4,500	6,435 00	4,500 00
Merchants' Nat'l Bank, Boston,	6,800	9,962 00	6,800 00
Boston Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Atlas Nat'l Bank, Boston,	10,900	13,625 00	12,342 15
Nat'l Revere Bank, Boston,	12,000	15,060 00	12,000 00
Nat'l Webster Bank, Boston,	8,000	8,520 00	8,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Eagle Bank, Boston, . .	$8,000	$8,760 00	$8,000 00
Nat'l Bank of Commerce, Boston, .	6,000	7,320 00	6,000 00
Nat'l Hide and Leather B'k, Boston,	2,500	2,950 00	2,500 00
Nat'l Bank of the Republic, Boston,	8,000	11,200 00	9,798 13
Hadley Falls Nat'l Bank, Holyoke,	2,000	2,900 00	2,000 00
Adams Nat'l Bank, North Adams, .	200	280 00	200 00
Lee Nat'l Bank, Lee, . . .	6,400	7,680 00	6,400 00
First Nat'l Bank, Chicopee, . .	6,000	8,700 00	6,000 00
Agricultural Nat'l Bank, Pittsfield,	3,200	8,000 00	3,200 00
Pittsfield Nat'l Bank, Pittsfield, .	5,500	8,800 00	5,500 00
	$112,800	$147,614 00	$116,040 28

RAILROAD BONDS.

Boston, Revere B'ch & Lynn R. R. 6s,	$11,000	$13,035 00	$12,000 00
Worcester & Nashua R. R. 5s, .	10,000	10,600 00	10,000 00
Conn. & Passumpsic Rivers R. R. 7s,	9,500	11,305 00	11,000 00
N. Y., N. Haven & Hartford R. R. 4s,	25,000	27,500 00	25,000 00
Vermont & Massachusetts R. R. 5s,	25,000	27,875 00	27,687 50
	$80,500	$90,315 00	$85,687 50

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BEVERLY SAVINGS BANK — BEVERLY.

Incorporated 1867. Number of corporators, 37.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$827,772 96	Public funds,	$35,000 00
Earnings undivided,	3,376 40	Loan on public funds,	3,000 00
Guaranty fund,	16,020 20	Bank stock,	195,010 00
		Loans on bank stock,	6,200 00
		Railroad bonds,	13,000 00
		Real estate,	20,000 00
		Real estate by foreclosure,	1,598 76
		Loans on real estate,	275,639 00
		Loans on personal security,	198,150 00
		Deposit in bank, not on interest,	77,500 00
		Expense account,	17 46
		Premium account,	21,897 72
		Cash on hand,	156 62
	$847,169 56		$847,169 56

Loan on Public Funds: —

On $3,000 United States 4s, ... $3,000 00

Loans on Bank Stock: —

On 63 shares Beverly National Bank, ... $6,200 00

Invested in real estate (for banking purposes),	$20,000 00
Estimated value of the same,	20,000 00
Amount of real estate held by foreclosure,	1,598 76
Assessed value of the same,	2,500 00
Amount of income received from the same,	173 00
Amount of municipal tax on real estate,	410 80

Cash on Deposit in Bank: —

Beverly National Bank, ... $77,500 00

Whole amount of interest or profits received or earned,		$39,933 42
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	14,424 29
	2 per cent.,	15,084 61

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: $113,000, 4 per cent.; $47,000, 4¼ per cent.; $40,000, 4½ per cent.; $282,989, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	275	
Aggregate amount of the same,		247,759 00
Number of open accounts,	2,809	
Number and amount of deposits (including dividends), received for previous year,	7,620	223,336 94

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	155	$103,769 95
Number and amount of withdrawals,	1,739	140,059 74
Number of accounts opened the previous year,	446	
Number of accounts closed the previous year,	273	
Amount of expenses of the corporation during previous year,		1,357 59
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: October 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly bonds,	$35,000	$36,225 00	$35,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$7,500	$9,431 25	$7,500 00
Blackstone Nat'l Bank, Boston,	5,500	6,056 87	5,500 00
City Nat'l Bank, Boston,	10,000	10,987 50	10,000 00
Continental Nat'l Bank, Boston,	5,000	5,525 00	5,000 00
Eagle Nat'l Bank, Boston,	7,500	8,250 00	7,500 00
Exchange Nat'l Bank, Boston,	3,000	3,540 00	3,000 00
Freeman's Nat'l Bank, Boston,	7,000	7,350 00	7,000 00
Globe Nat'l Bank, Boston,	2,000	1,905 00	2,000 00
Hamilton Nat'l Bank, Boston,	2,500	3,256 25	2,500 00
Hide and Leather Nat'l B'k, Boston,	6,500	7,686 25	6,500 00
Howard Nat'l Bank, Boston,	5,000	5,812 50	5,000 00
Massachusetts Nat'l Bank, Boston,	10,000	9,875 00	10,000 00
Merchants' Nat'l Bank, Boston,	2,000	2,930 00	2,000 00
Merchandise Nat'l Bank, Boston,	8,800	8,844 00	8,800 00
New England Nat'l Bank, Boston,	2,000	2,932 50	2,000 00
North National Bank, Boston,	5,000	6,806 25	5,000 00
Redemption Nat'l Bank, Boston,	5,000	6,325 00	5,000 00
Republic Nat'l Bank, Boston,	6,100	8,540 00	6,100 00
Revere Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,037 50	5,000 00
Suffolk Nat'l Bank, Boston,	5,400	6,277 50	5,400 00
Traders' Nat'l Bank, Boston.	8,500	8,181 25	8,500 00
Tremont Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,325 00	5,000 00
Asiatic Nat'l Bank, Salem,	5,310	7,234 88	5,310 00
Exchange Nat'l Bank, Salem,	7,400	9,102 00	7,400 00
First Nat'l Bank, Salem,	5,200	6,773 00	5,200 00
Mercantile Nat'l Bank, Salem,	6,000	7,230 00	6,000 00
Merchants' Nat'l Bank, Salem,	700	882 00	700 00
Naumkeag Nat'l Bank, Salem,	3,900	5,343 00	3,900 00
Salem Nat'l Bank, Salem,	5,400	6,763 50	5,400 00
First Nat'l Bank, Lynn,	5,000	6,200 00	5,000 00
Nat'l Grand Bank, Marblehead,	1,800	2,088 00	1,800 00
Beverly Nat'l Bank, Beverly,	20,000	26,000 00	20,000 00
	$195,010	$230,241 00	$195,010 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad, ...	$2,000	$2,420 00	$2,000 00
Boston and Lowell Railroad, . .	11,000	12,210 00	11,000 00
	$13,000	$14,630 00	$13,000 00

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BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1854. Number of corporators, 54.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$12,662,316 40	Public funds,	$2,050,000 00
Earnings undivided,	297,125 69	Loans on public funds,	35,500 00
Guaranty fund,	282,493 76	Bank stock,	420,700 00
		Loans on bank stock,	94,650 00
		Railroad bonds,	140,000 00
		Real estate,	141,137 24
		Real estate by foreclosure,	28,000 00
		Loans on real estate,	5,590,407 16
		Loans on personal security,	3,781,837 00
		Loans to counties or towns,	520,000 00
		Deposits in banks, on interest,	412,296 42
		Expense account,	99 17
		Loans on county and town security,	1,000 00
		Cash on hand,	26,308 86
	$13,241,935 85		$13,241,935 85

Loans on Public Funds, amount on each:—

On $7,000 U. S. 4s,	$7,000 00
On $3,000 U. S. 4½s,	3,000 00
On $500 City of Burlington, Vt., 6s,	400 00
On $2,000 City of Cambridge, Mass., 6s,	1,400 00
On $2,000 City of Boston 5s,	1,700 00
On $22,000 City of Malden bonds,	22,000 00

Loans on Bank Stock, amount on each:—

On 146 shares Maverick National Bank, Boston,	$14,600 00
On 30 shares Faneuil Hall, 35 shares Hide and Leather and 5 shares Webster National Banks, Boston,	4,500 00
On 26 shares Rockland National Bank,	2,500 00
On 200 shares National City Bank, Boston,	20,000 00
On 60 shares Security National Bank, Boston,	6,000 00
On 25 shares North and 25 shares Atlas National Banks, Boston,	5,000 00
On 70 shares National Union Bank, Fall River,	5,050 00
On 50 shares Blackstone National Bank, Boston,	4,500 00
On 215 shares Wamesit National Bank, Lowell,	21,500 00
On 70 shares City National Bank, Springfield,	7,000 00
On 50 shares Broadway National Bank, Boston,	4,000 00

Invested in real estate (for banking purposes)	$141,137 24
Estimated value of the same,	200,000 00
Amount of real estate held by foreclosure,	28,000 00
Assessed value of the same,	44,400 00
Amount of income received from the same.	1,500 00
Amount of municipal tax on real estate,	3,444 51

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Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$168,915 64
National Security Bank, Boston,	73,767 18
Merchandise National Bank, Boston,	36,830 17
Mount Vernon National Bank, Boston,	50,116 67
Traders' National Bank, Boston,	12,666 76
Citizens' National Bank, Worcester,	25,000 00
Athol National Bank, Athol,	15,000 00
Pocasset National Bank, Fall River,	30,000 00

Whole amount of interest or profits received or earned,		$626,196 48
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	221,271 15
	1¾ per cent.,	198,901 79

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: 7.

Date of the last extra dividend: April 8, 1874.

The total amount of loans, with each specified rate of interest: $200,000, 2½ per cent.; $140,000, 3 per cent.; $155,000, 3¼ per cent.; $455,000, 3½ per cent.; $45,000, 3¾ per cent.; $1,878,000, 4 per cent.; $65,000, 4¼ per cent.; $1,844,800, 4½ per cent.; $30,000, 4⅝ per cent.; $443,737, 4¾ per cent.; $3,119,834.66, 5 per cent.; $5,500, 5¼ per cent.; $718,800, 5½ per cent.; $764,585, 6 per cent.; $201,265, 6½ per cent.; $70,700, 7 per cent.

Number of outstanding loans which are of an amonnt not exceeding $3,000 each,	378	
Aggregate amount of the same,		651,825 00
Number of open accounts,	85,563	
Number and amount of deposits (including dividends), received for previous year,	71,098	3,938,089 79
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	2,472	1,258,595 00
Number and amount of withdrawals,	51,912	3,018,145 81
Number of accounts opened the previous year,	9,254	
Number of accounts closed the previous year,	4,386	
Amount of expenses of the corporation during previous year,		34,468 94
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: Nov. 11.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
U. S. bonds,	$600,000	$714,500 00	$600,000 00
State and city bonds: —			
State of Maine,	50,000	52,250 00	50,000 00
City of Boston,	200,000	217,000 00	200,000 00
of Chelsea,	50,000	53,500 00	50,000 00
of Salem,	100,000	102,000 00	100,000 00
of Somerville,	228,000	228,780 00	228,000 00

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PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell,	$5,000	$5,250 00	$5,000 00
of Keene, N. H.,	100,000	100,000 00	100,000 00
of Columbus, Ohio,	50,000	50,000 00	50,000 00
of Fall River,	350,000	350,000 00	350,000 00
of Biddeford, Me.,	50,000	50,000 00	50,000 00
of Cleveland, Ohio,	170,000	175,950 00	170,000 00
District of Columbia,	77,000	83,160 00	77,000 00
Louisville & Portland Canal Company (guaranteed by U. S.),	20,000	20,000 00	20,000 00
	$2,050,000	$2,202,390 00	$2,050,000 00

BANK STOCK.

Third National Bank, Springfield,	$10,000	$16,000 00	$10,000 00
Boston Nat'l Bank, Boston,	15,000	17,250 00	15,000 00
Nat'l Hide and Leather B'k, Boston,	32,500	36,400 00	32,500 00
Nat'l Bank of Republic, Boston,	15,000	19,200 00	15,000 00
Second Nat'l Bank, Boston,	12,000	17,400 00	12,000 00
First Nat'l Bank, Boston,	25,000	48,750 00	25,000 00
Blackstone Nat'l Bank, Boston,	41,100	42,744 00	41,100 00
Suffolk Nat'l Bank, Boston,	17,100	19,152 00	17,100 00
Shawmut Nat'l Bank, Boston,	10,000	11,100 00	10,000 00
Tremont Nat'l Bank, Boston,	39,500	41,277 00	39,500 00
Continental Nat'l Bank, Boston,	10,000	10,600 00	10,000 00
Rockland Nat'l Bank, Boston,	20,000	26,200 00	20,000 00
Washington Nat'l Bank, Boston,	15,000	18,900 00	15,000 00
Howard Nat'l Bank, Boston.	20,000	22,300 00	20,000 00
Revere Nat'l Bank, Boston,	22,500	26,550 00	22,500 00
Merchants' Nat'l Bank, Boston,	4,700	6,392 00	4,700 00
Webster Nat'l Bank, Boston,	7,500	7,500 00	7,500 00
Commonwealth Nat'l Bank, Boston,	28,000	31,080 00	28,000 00
Commerce Nat'l Bank, Boston,	12,400	13,888 00	12,400 00
Merchandise Nat'l Bank, Boston,	10,000	9,600 00	10,000 00
First Nat'l Bank, Marlboro'	10,000	9,800 00	10,000 00
North Nat'l Bank, Boston,	1,700	2,057 00	1,700 00
Boylston Nat'l Bank, Boston,	10,000	11,600 00	10,000 00
Nat'l Eagle Bank, Boston,	10,000	10,400 00	10,000 00
Atlas Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
City Nat'l Bank, Boston,	6,700	7,035 00	6,700 00
Hamilton Nat'l Bank, Boston,	10,000	11,800 00	10,000 00
	$420,700	$500,825 00	$420,700 00

RAILROAD BONDS.

Eastern Railroad bonds,	$140,000	$165,200 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,	$875,879 80	Bank stock,	$103,690 50
Earnings undivided,	17,356 92	Loans on bank stock,	5,500 00
Guaranty fund,	20,304 96	Real estate,	115,000 00
		Real estate by foreclosure,	3,849 20
		Loans on real estate,	565,900 00
		Loans on personal security,	87,000 00
		Deposit in bank, on interest,	15,911 77
		Expense account,	402 50
		Accrued interest,	9,864 49
		Cash on hand,	6,423 22
	$913,541 68		$913,541 68

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,	75 00
Amount of municipal tax on real estate,	1,058 56

Cash on Deposit in Bank: —

Mount Vernon National Bank, Boston,	$15,911 77
Whole amount of interest or profits received or earned,	$43,315 37
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	16,325 53
2 per cent.,	16,174 84

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: $77,000, 4½ per cent.; $485,250, 5 per cent.; $10,900, 5½ per cent.; $83,800, 6 per cent.; $16,450, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	44	
Aggregate amount of the same,		79,600 00
Number of open accounts,	6,021	
Number and amount of deposits (including dividends), received for previous year,	6,676	259,009 14
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	119	62,886 41

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Number and amount of withdrawals, ...	4,397	$237,712 28
Number of accounts opened the previous year, ...	830	
Number of accounts closed the previous year, ...	857	
Amount of expenses of the corporation during previous year, . . .		5,462 64
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: January 14.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . .	$15,000	$14,250 00	$16,725 00
Nat'l Hide and Leather B'k, Boston,	10,000	11,775 00	11,550 00
Nat'l Bank of No. America, Boston,	5,000	5,125 00	5,525 00
Atlas Nat'l Bank, Boston, . .	5,000	6,312 50	6,300 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,325 00
Merchants' Nat'l Bank, Boston, .	2,500	3,668 75	3,600 00
Fourth Nat'l Bank, Boston, . .	5,000	5,500 00	5,175 00
Boston Nat'l Bank, Boston, . .	5,000	6,000 00	6,050 00
Tremont Nat'l Bank, Boston, . .	4,100	4,510 00	5,084 00
Webster Nat'l Bank, Boston, . .	4,800	5,112 00	5,448 00
Atlantic Nat'l Bank, Boston, . .	4,200	6,090 00	6,384 00
State Nat'l Bank, Boston, . .	1,100	1,387 37	1,402 50
First Nat'l Bank, Boston, . .	7,000	14,525 00	14,210 00
Howard Nat'l Bank, Boston, . .	5,000	5,825 00	6,250 00
Nat'l Bank of Commerce, Boston, .	3,700	4,555 63	4,662 00
	$82,400	$99,636 25	$103,690 50

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BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 34.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$122,947 43	Public funds,	$13,000 00
Earnings undivided,	3,444 01	Bank stock,	28,192 24
Guaranty fund,	2,029 72	Railroad bonds,	20,000 00
		Loans on real estate,	60,290 00
		Loans on personal security,	250 00
		Deposit in bank, on interest,	5,445 62
		Expense account,	43 30
		Premium account,	1,200 00
	$128,421 16		$128,421 16

Cash on Deposit in Bank: —		
Shawmut National Bank, Boston.		$5,445 62
Whole amount of interest or profits received or earned,		$7,088 56
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	2,344 47
	2 per cent.,	2,327 43
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: $2,900, 5 per cent.; $51,580, 6 per cent; $6,060, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	57	
Aggregate amount of the same,		53,890 00
Number of open accounts,	426	
Number and amount of deposits (including dividends), received for previous year,	324	26,305 47
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	15	9,541 71
Number and amount of withdrawals,	245	26,755 75
Number of accounts opened the previous year,	56	
Number of accounts closed the previous year,	47	
Amount of expenses of the corporation during previous year,		354 49
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: Oct. 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford 5s,	$3,000	$3,420 00	$3,000 00
of Fall River 6s,	1,000	1,120 00	1,000 00
of Boston 6s,	2,000	2,380 00	2,000 00
Town of Brookline 5s,	3,000	3,420 00	3,000 00
City of Worcester 4½s,	2,000	2,240 00	2,000 00
of Manchester, N. H. 4s,	2,000	2,080 00	2,000 00
	$13,000	$14,660 00	$13,000 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston,	$700	$1,025 50	$920 50
Union Nat'l Bank, Weymouth,	2,200	2,480 50	2,591 50
Manufacturers' Nat'l Bank, Boston,	2,000	2,005 00	2,096 25
Union Market Nat'l Bank, Watertown,	1,600	1,952 00	1,920 00
State Nat'l Bank, Boston,	1,500	1,878 75	1,616 25
Blackstone Nat'l Bank, Boston,	3,100	3,413 87	3,295 37
North America Nat'l Bank, Boston,	1,000	1,250 00	1,138 75
Shawmut Nat'l Bank, Boston,	2,000	2,442 50	2,498 75
Commonwealth Nat'l Bank, Boston,	1,800	2,137 50	1,982 25
Hide and Leather Nat'l B'k, Boston,	1,000	1,182 50	1,150 00
Merchandise Nat'l Bank, Boston,	1,300	1,306 50	1,472 25
Brockton Nat'l Bank, Brockton,	2,500	2,637 50	2,609 37
Freeman's Nat'l Bank, Boston,	800	840 00	1,002 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,518 75	2,825 00
Mount Vernon Nat'l Bank, Boston,	800	1,112 00	1,074 00
	$24,800	$28,182 87	$28,192 24

RAILROAD BONDS.

Newport & Richford R. R. 5s,	$5,000	$5,400 00	$5,000 00
Fitchburg Railroad 5s,	2,000	2,240 00	2,000 00
Boston & Lowell R. R. 4½s,	3,000	3,210 00	3,000 00
Conn. & Passumpsic Rivers R. R. 7s,	5,000	5,950 00	5,000 00
Vermont & Massachusetts R. R. 5s,	5,000	5,650 00	5,000 00
	$20,000	$22,450 00	$20,000 00

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BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$286,080 34	Public funds,	$13,000 00
Earnings undivided,	2,849 92	Bank stock,	39,760 74
Guaranty fund,	7,870 00	Railroad bonds,	19,000 00
Profit and loss,	1,500 00	Real estate by foreclosure,	3,500 00
Suspense,	31 00	Loans on real estate,	165,327 00
		Loans on personal security,	38,490 30
		Loans to counties, cities or towns,	2,200 00
		Deposit in bank, on interest,	6,735 19
		Cash on hand,	10,318 03
	$298,331 26		$298,331 26

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,	135 00
Amount of municipal tax on real estate,	31 96

Cash on Deposit in Bank: —

First National Bank, Boston,	$6,735 19

Whole amount of interest or profits received or earned,		$14,401 21
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	6,194 89
	2 per cent.,	5,154 69

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

The total amount of loans, with each specified rate of interest: $1,500, 4½ per cent.; $5,000, 4¾ per cent.; $14,700, 5 per cent.; $180,292.30, 6 per cent.; $4,325, 7 per cent.; $200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	148	
Aggregate amount of the same,		139,017 30
Number of open accounts,	1,067	
Number and amount of deposits (including dividends), received for previous year,	767	87,547 39
Number and amount of deposits of and exceeding $300 at any one time, for the previons year,	70	37,457 58
Number and amount of withdrawals,	686	60,890 90
Number of accounts opened the previous year,	145	
Number of accounts closed the previous year,	95	
Amount of expenses of the corporation during previous year,		794 45
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 30.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River 6s, ...	$6,000	$7,500 00	$6,000 00
United States 4s, ...	2,000	2,477 50	2,000 00
City of Boston 5s, ...	5,000	6,100 00	5,000 00
	$13,000	$16,077 50	$13,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston, .	$7,000	$7,525 00	$7,000 00
Blue Hill Nat'l Bank, Milton, . .	1,700	1,891 25	1,700 00
Boylston Nat'l Bank, Boston, . .	1,300	1,667 25	1,300 00
Eagle Nat'l Bank, Boston, . .	1,200	1,317 00	1,200 00
Fourth Nat'l Bank, Boston, . .	2,500	2,750 00	2,500 00
Freeman's Nat'l Bank, Boston, .	2,000	2,100 00	2,000 00
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,350 00	1,250 00
Globe Nat'l Bank, Boston, . .	900	852 75	900 00
Howard Nat'l Bank, Boston, . .	2,000	2,325 00	2,000 00
Merchants' Nat'l Bank, Boston, .	1,000	1,465 00	1,391 24
Redemption Nat'l Bank, Boston, .	3,000	3,855 00	3,000 00
Rockland Nat'l Bank, Boston, .	2,000	2,740 00	2,770 00
Security National Bank, Boston, .	600	1,071 00	1,042 50
Shawmut Nat'l Bank, Boston, .	1,100	1,375 00	1,100 00
Washington Nat'l Bank, Boston, .	300	399 00	300 00
Brockton Nat'l Bank, Brockton, .	2,000	2,200 00	2,000 00
Home Nat'l Bank, Brockton, . .	2,200	2,552 00	2,200 00
Bristol County Nat'l Bank, Taunton,	3,600	5,760 00	6,107 00
	$35,400	$43,195 25	$39,760 74

RAILROAD BONDS.

Boston and Maine R.R., ...	$1,000	$1,230 00	$1,000 00
Boston, Revere Beach & Lynn R.R.,	3,000	3,540 00	3,000 00
Old Colony R.R., ...	5,000	6,010 00	5,000 00
Fitchburg R.R., ...	10,000	11,000 00	10,000 00
	$19,000	$21,780 00	$19,000 00

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BRIGHTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 82.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$199,324 59	Loan on public funds,	$500 00
Earnings undivided,	10,788 73	Bank stock,	35,413 13
Guaranty fund,	5,050 00	Railroad bonds,	2,541 00
		Loan on railroad bonds,	1,000 00
		Real estate by foreclosure,	29,126 87
		Loans on real estate,	115,690 00
		Loans on personal security,	19,000 00
		Deposit in bank, on interest,	6,937 35
		Expense account,	449 47
		Cash on hand,	4,505 50
	$215,163 32		$215,163 32

Loan on Public Funds: —

On $500 State of Maine 6s, and $100 U. S. 4s, ... $500 00

Loan on Railroad Bonds: —

On $1,000 Fitchburg Railroad 7s, ... *$1,000 00

Amount of real estate held by foreclosure, ... $29,126 87

Assessed value of the same, ... 21,400 00

Amount of income received from the same, ... 2,009 00

Amount of municipal tax on real estate, ... 272 37

Cash on Deposit in Bank: —

National Market Bank, Brighton, ... $6,937 35

Whole amount of interest or profits received or earned, ... $8,032 39

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 3,241 48; 2 per cent., 3,417 77

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 2-10.

Date of the last extra dividend: 1876.

The total amount of loans, with each specified rate of interest: $95,450, 6 per cent.; $8,700, 6½ per cent.; $6,840, 7 per cent.; $2,600, 7 3/10 per cent.; $2,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 49

Aggregate amount of the same, ... 64,890 00

Amount of investments from which no income is received, . . . 1,000 00

Number of open accounts, ... 952

* This bank was notified that this loan exceeded the legal limit, and the loan has since been paid.

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Number and amount of deposits (including dividends), received for previous year.	1,175	$64,485 76
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	44	25,435 00
Number and amount of withdrawals,	435	36,347 39
Number of accounts opened the previous year,	247	
Number of accounts closed the previous year,	142	
Amount of expenses of the corporation during previous year,		1,400 00
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 10.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Market Bank, Brighton,	$3,000	$4,200 00	$4,500 00
Nat'l Webster Bank, Boston,	4,500	4,792 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	2,750 00	2,755 00
Third Nat'l Bank, Boston,	2,500	2,100 00	2,500 00
Freeman's Nat'l Bank, Boston,	2,300	2,135 00	2,830 00
Shawmut Nat'l Bank, Boston,	2,100	2,562 00	2,359 25
Everett Nat'l Bank, Boston,	1,900	1,900 00	2,151 75
Metropolitan Nat'l Bank, Boston,	1,800	1,971 00	1,800 00
Eliot Nat'l Bank, Boston,	1,500	1,837 50	1,732 50
Hide and Leather Nat'l B'k, Boston,	1,500	1,770 00	1,635 00
Blackstone Nat'l Bank, Boston,	1,200	1,320 00	1,200 00
Suffolk Natl' Bank, Boston,	1,000	1,160 00	1,208 25
State Nat'l Bank, Boston,	1,000	1,220 00	1,132 50
Howard Nat'l Bank, Boston,	500	580 00	610 00
Revere Nat'l Bank, Boston,	500	627 50	585 00
Central Nat'l Bank, Boston,	500	520 00	1,000 00
First Nat'l Bank, Lynn,	500	612 50	591 88
Union Market Nat'l B'k, Watertown,	400	480 00	400 00
	$30,750	$34,398 00	$35,413 13

Railroad Bonds.

Boston and Maine Railroad,	$1,000	$1,245 00	$1,270 50
Old Colony Railroad,	1,000	1,245 00	1,270 50
	$2,000	$2,490 00	$2,541 00

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BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Number of corporators, 113.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,000,258 80	Public funds,	$396,000 00
Earnings undivided,	20,952 74	Loan on public funds,	1,000 00
Guaranty fund,	86,000 00	Bank stock,	281,500 00
Suspense,	17 45	Loans on bank stock,	800 00
		Railroad bonds,	125,000 00
		Real estate,	25,000 00
		Loans on real estate,	1,350,362 77
		Loans on personal security,	909,066 53
		Loans on bank books,	2,180 00
		Deposit in banks, on interest,	13,233 07
		Expense account,	476 35
		Cash on hand,	2,610 27
	$3,107,228 99		$3,107,228 99

Loan on Public Funds: —

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

Loans on Bank Stock, amount on each: —

On 2 shares Bristol County National Bank, Taunton, ... $200 00
On 4 shares Taunton National Bank, Taunton, ... 400 00
On 2 shares Machinists' National Bank, Taunton, ... 200 00

Invested in real estate (for banking purposes), ... $25,000 00
Estimated value of the same, ... 35,000 00
Amount of municipal tax on real estate, ... 493 57

Cash on Deposit in Banks, amount in each: —

Bristol County National Bank, Taunton, ... $1,498 99
Maverick National Bank, Boston, ... 11,734 08

Whole amount of interest or profits received or earned, ... $162,549 59
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 57,198 55; 2 per cent., 57,582 06
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: $115,000, 4 per cent.; $25,000, 4⅛ per cent; $50,000, 4¼ per cent.; $240,000, 4½ per cent.; $81,400, 4¾ per cent.; $267,981.53, 5 per cent.; $10,000, 5¼ per cent.; $76,000, 5½ per cent.; $10,000, 5¾ per cent.; $1,368,027.77, 6 per cent.; $20,000, 6½ per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 1,108
Aggregate amount of the same, ... 942,689 77
Number of open accounts, ... 8,438
Number and amount of deposits (including dividends), received for previous year, ... 22,310 578,988 37
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 366 247,086 26

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Number and amount of withdrawals, ...	5,736	$521,282 87
Number of accounts opened the previous year, ...	1,026	
Number of accounts closed the previous year, ...	1,053	
Amount of expenses of the corporation during previous year, . . .		6,289 95
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: Nov. 27.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$50,000	$61,500 00	$55,000 00
United States 4½s, ...	50,000	56,500 00	55,000 00
City of Taunton, Mass., . . .	50,000	51,000 00	50,000 00
of Providence, R.I., . . .	50,000	57,000 00	55,000 00
of Brockton, Mass., . . .	50,000	52,500 00	50,000 00
of New Bedford, Mass., . .	20,000	22,600 00	20,000 00
of Boston, Mass., . . .	10,000	11,600 00	10,000 00
of Cambridge, Mass., . .	10,000	11,000 00	10,000 00
of Fall River, Mass., . .	10,000	11,200 00	10,000 00
of Lowell, Mass., . . .	10,000	10,800 00	10,000 00
of Springfield, Mass , . .	6,000	7,200 00	6,000 00
of Portsmouth, N.H., . .	5,000	5,800 00	5,000 00
of Dover, N.H., . . .	10,000	11,600 00	10,000 00
of Newport, R.I , . . .	10,000	10,600 00	10,000 00
of Dayton, Ohio, . . .	10,000	10,300 00	10,000 00
Town of Pawtucket, R.I ,. . .	20,000	21,400 00	20,000 00
State of New Hampshire, . .	10,000	11,900 00	10,000 00
	$381,000	$424,500 00	$396,000 00

Bank Stock.

Machinists' Nat'l Bank, Taunton, .	$16,200	$28,350 00	$28,200 00
Bristol County Nat'l Bank, Taunton,	5,000	7,250 00	7,000 00
Taunton Nat'l Bank, Taunton, .	1,700	2,700 00	1,700 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	14,500 00	14,000 00
Boston Nat'l Bank, Boston, . .	10,000	12,000 00	10,000 00
Columbian Nat'l Bank, Boston, .	5,000	6,500 00	5,000 00
Everett Nat'l Bank, Boston, . .	10,000	9,500 00	10,000 00
Eliot Nat'l Bank, Boston, . .	2,500	3,000 00	2,500 00
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,350 00	1,000 00
First Nat'l Bank, Boston, . .	10,000	20,500 00	19,000 00
Freeman's Nat'l Bank, Boston, .	5,000	5,250 00	5,000 00
Hamilton Nat'l Bank, Boston,. .	10,000	13,000 00	12,000 00
Howard Nat'l Bank, Boston, . .	5,000	5,800 00	5,000 00
Metropolitan Nat'l Bank, Boston, .	6,000	6,500 00	6,000 00
Merchants' Nat'l Bank, Boston, .	15,000	21,400 00	20,000 00
Mt. Vernon Nat'l Bank, Boston, .	3,000	4,000 00	3,000 00
Nat'l Bank of the Republic, Boston,	3,600	5,000 00	3,600 00
Nat'l Bank of Commerce, Boston, .	10,000	12,200 00	10,000 00
Nat'l Bank of N. America, Boston, .	2,500	2,500 00	2,500 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston,	$10,000	$12,500 00	$10,000 00
Nat'l Exchange Bank, Boston, .	9,400	10,800 00	9,400 00
Nat'l Eagle Bank, Boston, . .	3,600	3,900 00	3,600 00
Nat'l Hide & Leather Bank, Boston,	5,000	5,800 00	5,000 00
Nat'l Rockland Bank, Boston, . .	5,000	6,800 00	5,000 00
Nat'l Union Bank, Boston, . .	5,000	7,000 00	6,000 00
North Nat'l Bank, Boston, . .	10,000	13,200 00	12,000 00
People's Nat'l Bank, Boston, . .	5,000	7,800 00	7,000 00
Shawmut Nat'l Bank, Boston, . .	5,000	6,000 00	5,000 00
State Nat'l Bank, Boston, . .	10,000	12,400 00	10,000 00
Second Nat'l Bank, Boston, . .	10,000	15,300 00	14,000 00
Tremont Nat'l Bank, Boston, . .	5,000	5,400 00	5,000 00
Boylston Nat'l Bank, Boston, . .	5,000	6,300 00	5,000 00
	$231,500	$314,500 00	$281,500 00

RAILROAD BONDS.

Boston, Clinton, Fitchburg & New Bedford R.R., ...	$50,000	$54,500 00	$50,000 00
Fitchburg R.R., ...	20,000	21,600 00	20,000 00
Vermont & Massachusetts R.R., .	20,000	21,600 00	20,000 00
Boston, Revere Beach & Lynn R.R.,	15,000	16,200 00	15,000 00
Boston & Albany R.R., . . .	10,000	11,800 00	10,000 00
Old Colony R.R., ...	10,000	11,600 00	10,000 00
	$125,000	$137,300 00	$125,000 00

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BROADWAY SAVINGS BANK — LAWRENCE.

Incorporated 1872. Number of corporators, 26.

JOHN FALLON, *President.* GILBERT E. HOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$678,741 73	Public funds,	$150,000 00
Earnings undivided,	5,594 42	Loan on public funds,	2,000 00
Guaranty fund,	18,000 00	Bank stock,	127,900 00
Balance of Smith fund,	23,355 80	Loan on bank stock,	1,000 00
		Real estate by foreclosure,	47,080 00
		Loans on real estate,	218,241 00
		Loans on personal security,	126,960 00
		Deposit in bank, on interest,	47,000 00
		Deposit in bank, not on interest,	5,000 00
		Cash on hand,	510 95
	$725,691 95		$725,691 95

Loan on Public Funds: —

On $2,000 Lawrence 6 per cent. water bonds, ... $2,000 00

Loan on Bank Stock: —

On 10 shares Lawrence National Bank, ... $1,000 00

Amount of real estate held by foreclosure, ... $47,080 00
Assessed value of the same, ... 49,900 00
Amount of income received from the same, ... 2,747 57
Amount of municipal tax on real estate, ... 812 04

Cash on Deposit in Bank: —

Lawrence National Bank, ... $52,000 00

Whole amount of interest or profits received or earned, ... $34,516 19
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 12,642 93; 2½ per cent., 15,845 10
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: 5¼.
Date of the last extra dividend: October, 1882.
The total amount of loans, with each specified rate of interest: $25,000, 4 per cent.; $76,000, 5 per cent.; $10,000, 5½ per cent.; $212,875, 6 per cent.; $3,175, 6½ per cent.; $21,151, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 189
Aggregate amount of the same, ... 180,201 00
Number of open accounts, ... 1,918
Number and amount of deposits (including dividends), received for previous year, ... 1,276 164,766 30
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 142 85,740 23

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Number and amount of withdrawals, ...	1,076	$135,323 28
Number of accounts opened the previous year, ...	286	
Number of accounts closed the previous year, ...	267	
Amount of expenses of the corporation during previous year, . . .		3,122 01
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: March 27.

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	$8,000 00	$6,400 00
City Nat'l Bank, Boston, . .	4,400	4,664 00	4,400 00
Commerce Nat'l Bank, Boston, .	10,000	12,200 00	10,000 00
Eagle Nat'l Bank, Boston, . .	5,000	5,487 50	5,000 00
Eliot Nat'l Bank, Boston, . .	5,000	6,150 00	5,000 00
Everett Nat'l Bank, Boston, . .	5,000	9,750 00	5,000 00
Globe Nat'l Bank, Boston, . .	3,300	3,126 75	3,300 00
Hamilton Nat'l Bank, Boston, .	5,000	6,575 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,747 50	1,500 00
Howard Nat'l Bank, Boston, . .	5,000	5,825 00	5,000 00
Lawrence Nat'l Bank, Lawrence, .	7,800	8,970 00	7,800 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Market Nat'l Bank, Boston, . .	5,000	4,550 00	5,000 00
North America Nat'l Bank, Boston,	5,000	5,125 00	5,000 00
State Nat'l Bank, Boston, . .	5,000	5,806 00	5,000 00
Shawmut Nat'l Bank, Boston, .	7,600	9,500 00	7,600 00
Shoe and Leather Nat'l B'k, Boston,	10,000	10,075 00	10,000 00
Suffolk Nat'l Bank, Boston, . .	10,000	11,625 00	10,000 00
Tremont Nat'l Bank, Boston, . .	16,900	18,590 00	16,900 00
Webster Nat'l Bank, Boston, . .	5,000	5,325 00	5,000 00
	$126,350	$148,091 75	$127,900 00

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BROCKTON SAVINGS BANK — BROCKTON.

Incorporated 1881. Number of corporators, 48.

JOHN J. WHIPPLE, *President.* CLARENCE R. FILLEBROWN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$500,768 72	Public funds,	$9,985 00
Earnings undivided,	1,023 84	Bank stock,	11,800 00
Guaranty fund,	5,250 00	Loan on bank stock,	80 00
		Railroad bonds,	61,150 00
		Loans on real estate,	290,825 00
		Loans on personal security,	114,722 37
		Deposit in bank, not on interest,	17,413 59
		Expense account,	103 24
		Cash on hand,	963 36
	$507,042 56		$507,042 56

Loan on Bank Stock: —

On one share Randolph National Bank, Randolph, ... $80 00

Cash on Deposit in Bank: —

Brockton National Bank, Brockton, ... $17,413 59

Whole amount of interest or profits received or earned, ... $22,037 83

Rate and amount of each semi-annual dividend, for previous year, ... 2 per cent., 6,755 09; 2 per cent., 7,926 17

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

The total amount of loans, with each specified rate of interest: $33,579.37, 4½ per cent.; $37,300, 5 per cent.; $320,073, 6 per cent.; $9,900, 6½ per cent.; $4,525, 7 per cent.; $250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 243

Aggregate amount of the same, ... 277,823 00

Number of open accounts, ... 2,726

Number and amount of deposits (including dividends), received for previous year, ... 4,409 313,273 62

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 182 96,039 49

Number and amount of withdrawals, ... 2,389 184,428 37

Number of accounts opened the previous year, ... 1,112

Number of accounts closed the previous year, ... 499

Amount of expenses of the corporation during previous year, . . . 1,406 48

Amount of treasurer's bond, ... 15,000 00

Date of examination by commissioner: Aug. 4.

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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.

Shawmut Nat'l Bank, Boston, .	$1,000	$1,220 00	$1,000 00
Manufacturers' Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Tremont Nat'l Bank, Boston, .	2,800	3,080 00	2,800 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
	$11,800	$12,980 00	$11,800 00

RAILROAD BONDS.

Newport & Richford R.R., . .	$5,000	$5,500 00	$5,000 00
Boston, Revere Beach & Lynn R.R.,	1,000	1,185 00	1,000 00
Old Colony R.R., ...	3,000	3,630 00	3,150 00
Vermont & Massachusetts R.R., .	9,000	10,035 00	9,450 00
Boston & Maine R.R., . . .	5,000	6,175 00	5,500 00
Worcester & Nashua R.R., . .	5,500	5,857 50	5,500 00
Nashua & Rochester R.R., . .	4,000	4,280 00	4,000 00
Conn. & Passumpsic Rivers R.R., .	8,000	9,520 00	8,800 00
Fitchburg R.R., ...	4,000	4,400 00	4,200 00
Boston, Clinton, Fitchburg & New Bedford R.R., ...	1,000	1,140 00	1,000 00
Boston & Lowell R.R., . . .	11,000	13,245 00	12,500 00
Nashua & Lowell R.R., . . .	1,000	1,120 00	1,050 00
	$57,500	$66,087 50	$61,150 00

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BROOKFIELD SAVINGS BANK — BROOKFIELD.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$51,461 58	Loans on real estate,	$34,651 62
Earnings undivided,	1,284 35	Loans on personal security,	11,725 00
Guaranty fund,	847 01	Loans to counties, cities or towns,	5,000 00
		Deposit in bank, on interest,	1,754 63
		Expense account,	75 00
		Cash on hand,	386 69
	$53,592 94		$53,592 94

Cash on Deposit in Bank: —

First National Bank, Worcester, ... $1,754 63

Whole amount of interest or profits received or earned, ... $2,195 08

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 775 59; 2 per cent., 874 53

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 2-5.

Date of the last extra dividend: July 1, 1883.

The total amount of loans, with each specified rate of interest: $5,000, 4 per cent; $1,670, 4½ per cent; $3,600, 5 per cent; $5,900, 5½ per cent; $35,206.62, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 67

Aggregate amount of the same, ... $51,376 62

Number of open accounts, ... 369

Number and amount of deposits (including dividends), received for previous year, ... 329 20,203 06

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 46 25,226 28

Number and amount of withdrawals, ... 235 11,086 17

Number of accounts opened the previous year, ... 87

Number of accounts closed the previous year, ... 56

Amount of expenses of the corporation during previous year, . . . 157 38

Amount of treasurer's bond, ... 10,000 00

Date of examination by commissioner: July 7, 1885.

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BROOKLINE SAVINGS BANK — BROOKLINE.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$238,377 88	Public funds,	$14,750 00
Earnings undivided,	800 42	Bank stock,	31,246 63
Guaranty fund,	3,025 75	Real estate by foreclosure,	1,526 22
		Loans on real estate,	162,137 50
		Loans on personal security,	10,000 00
		Deposit in banks, on interest,	17,708 36
		Expense account,	350 58
		Interest,	2,711 23
		Tax title,	132 57
		Cash on hand,	1,640 96
	$242,204 05		$242,204 05

Amount of real estate held by foreclosure	$1,526 22
Assessed value of the same,	400 00
Amount of income received from the same,	5 00
Amount of municipal tax on real estate,	4 40
Cash on Deposit in Banks, amount in each: —	
Shawmut National Bank,	$16,623 23
Central National Bank,	1,085 13
Whole amount of interest or profits received or earned,	$9,912 11
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	3,599 16
2 per cent.,	3,883 86

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: $88,900, 5 per cent.; $15,200, 5½ per cent.; $48,887 50, 6 per cent.; $3,100, 6½ per cent.; $4,550, 7 per cent.; $1,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	44	
Aggregate amount of the same,		53,637 50
Amount of investments from which no income is received,		1,526 22
Number of open accounts,	1,481	
Number and amount of deposits (including dividends), received for previous year,	2,576	94,612 10
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	38	20,080 00
Number and amount of withdrawals,	992	54,309 73
Number of accounts opened the previous year,	331	
Number of accounts closed the previous year,	208	
Amount of expenses of the corporation during previous year,		1,380 00
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: Nov. 7.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Brookline water scrip 7s, . .	$4,000	$5,200 00	$4,200 00
Brookline water scrip 4½s, . .	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	$5,300 00	$5,531 25
Central Nat'l Bank, Boston, . .	7,500	10,500 00	*12,000 00
Merchandise Nat'l Bank, Boston, .	5,000	5,012 50	5,000 00
Tremont Nat'l Bank, Boston, . .	3,000	3,300 00	3,344 13
Nat'l Eagle Bank, Boston, . .	1,200	1,317 00	1,314 25
Nat'l Revere Bank, Boston, . .	3,700	4,625 00	4,057 00
	$25,400	$30,054 50	$31,246 63

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

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CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGE.

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

JOSEPH A. HOLMES, *President.* WILLIAM PAGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,780,073 30	Public funds,	$766,600 00
Earnings undivided,	33,660 92	Loan on public funds,	500 00
Guaranty fund,	70,000 00	Bank stock,	98,100 00
		Loans on bank stock,	21,100 00
		Railroad bonds,	271,000 00
		Loans on real estate,	1,142,111 56
		Loans on personal security,	511,500 00
		Deposit in banks, on interest,	68,968 85
		Expense account,	1,986 67
		Cash on hand,	1,867 14
	$2,883,734 22		$2,883,734 22

Loan on Public Funds: —

On $500 State of New Hampshire 6s, ... $500 00

Loans on Bank Stock, amount on each: —

On 18 shares National Market Bank, Brighton, ... $1,100 00
On 200 shares Metacomet National Bank, Fall River, ... 20,000 00

Amount of real estate held by foreclosure, ... *$2,400 00
Assessed value of the same, ... 2,400 00
Amount of income received from the same (vacant land), ... None
Amount of municipal tax on real estate, ... 449 38

Cash on Deposit in Banks, amount in each: —

Cambridgeport National Bank, ... $42,614 02
First National Bank, Cambridge, ... 26,354 83

Whole amount of interest or profits received, ... $145,529 86
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 52,142 97; 2 per cent., 53,756 05

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: $100,000, $3\frac{1}{2}$ per cent.; $150,000, $3\frac{5}{8}$ per cent.; $50,000, $3\frac{3}{4}$ per cent.; $194,500, 4 per cent.; $55,000, $4\frac{1}{2}$ per cent.; $678,755.08, 5 per cent.; $67,350, $5\frac{1}{2}$ per cent.; $246,506.48, 6 per cent.; $113,850, $6\frac{1}{2}$ per cent.; $11,950, 7 per cent.; $4,200, $7\frac{3}{10}$ per cent.; $3,100, $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 330
Aggregate amount of the same, ... 459,721 00
Number of open accounts, ... 7,998
Number and amount of deposits (including dividends), received for previous year, ... 7,192 538,641 91

* 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 $2,400, which has been carried to earnings undivided.

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	298	$159,778 00
Number and amount of withdrawals,	5,084	469,308 75
Number of accounts opened the previous year,	1,004	
Number of accounts closed the previous year,	764	
Amount of expenses of the corporation during previous year,		6,000 00
Amount of treasurer's bond,		20,000 00

Date of examination of commissioner; April 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, registered,	$225,000	$278,437 50	$225,000 00
United States 4½s, registered,	1,100	1,247 12	1,100 00
City and town bonds: —			
City of Boston, Mass.,	9,000	10,980 00	9,000 00
of Cambridge,	8,000	8,875 00	8,000 00
of Cleveland, Ohio,	89,000	99,401 25	89,000 00
of Dayton, Ohio,	70,000	72,956 25	70,000 00
of Grand Rapids, Mich.,	23,000	25,255 00	23,000 00
of Lawrence, Mass.,	40,000	42,400 00	40,000 00
of New Bedford,	5,000	5,900 00	5,000 00
of New Britain, Conn,	5,000	5,191 50	5,000 00
of Newton, Mass.,	16,000	17,632 50	16,000 00
of Taunton,	35,500	37,008 75	35,500 00
of Worcester,	70,000	76,750 00	70,000 00
Dist. of Columbia,	10,000	11,450 00	10,000 00
Town of Beverly, Mass.,	52,000	55,120 00	52,000 00
of South Abington,	19,000	19,950 00	19,000 00
of Scituate,	20,000	20,450 00	20,000 00
of Watertown,	10,000	10,350 00	10,000 00
of Weymouth,	31,000	33,480 00	31,000 00
of Woburn,	28,000	28,570 00	28,000 00
	$766,600	$861,404 87	$766,600 00

Bank Stock.

Blackstone Nat'l Bank, Boston,	$5,000	$5,375 00	$5,000 00
Eliot Nat'l Bank, Boston,	4,000	4,900 00	4,000 00
Globe Nat'l Bank, Boston,	5,000	4,737 50	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	13,025 00	10,000 00
Nat'l Bank of Commerce, Boston,	5,600	6,832 00	5,600 00
Nat'l Union Bank, Boston,	20,600	29,406 50	20,600 00
Suffolk Nat'l Bank, Boston,	15,000	17,437 50	15,000 00
Tremont Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Washington Nat'l Bank, Boston,	5,000	6,650 00	5,000 00
Webster Nat'l Bank, Boston,	7,500	7,987 50	7,500 00
Cambridgeport N'l B'k, Cambridge,	4,000	5,400 00	4,000 00
First Nat'l Bank of Cambridge,	5,000	8,000 00	5,000 00
Nat'l City Bank of Cambridge,	1,400	2,240 00	1,400 00
	$98,100	$122,991 00	$98,100 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany 7s, ...	$63,000	$75,600 00	$63,000 00
Fitchburg 5s and 7s, ...	28,000	32,930 00	28,000 00
Fitchburg 4s, ...	50,000	51,250 00	50,000 00
Old Colony 6s and 7s, ...	20,000	24,135 00	20,000 00
Old Colony 4s, ...	50,000	51,250 00	50,000 00
Vermont and Massachusetts 5s, .	60,000	68,700 00	60,000 00
	$271,000	$303,865 00	$271,000 00

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CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Number of corporators, 60.

CHAS. W. SEVER, *President.* OSCAR F. ALLEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,191,457 21	Public funds,	$171,192 50
Earnings undivided,	48,823 33	Loans on public funds,	7,000 00
Guaranty fund,	46,100 00	Bank stock,	275,718 85
		Loans on bank stock,	74,300 00
		Railroad bonds,	5,997 50
		Real estate by foreclosure,	43,876 67
		Loans on real estate,	767,638 00
		Loans on personal security,	694,590 00
		Loans to counties, cities or towns,	6,500 00
		Deposit in banks, on interest,	185,959 62
		Expense account,	1,307 05
		Cash on hand,	52,300 35
	$2,286,380 54		$2,286,380 54

Loans on Public Funds, amount on each: —

On $4,000 United States 4s,	$4,000 00
On $4,000 City of Brooklyn 6s,	*3,000 00

Loans on Bank Stock, amount on each: —

On 140 shares Hide and Leather National Bank, Boston, On 85 shares Railroad National Bank, Lowell,	$22,000 00
On 25 shares National Bank of Commerce, Boston,	2,300 00
On 500 shares Maverick National Bank, Boston,	50,000 00

Amount of real estate held by foreclosure,	$43,876 67
Assessed value of the same,	45,700 00
Amount of income received from the same,	681 76
Amount of municipal tax on real estate,	658 44

Cash on Deposit in Banks, amount in each: —

Charles River National Bank, Cambridge,	$41,202 21
Maverick National Bank, Boston,	60,843 02
National Revere Bank, Boston,	55,000 00
National Bank of Redemption, Boston,	28,914 39

Whole amount of interest or profits received or earned,		$107,983 42
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	40,944 16
	2 per cent.,	42,037 71

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: $131,500, 3½ per cent.; $50,000, 3¾ per cent.; $166,000, 4 per cent.; $152,000, 4¼ per cent.; $394,790, 4½ per cent.; $314,440, 5 per cent.; $28,600, 5½ per cent.; $224,128, 6 percent.; $29,000, 6½ per cent.; $25,820, 7 per cent.; $31,150, 7½ per cent.; $2,600, 8 per cent.

* This bank was notified that this loan was illegal, and the security has since been changed.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	261	
Aggregate amount of the same,		$342,240 00
Amount of investments from which no income is received,		27,108 19
Number of open accounts,	6,357	
Number and amount of deposits (including dividends), received for previous year,	7,891	507,769 47
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	286	163,790 45
Number and amount of withdrawals,	4,880	451,516 44
Number of accounts opened the previous year,	970	
Number of accounts closed the previous year,	714	
Amount of expenses of the corporation during previous year,		5,665 29
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: January 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River bonds,	$21,000	$27,185 00	$20,150 00
of Newburyport bonds,	18,000	20,070 00	18,090 00
of Cambridge bonds,	22,000	25,560 00	21,932 50
of Lowell bonds,	20,000	22,200 00	19,400 00
of Fitchburg bonds,	25,000	28,000 00	25,125 00
of Providence, R. I, bonds,	22,000	25,810 00	24,035 00
of Boston bonds,	17,000	20,055 00	20,015 00
of Springfield bonds,	1,000	1,410 00	1,350 00
Town of Medford bonds,	2,000	2,190 00	2,220 00
of Westborough bonds,	14,000	16,450 00	14,875 00
State of Massachusetts bonds,	4,000	4,640 00	4,000 00
	$166,000	$193,570 00	$171,192 50

Bank Stock.

Atlas Nat'l Bank, Boston,	$15,900	$19,875 00	$19,054 25
Boston Nat'l Bank, Boston,	26,500	31,800 00	29,134 37
Continental Nat'l Bank, Boston,	1,800	1,980 00	2,203 25
Eliot Nat'l Bank, Boston,	10,700	13,107 50	12,489 12
Faneuil Hall Nat'l Bank, Boston,	4,200	5,670 00	5,484 75
Freeman's Nat'l Bank, Boston,	900	945 00	997 25
Globe Nat'l Bank, Boston,	6,900	6,555 00	8,919 26
Hamilton Nat'l Bank, Boston,	9,300	12,090 00	11,590 00
Howard Nat'l Bank, Boston,	11,400	13,224 00	12,831 49
Market Nat'l Bank, Boston,	5,800	5,307 00	6,280 63
Merchants' Nat'l Bank, Boston,	13,400	19,631 00	18,207 25
Shawmut Nat'l Bank, Boston,	1,000	1,225 00	1,206 25
State Nat'l Bank, Boston,	5,000	6,250 00	5,481 25
Suffolk Nat'l Bank, Boston,	14,500	16,820 00	17,836 50
Third National Bank, Boston,	20,000	16,800 00	20,598 12
Traders' Nat'l Bank, Boston,	8,300	7,968 00	8,300 00
Tremont Nat'l Bank, Boston,	11,700	12,870 00	14,003 25

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Commerce, Boston, .	$12,500	$15,250 00	$15,309 99
Nat'l Exchange Bank, Boston, .	1,100	1,298 00	1,575 75
Nat'l Eagle Bank, Boston, . .	1,100	1,204 50	1,241 88
N'l Hide and Leather Bank, Boston,	2,800	3,262 00	3,144 00
Nat'l Revere Bank, Boston, . .	14,600	18,031 00	17,499 99
Nat'l Union Bank, Boston, . .	500	722 50	719 00
Charles River Nat'l B'k, Cambridge,	2,500	3,750 00	2,526 00
Newton Nat'l Bank, Newton, . .	4,600	4,784 00	5,880 00
Rockland Nat'l Bank, Roxbury, .	3,000	4,110 00	4,625 25
Naumkeag Nat'l Bank, Salem, .	5,000	6,850 00	7,800 00
First Nat'l Bank, Leominster, .	1,000	500 00	2,200 00
Nat'l B'k of Commerce, N. Bedford,	5,000	6,100 00	6,160 00
First Nat'l Bank, New Bedford, .	6,000	8,100 00	7,420 00
So. Framingham Nat'l Bank, Framingham, ...	5,000	5,450 00	5,000 00
	$232,000	$271,529 50	$275,718 85

RAILROAD BONDS.

Boston & Albany 7s, ...	$4,000	$4,780 00	$4,855 00
Lowell & Andover, 6s, ...	1,000	1,120 00	1.142 50
	$5,000	$5,900 00	$5,997 50

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CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated 1835. Number of corporators, 25.

CHARLES H. FRENCH, *President.* NATHANIEL W. DUNBAR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$489,214 55	Public funds, ...	$81,150 00
Earnings undivided, .	12,894 78	Loan on public funds, . .	5,000 00
Guaranty fund, . .	14,551 16	Bank stock, ...	49,170 00
		Railroad bonds, ...	26,000 00
		Loans on railroad bonds, .	4,000 00
		Real estate by foreclosure, .	10,120 00
		Loans on real estate, . .	203,411 00
		Loans on personal security, .	49,980 00
		Loans to counties, cities or towns, ...	53,425 60
		Deposit in bank, on interest, .	34,358 40
		Expense account, ...	45 49
	$516,660 49		$516,660 49

Loan on Public Funds: —

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

Loan on Railroad Bonds: —

On $5,000 Boston and Maine Railroad 7s, ... $4,000 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, ... 653 32
Amount of municipal tax on real estate, ... 136 85

Cash on Deposit in Bank: —

Neponset National Bank, Canton, ... $34,358 40

Whole amount of interest or profits received or earned, ... $24,860 65
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 8,947 89; 2 per cent., 9,146 03
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.
Date of the last extra dividend: October 7, 1879.
The total amount of loans, with each specified rate of interest: $42,425.60, 4 per cent.; $66,085, 5 per cent.; $206,106, 6 per cent.; $1,200, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 204
Aggregate amount of same, ... 209,491 00
Amount of investments from which no income is received, ... 3,200 00
Number of open accounts, ... 1,720
Number and amount of deposits (including dividends), received for previous year, ... 1,101 100,678 99

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	43	$23,426 00
Number and amount of withdrawals,	782	72,505 80
Number of accounts opened the previous year,	254	
Number of accounts closed the previous year,	166	
Amount of expenses of the corporation during previous year,		809 50
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: Aug. 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, 4s,	$20,000	$24,750 00	$23,000 00
City of Providence, R. I., 5s,	10,000	11,700 00	11,500 00
of Lynn 4s,	2,000	2,000 00	2,000 00
of Lawrence 4s,	15,000	15,450 00	15,450 00
of Taunton 4s,	10,000	10,300 00	10,300 00
of Waltham 4s,	8,000	8,400 00	8,400 00
Town of Norwood 4s,	10,000	10,500 00	10,500 00
	$75,000	$83,100 00	$81,150 00

Bank Stock.

Neponset Nat'l Bank, Canton,	$11,300	$14,690 00	$13,100 00
North Nat'l Bank, Boston,	1,700	2,312 00	1,870 00
Globe Nat'l Bank, Boston,	3,300	3,135 00	3.300 00
Shoe and Leather N'l Bank, Boston,	2,500	2,525 00	2,625 00
Atlas Nat'l Bank, Boston,	2,500	3,125 00	2,750 00
Freeman's Nat'l Bank, Boston,	4,000	4,200 00	4,400 00
Blackstone Nat'l Bank, Boston,	2,500	2,750 00	2,625 00
Market Nat'l Bank, Boston,	5,000	4,550 00	5,250 00
Central Nat'l Bank, Boston,	2,500	2,600 00	2,500 00
Nat'l Bank of No. America, Boston,	5,000	5,125 00	5,500 00
Nat'l Webster Bank, Boston,	2,500	2,642 50	2,625 00
Nat'l Eagle Bank, Boston,	2,500	2,737 50	2,625 00
	$45,300	$50,392 00	$49,170 00

Railroad Bonds.

Boston & Albany Railroad 7s,	$12,000	$14,400 00	$14,500 00
Boston & Maine Railroad 7s,	5,000	6,125 00	6,000 00
Eastern Railroad 6s,	5,500	6,710 00	5,500 00
	$22,500	$27,235 00	$26,000 00

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CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated 1846. Number of corporators, 48.

ADDISON GILBERT, *President.* GEO. J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,532,347 61	Public funds,	$86,400 00
Earnings undivided,	15,288 69	Loan on public funds,	200 00
Guaranty fund,	64,000 00	Bank stock,	208,200 00
Surplus fund,	12,599 95	Loans on bank stock,	24,000 00
Premiums,	7,206 25	Railroad bonds,	31,875 00
Taxes,	2,766 97	Real estate,	1,000 00
Sundry accounts,	3,418 47	Real estate by foreclosure,	831 21
		Loans on real estate,	775,000 00
		Loans on personal security,	407,080 50
		Loans to counties, cities or towns,	91,000 00
		Deposit in banks, on interest,	9,273 69
		Deposit in banks, not on interest,	2,253 41
		Expense account,	15 85
		Sundry accounts,	54 82
		Cash on hand,	443 46
	$1,637,627 94		$1,637,627 94

Loan on Public Funds: —

On $200 United States 4½s, ... $200 00

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Gloucester, ... $1,000 00
On 230 shares City National Bank, Gloucester, ... 23,000 00

Invested in real estate (for banking purposes), ... $1,000 00
Estimated value of the same, ... 8,700 00
Amount of real estate held by foreclosure, ... 831 21
Assessed value of the same, ... 900 00
Amount of income received from the same, ... 92 70
Amount of municipal tax on real estate, ... 195 22

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston, ... $9,273 69
Gloucester National Bank, Gloucester, ... 2,253 41

Whole amount of interest or profits received or earned, ... $91,990 57
Rate and amount of each semi-annual dividend for previous year, ... { 2¼ per cent., 31,972 47; 2¼ per cent., 32,469 87 }

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: 4.33.

Date of the last extra dividend: April, 1871.

The total amount of loans, with each specified rate of interest: $17,000, 4 per cent.; $20,000, 4¼ per cent.; $40,000, 4½ per cent.; $90,000, 4¾ per cent.; $305,225, 5 per cent.; $10,000, 5¼ per cent.; $47,720, 5½ per cent.; $616,280, 6 per cent.; $10,810, 6½ per cent.; $144,145, 7 per cent.; $24,850, 7 $\frac{3}{10}$ per cent.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	533	
Aggregate amount of the same,		$427,030 00
Number of open accounts,	5,499	
Number and amount of deposits (including dividends), received for previous year,	4,189	353,039 48
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	213	106,189 00
Number and amount of withdrawals,	4,369	338,833 94
Number of accounts opened the previous year,	960	
Number of accounts closed the previous year,	817	
Amount of expenses of the corporation during previous year,		4,254 99
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: November 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town and city bonds: —			
Town of Brookline,	$5,000	$5,600 00	$5,000 00
City of Charlestown,	12,000	13,200 00	12,000 00
of Cambridge,	10,000	11,100 00	10,000 00
of Cleveland, Ohio,	25,000	28,750 00	25,000 00
of Fall River,	8,000	8,800 00	8,000 00
of Gloucester,	400	400 00	400 00
of Lawrence,	5,000	5,500 00	5,000 00
of Lowell,	15,000	16,500 00	15,000 00
Town of Northampton,	5,000	5,500 00	5,000 00
City of Salem,	1,000	1,100 00	1,000 00
	$86,400	$96,450 00	$86,400 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$10,000	$14,300 00	$10,000 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Blackstone Nat'l Bank, Boston.	11,200	12,320 00	11,200 00
Central Nat'l Bank, Boston,	9,000	9,270 00	7,200 00
City Nat'l Bank, Boston,	5,000	5,350 00	5,000 00
City Nat'l Bank, Gloucester,	10,000	12,500 00	10,000 00
Commerce Nat'l Bank, Boston,	10,000	12,400 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	10,800 00	10,000 00
Everett Nat'l Bank, Boston,	3,000	2,850 00	3,000 00
Exchange Nat'l Bank, Boston,	5,000	5,900 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	4,750 00	5,000 00
Gloucester Nat'l Bank, Gloucester,	5,000	6,750 00	5,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,550 00	5,000 00
Howard Nat'l Bank, Boston,	7,000	8,120 00	7,000 00
Merchants' Nat'l Bank. Boston,	10,000	14,600 00	10,000 00
New England Nat'l Bank, Boston,	5,000	7,300 00	5,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North National Bank, Boston, .	$10,000	$13,600 00	$10,000 00
North America Nat'l Bank, Boston,	10,000	10,200 00	10,000 00
Old Boston Nat'l Bank, Boston, .	2,500	2,950 00	2,500 00
Redemption Nat'l Bank, Boston, .	16,600	20,584 00	16,600 00
Republic National Bank, Boston, .	5,000	7,000 00	5,000 00
Rockport Nat'l Bank, Rockport, .	5,700	7,410 00	5,700 00
Second Nationl Bank, Boston, .	5,000	7,750 00	5,000 00
Shawmut Nat'l Bank, Boston, .	10,000	12,100 00	10,000 00
State Nat'l Bank, Boston, . .	5,000	6,250 00	5,000 00
Tremont Nat'l Bank, Boston, . .	5,000	5,450 00	5,000 00
	$210,000	$257,804 00	$208,200 00

RAILROAD BONDS.

Eastern R. R. 6s, ...	$42,500	$51,850 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,	$300,199 27	Bank stock,	$56,838 00
Earnings undivided,	1,949 97	Loan on bank stock,	1,300 00
Guaranty fund,	4,028 09	Railroad bonds,	48,097 00
		Real estate,	1,219 73
		Real estate by foreclosure,	419 23
		Real estate to secure indebtedness,	15,610 81
		Loans on real estate,	82,920 16
		Loans on personal security,	78,982 52
		Loans to counties, cities or towns,	8,500 00
		Deposit in bank, on interest,	12,000 00
		Cash on hand,	289 88
	$306,177 33		$306,177 33

Loan on Bank Stock: —

On 13 shares Cape Cod National Bank, Harwich,	$1,300 00
Invested in real estate (for banking purposes),	$1,219 73
Estimated value of the same,	1,000 00
Amount of real estate held by foreclosure,	419 23
Assessed value of the same,	500 00
Amount of income received from the same,	24 00
Amount of municipal tax on real estate,	192 32

Cash on Deposit in Bank: —

Cape Cod National Bank, Harwich,	$12,000 00
Whole amount of interest or profits received or earned,	$17,066 84
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	5,666 77
2 per cent.,	5,649 26

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

The total amount of loans, with each specified rate of interest: $28,900, 5 per cent.; $8,000, 5½ per cent.; $76,136.34, 6 per cent.; $400, 6¼ per cent.; $6,710.19, 6½ per cent.; $51,556.15, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	280	
Aggregate amount of the same,		96,202 68
Amount of investments from which no income is received,		15,735 81
Number of open accounts,	1,885	
Number and amount of deposits (including dividends), received for previous year,	714	73,495 63
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	46	24,139 93

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Number and amount of withdrawals,	763	$73,958 64
Number of accounts opened the previous year,	219	
Number of accounts closed the previous year,	217	
Amount of expenses of the corporation during previous year,		1,643 81
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: September 24.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Yarmouth,	$6,300	$8,190 00	$8,190 00
Cape Cod Nat'l Bank, Harwich,	5,700	7,866 00	7,866 00
State Nat'l Bank, Boston,	4,800	6,024 00	5,676 00
Shawmut Nat'l Bank, Boston,	4,300	5,278 25	5,031 00
Everett Nat'l Bank, Boston,	4,000	3,800 00	3,800 00
National Revere Bank, Boston,	3,000	3,772 50	3,630 00
Hide and Leather Nat'l B'k, Boston,	3,000	3,547 50	3,450 00
Nat'l Bank of Commerce, Boston,	2,900	3,538 00	3,422 00
Blackstone Nat'l Bank, Boston,	2,700	2,980 00	2,916 00
Nat'l Exchange Bank, Boston,	2,600	3,068 00	3,029 00
Suffolk Nat'l Bank, Boston,	2,400	2,790 00	2,730 00
Nat'l B'k of North America, Boston,	1,600	1,640 00	1,616 00
Nat'l Bank of the Republic, Boston,	1,500	2,100 00	1,980 00
Nat'l B'k of Commonwealth, Boston,	1,300	1,543 75	1,521 00
Webster Nat'l Bank, Boston,	1,000	1,065 00	1,050 00
Faneuil Hall Nat'l Bank, Boston,	700	945 00	931 00
	$47,800	$58,148 00	$56,838 00

Railroad Bonds.

Old Colony Railroad,	$16,000	$19,661 25	$18,936 00
Vermont & Massachusetts Railroad,	10,000	11,027 00	11,027 00
Boston & Lowell Railroad,	6,000	6,580 00	6,580 00
Boston & Maine Railroad,	5,000	6,137 50	6,029 00
Fitchburg Railroad,	5,000	5,525 00	5,525 00
	$42,000	$48,930 75	$48,097 00

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CENTRAL SAVINGS BANK — LOWELL.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$1,382,672 95	Public funds, ...	$13,000 00
Earnings undivided, .	47,589 20	Loan on public funds, . .	2,000 00
Guaranty fund, . .	28,000 00	Bank stock, ...	216,254 87
		Real estate by foreclosure, .	45,750 00
		Loans on real estate, . .	826,195 00
		Loans on personal security, .	204,748 00
		Deposit in banks, on interest, .	145,721 68
		Cash on hand, ...	4,592 60
	$1,458,262 15		$1,458,262 15

Loan on Public Funds: —

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

Amount of real estate held by foreclosure, ... $45,750 00
Assessed value of the same, ... 48,200 00
Amount of income received from the same, ... 4,027 99
Amount of municipal tax on real estate, ... 786 35

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Lowell, ... $95,721 68
Old Lowell National Bank, Lowell, ... 25,000 00
Prescott National Bank, Lowell, ... 25,000 00

Whole amount of interest or profits received or earned, ... $71,245 67
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 24,533 73; 2 per cent., 25,328 81
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: 4.
Date of the last extra dividend: May, 1874.
The total amount of loans, with each specified rate of interest: $5,000, 4 per cent.; $7,900, 4½ per cent.; $589,064, 5 per cent.; $115,034, 5½ per cent.; $294,395, 6 per cent.; $10,800, 6½ per cent.; $10,750, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 204
Aggregate amount of the same, ... 311,045 00
Number of open accounts, ... 3,781
Number and amount of deposits (including dividends), received for previous year, ... 3,603 355,791 55
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 248 146,620 00

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Number and amount of withdrawals, ...	2,771	$265,324 41
Number of accounts opened the previous year, ...	771	
Number of accounts closed the previous year, ...	637	
Amount of expenses of the corporation during previous year, . . .		4,908 86
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: June 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill 6s, ...	$4,000	$4,200 00	$4,000 00
Town of Methuen 6s, ...	9,000	9,450 00	9,000 00
	$13,000	$13,650 00	$13,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston, . .	$10,000	$14,500 00	$14,000 00
Blackstone Nat'l Bank, Boston, .	8,700	9,570 00	11,100 00
Boston Nat'l Bank, Boston, . .	5,000	6,000 00	6,000 00
Central Nat'l Bank, Boston, . .	20,000	22,000 00	35,000 00
Eliot Nat'l Bank, Boston, . .	9,500	11,400 00	11,000 00
Hamilton Nat'l Bank, Boston, .	1,300	1,690 00	1,497 62
Market Nat'l Bank, Boston, . .	5,000	4,550 00	5,500 00
Maverick Nat'l Bank, Boston, . .	1,000	2,250 00	1,217 50
Merchants' Nat'l Bank, Boston, .	5,000	7,250 00	6,756 25
Metropolitan Nat'l Bank, Boston, .	3,000	3,300 00	3,100 00
Commerce Nat'l Bank, Boston, .	10,000	12,200 00	10,000 00
Redemption Nat'l Boston, . .	6,000	7,800 00	8,000 00
Republic Nat'l Bank, Boston, . .	2,700	3,780 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	1,740 00	1,600 00
Webster Nat'l Bank, Boston, . .	2,400	2,544 00	2,400 00
Second Nat'l Bank, Boston, . .	7,000	11,060 00	10,000 00
Shawmut Nat'l Bank, Boston, .	6,300	7,875 00	8,086 00
Shoe and Leather Nat'l B'k, Boston,	4,200	4,200 00	5,000 00
Suffolk Nat'l Bank, Boston, . .	5,000	5,800 00	6,112 50
Georgetown Nat'l B'k, Georgetown,	5,000	6,000 00	6,000 00
Appleton Nat'l Bank, Lowell, . .	10,000	18,000 00	16,962 50
First Nat'l Bank, Lowell, . .	3,000	4,500 00	4,240 00
Merchants' Nat'l Bank, Lowell, .	15,000	19,500 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	1,450 00	1,000 00
Railroad Nat'l Bank, Lowell, . .	1,200	1,560 00	1,200 00
	$164,000	$208,019 00	$216,254 87

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CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated 1854. Number of corporators, 61.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,944,713 85	Public funds,	$160,000 00
Earnings undivided,	124,797 42	Loan on public funds,	500 00
Guaranty fund,	101,000 00	Bank stock,	704,700 00
		Loan on bank stock,	500 00
		Railroad bonds,	27,000 00
		Real estate,	80,000 00
		Real estate by foreclosure,	228,300 00
		Loans on real estate,	1,232,950 00
		Loans on personal security,	713,750 00
		Deposit in banks, on interest,	14,664 36
		Cash on hand,	8,146 91
	$3,170,511 27		$3,170,511 27

Loan on Public Funds: —

On $1,000 United States 6s, ... $500 00

Loan on Bank Stock: —

On 5 shares Monument National Bank, ... $500 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, ... 228,300 00
Assessed value of the same, ... 229,750 00
Amount of income received from the same, ... 21,708 08
Amount of municipal tax on real estate, ... 5,184 34

Cash on Deposit in Banks, amount in each: —

Monument National Bank, Boston, ... $10,844 80
Maverick National Bank, Boston, ... 3,819 56

Whole amount of interest or profits received or earned, ... $187,043 63
Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 66,032 53; 2¾ per cent., 70,250 40
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.
Date of the last extra dividend: 1874.
The total amount of loans, with each specified rate of interest: $70,000, 4 per cent.; $120,000, 4¼ per cent.; $60,000, 4½ per cent.; $140,000, 4¾ per cent.; $50,000, 4⅞ per cent.; $393,850, 5 per cent.; $14,700, 5¼ per cent.; $353,200, 5½ per cent.; $596,800, 6 per cent.; $45,700, 6½ per cent.; $103,450, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 367
Aggregate amount of the same, ... 596,700 00

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Amount of investments from which no income is received,		$6,500 00
Number of open accounts,	8,216	
Number and amount of deposits (including dividends), received for previous year,	7,079	695,463 35
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	518	319,638 64
Number and amount of withdrawals,	4,570	373,979 31
Number of accounts opened the previous year,	1,254	
Number of accounts closed the previous year,	933	
Amount of expenses of the corporation during previous year,		5,916 88
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: October 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$160,000	$180,800 00	$160,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$35,800	$44,750 00	$35,800 00
Blackstone Nat'l Bank, Boston,	9,400	10,340 00	9,400 00
Blue Hill Nat'l Bank, Milton,	6,700	7,370 00	6,700 00
Boylston Nat'l Bank, Boston,	14,500	18,125 00	14,500 00
Bunker Hill Nat'l Bank, Boston,	25,000	47,500 00	25,000 00
City Nat'l Bank, Boston,	9,000	9,720 00	9,000 00
Columbian Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
Commerce Nat'l Bank, Boston,	26,300	31,560 00	26,300 00
Continental Nat'l Bank, Boston,	50,000	55,000 00	50,000 00
Eliot Nat'l Bank, Boston,	30,000	36,600 00	30,000 00
First Nat'l Bank, Boston.	2,000	4,100 00	2,000 00
First Ward Nat'l Bank, Boston,	15,000	17,700 00	14,800 00
Freeman's Nat'l Bank, Boston,	10,000	10,500 00	9,300 00
Globe Nat'l Bank, Boston,	5,000	4,750 00	4,600 00
Hide and Leather Nat'l Bank, Boston,	37,000	43,660 00	37,000 00
Howard Nat'l Bank, Boston,	30,400	34,960 00	30,400 00
Manufacturers' Nat'l Bank, Boston,	25,000	25,000 00	24,200 00
Market Nat'l Bank, Boston,	8,600	7,826 00	8,600 00
Market N'l B'k of Brighton, Boston,	2,700	3,780 00	2,700 00
Maverick Nat'l Bank, Boston,	13,200	29,040 00	12,900 00
Merchandise Nat'l Bank, Boston,	16,900	16,900 00	16,500 00
Metropolitan Nat'l Bank, Boston,	13,400	14,606 00	13,400 00
Monument Nat'l Bank, Boston,	7,000	15,400 00	7,000 00
North Nat'l Bank, Boston,	14,000	18,900 00	14,000 00
North America Nat'l Bank, Boston,	6,900	7,038 00	6,900 00
Redemption Nat'l Bank, Boston,	20,000	25,600 00	20,000 00
Republic Nat'l Bank, Boston,	34,200	47,880 00	34,200 00
Revere Nat'l Bank, Boston,	26,700	33,375 00	26,700 00
Shawmut Nat'l Bank, Boston,	2,200	2,640 00	2,200 00
Shoe and Leather Nat'l B'k, Boston,	30,000	30,000 00	29,600 00
State Nat'l Bank, Boston,	16,100	20,125 00	16,100 00
Suffolk Nat'l Bank, Boston,	18,500	21,460 00	18,500 00
Third Nat'l Bank, Boston,	10,000	8,400 00	10,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . .	$12,600	$13,860 00	$12,600 00
Washington Nat'l Bank, Boston, .	11,900	15,827 00	11,900 00
Webster Nat'l Bank, Boston, . .	32,000	33,600 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
First Nat'l Bank, Lynn, . . .	21,700	26,474 00	21,700 00
Franklin Co. Nat'l Bank, Greenfield,	10,000	10,000 00	10,000 00
Home Nat'l Bank, Brockton, . .	15,000	17,250 00	15,000 00
Newton Nat'l Bank, Newton, . .	7,000	7,280 00	6,800 00
Railroad Nat'l Bank, Lowell, . .	7,500	9,375 00	7,500 00
Wachusett Nat'l Bank, Fitchburg, .	7,500	12,750 00	7,500 00
	$708,100	$864,801 00	$704,700 00

RAILROAD BONDS.

Boston & Lowell R. R. 5s, . .	$27,000	$29,700 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,	$1,763,934 35	Public funds,	$415,300 00
Earnings undivided,	44,748 05	Bank stock,	100,133 42
Guaranty fund,	33,606 00	Loans on bank stock,	12,000 00
		Railroad bonds,	10,000 00
		Real estate by foreclosure,	8,641 55
		Loans on real estate,	953,772 83
		Loans on personal security,	200,475 00
		Loans to counties, cities or towns,	44,000 00
		Deposit in banks, on interest,	58,837 91
		Deposit in banks, not on int'st,	10,000 00
		Expense account,	5,761 81
		Premium account,	19,000 00
		Cash on hand,	4,335 88
	$1,842,288 40		$1,842,288 40

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
Amount of real estate held by foreclosure,	$8,641 55
Assessed value of the same,	12,600 00
Amount of income received from the same,	621 22
Amount of municipal tax on real estate,	252 96

Cash on Deposit in Banks, amount in each: —

Hamilton National Bank, Boston,	$16,157 68
First National Bank, Chelsea,	52,710 23
Whole amount of interest or profits received or earned,	$89,208 44
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	32,090 47
2 per cent.,	32,302 31

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.

Date of the last extra dividend: August 1, 1877.

The total amount of loans, with each specified rate of interest: $45,000, 4 per cent.; $75,000 4½ per cent.; $100,000, 4⅜ per cent.; $317,288.83, 5 per cent.; $18,800, 5½ per cent.; $598,159, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	368	
Aggregate amount of the same,		538,647 99
Amount of investments from which no income is received,		800 00
Number of open accounts,	8,143	
Number and amount of deposits (including dividends), received for previous year,	11,555	538,675 39

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	248	$163,365 00
Number and amount of withdrawals,	6,870	476,368 62
Number of accounts opened the previous year,	1,394	
Number of accounts closed the previous year,	966	
Amount of expenses of the corporation during previous year,		5,761 81
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: April 30.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$30,000	$33,975 00	$30,000 00
State of Maine bonds,	43,100	47,194 50	43,100 00
of New Hampshire bonds,	9,200	11,614 00	9,200 00
City of Chelsea bonds,	12,000	14,400 00	12,000 00
of Boston bonds,	44,000	58,080 00	44,000 00
of Charlestown bonds,	10,000	11,000 00	10,000 00
of Fitchburg bonds,	2,000	2,370 00	2,000 00
of Worcester bonds,	21,000	23,940 00	21,000 00
of Lynn bonds,	6,000	7,200 00	6,000 00
of Cambridge bonds,	18,000	19,710 00	18,000 00
of Lowell bonds,	45,500	51,775 00	45,500 00
of Fall River bonds,	5,000	6,550 00	5,000 00
of Lawrence bonds,	36,000	45,900 00	36,000 00
of Taunton bonds,	2,000	2,410 00	2,000 00
of Manchester, N. H., bonds,	4,000	4,100 00	4,000 00
of Lewiston, Me., bonds,	16,000	18,320 00	16,000 00
of Burlington, Vt., bonds,	2,500	2,512 50	2,500 00
of Providence, R. I., bonds,	15,000	16,500 00	15,000 00
of Hartford, Conn , bonds,	1,000	1,150 00	1,000 00
of Keene, N. H., bonds,	20,000	26,400 00	20,000 00
Town of Woburn bonds,	5,000	5,775 00	5,000 00
of Winthrop bonds,	11,000	12,925 00	11,000 00
of Everett bonds,	1,000	1,135 00	1,000 00
of Provincetown bonds,	1,000	1,060 00	1,000 00
of Brookline bonds,	5,000	5,800 00	5,000 00
of Danvers bonds,	2,000	2,380 00	2,000 00
of Wallingford, Conn., bonds,	17,000	17,510 00	17,000 00
Norwalk, Conn., bonds,	31,000	32,240 00	31,000 00
	$415,300	$483,926 00	$415,300 00

Bank Stock.

North Nat'l Bank, Boston,	$1,500	$2,040 00	$1,664 55
Howard Nat'l Bank, Boston,	3,600	4,176 00	3,811 50
Massachusetts Nat'l Bank, Boston,	7,250	7,250 00	9,122 40
Continental Nat'l Bank, Boston,	4,000	4,400 00	4,845 70
Commerce Nat'l Bank, Boston,	700	854 00	700 00
Exchange Nat'l Bank, Boston,	1,400	1,652 00	1,763 05
North America Nat'l Bank, Boston,	500	512 50	518 75
Boylston Nat'l Bank, Boston,	2,500	3,187 50	2,776 50

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$8,400	$11,500 00	$9,819 35
State Nat'l Bank, Boston,	2,500	3,125 00	2,934 00
Suffolk Nat'l Bank, Boston,	700	812 00	845 85
City Nat'l Bank, Boston,	4,300	4,601 00	4,956 15
Eagle Nat'l Bank, Boston,	1,800	1,971 00	2,002 95
Boston Nat'l Bank, Boston,	2,000	2,400 00	2,329 37
Market Nat'l Bank, Boston,	600	546 00	646 50
Webster Nat'l Bank, Boston,	2,500	2,662 50	2,750 00
Republic Nat'l Bank, Boston,	10,000	14,000 00	13,137 50
Mechanics' Nat'l Bank, Boston,	900	1,270 00	1,170 00
Atlantic Nat'l Bank, Boston,	3,800	5,434 00	5,804 50
Everett Nat'l Bank, Boston,	3,800	3,610 00	4,422 25
Third Nat'l Bank, Boston,	5,000	4,200 00	5,381 25
Redemption Nat'l Bank, Boston,	6,300	7,969 50	8,410 50
First Nat'l Bank, Chelsea,	6,600	7,986 00	6,671 30
Exchange Nat'l Bank, Salem,	500	615 00	626 50
First Nat'l Bank, So. Weymouth,	2,000	2,600 00	2,420 50
Shawmut Nat'l Bank, Boston,	500	610 00	602 50
	$83,650	$99,984 00	$100,133 42

RAILROAD BONDS.

Salem & Lowell Railroad Mortgage bonds (guaranteed by Boston & Lowell Railroad),	$10,000	$11,910 00	$10,000 00

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CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

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

THOMAS B. WATTLES, *President.* HENRY J. BOYD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$147,536 36	Public funds,	$3,050 00
Earnings undivided,	1,805 58	Bank stock,	23,701 00
Guaranty fund,	1,710 21	Loans on real estate,	100,756 50
Interest,	135 51	Loans on personal security,	18,788 61
		Deposit in bank, on interest.	3,000 00
		Deposit in bank, not on interest,	1,000 00
		Expense account,	355 68
		Cash on hand,	535 87
	$151,187 66		$151,187 66

Cash on Deposit in Bank: —

Chicopee National Bank, Springfield,		$4,000 00
Whole amount of profits received or earned,		$6,711 51
Rate and amount of each semi-annual dividend for previous year,	2 per cent.;	2,696 94
	2 per cent.;	2,711 55
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: $119,545.11, 5 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	87	
Aggregate amount of the same.		104,780 11
Number of open accounts,	562	
Number and amount of deposits (including dividends), received for previous year,	572	36,742 19
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	19	11,308 52
Number and amount of withdrawals,	391	27,976 10
Number of accounts opened the previous year,	89	
Number of accounts closed the previous year,	57	
Amount of expenses of the corporation during previous year,		636 43
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 13.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$3,050	$3,723 87	$3,050 00

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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	2,970 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, . .	2,000	3,300 00	3,300 00
Chicopee Nat'l Bank, Springfield, .	2,500	4,000 00	4,000 00
Franklin Co. Nat'l Bank, Greenfield,	2,500	2,500 00	2,500 00
	$18,400	$24,890 00	$23,701 00

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CHICOPEE SAVINGS BANK — CHICOPEE.

Incorporated 1845. Number of corporators, 57.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$562,052 61	Bank stock,	$38,550 00
Earnings undivided,	12,124 02	Loans on bank stock,	7,800 00
Guaranty fund,	10,890 00	Railroad bonds,	26,000 00
Amount due on account of loan,	1,300 00	Loans on real estate,	337,057 06
		Loans on personal security,	104,983 50
		Loans to counties, cities or towns,	18,450 00
		Deposit in banks, on interest,	48,941 58
		Cash on hand,	4,584 49
	$586,366 63		$586,366 63

Loans on Bank Stock: —

On 70 shares Third National Bank, Springfield, ... *$7,800 00

Cash on Deposit in Banks, amount in each: —

First National Bank, Chicopee, ... $9,104 08
First National Bank, Springfield, ... 15,000 00
City National Bank, Springfield, ... 11,837 50
Hampshire County National Bank, Northampton, ... 13,000 00

Whole amount of interest or profits received or earned, ... $30,200 44
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 10,954 04; 2 per cent., 10,710 32
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: $5,704, 1½ per cent.; $15,000, 3 per cent.; $13,000, 3½ per cent.; $23,550, 4 per cent.; $13,000, 4½ per cent.; $20,000, 4¾ per cent.; $452,977, 5 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 228
Aggregate amount of the same, ... 213,494 00
Number of open accounts, ... 1,526
Number and amount of deposits (including dividends), received for previous year, ... 1,387 146,864 74
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 100 64,686 00
Number and amount of withdrawals, ... 1,443 158,608 25
Number of accounts opened the previous year, ... 215
Number of accounts closed the previous year, ... 257
Amount of expenses of the corporation during previous year, ... 2,591 25
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: July 23, 1884.

* Of this amount $5,000 is on a note with three names.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston,	$1,000	$1,200 00	$1,000 00
Agawam Nat'l Bank, Springfield, .	3,000	3,750 00	3,900 00
City Nat'l Bank, Springfield, . .	5,500	6,600 00	6,250 00
Chapin Nat'l Bank, Springfield, .	6,600	7,800 00	6,600 00
First Nat'l Bank, Chicopee, . .	10,000	14,000 00	10,000 00
Palmer Nat'l Bank, Palmer, . .	8,000	8,000 00	8,400 00
Maverick Nat'l Bank, Boston, . .	1,200	2,400 00	2,400 00
	$35,300	$43,750 00	$38,550 00

RAILROAD BONDS.

Boston & Lowell R. R., ...	$4,000	$4,000 00	$4,000 00
Boston & Albany R. R., ...	12,000	13,200 00	12,000 00
Boston, Revere Beach & Lynn R. R.,	10,000	10,500 00	10,000 00
	$26,000	$27,700 00	$26,000 00

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CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated 1851. Number of corporators, 62.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,571,133 17	Bank stock,	$311,019 00
Earnings undivided,	80,630 31	Real estate by foreclosure,	7,474 64
Guaranty fund,	63,653 01	Loans on real estate,	1,524,374 16
Suspense,	316 00	Loans on personal security,	812,738 60
		Deposit in bank, not on interest,	56,696 29
		Expense account,	1,473 97
		Cash on hand,	1,955 83
	$2,715,732 49		$2,715,732 49

Amount of real estate held by foreclosure,	$7,474 64
Assessed value of the same,	7,250 00
Amount of income received from the same,	121 08
Amount of municipal tax on real estate,	367 40

Cash on Deposit in Bank: —

Pocasset National Bank, Fall River,	$56,696 29

Whole amount of interest or profits received or earned,		$137,007 90
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	59,844 20
	2½ per cent.,	60,919 91

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

The total amount of loans, with each specified rate of interest: $715,300, 5 per cent.; $1,612,362.76, 5½ per cent.; $9,450, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	437	
Aggregate amount of the same,		616,717 23
Number of open accounts,	4,499	
Number and amount of deposits (including dividends), received for previous year,	11,541	428,964 27
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	372	238,545 21
Number and amount of withdrawals,	3,322	366,427 96
Number of accounts opened the previous year,	793	
Number of accounts closed the previous year,	651	
Amount of expenses of the corporation during previous year,		6,956 77
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 10.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston,	$25,000	$51,750 00	$25,000 00
Second Nat'l Bank, Fall River,	18,000	19,980 00	18,000 00
Nat'l Hide and Leather B'k, Boston,	22,500	26,550 00	22,500 00
Nat'l Bank of Commerce,	7,500	9,150 00	7,500 00
Fall River Nat'l Bank, Fall River,	15,400	17,710 00	14,012 50
Pocasset Nat'l Bank, Fall River,	80,000	92,000 00	*80,000 00
Maverick Nat'l Bank, Boston,	5,400	11,880 00	4,779 00
Howard Nat'l Bank, Boston,	14,000	16,240 00	14,000 00
Eliot Nat'l Bank, Boston,	9,300	11,346 00	9,300 00
Metacomet Nat'l Bank, Fall River,	28,700	34,440 00	28,700 00
Nat'l Revere Bank, Boston,	28,100	35,125 00	28,100 00
Nat'l Union Bank, Fall River,	15,000	15,000 00	15,000 00
Merchants' Nat'l Bank, Boston,	5,000	7,300 00	5,000 00
Nat'l Bank of Redemption, Boston,	12,800	16,384 00	12,800 00
Railroad Nat'l Bank, Lowell,	1,300	1,690 00	1,127 50
Massasoit Nat'l Bank, Fall River,	9,200	15,180 00	9,200 00
Washington Nat'l Bank, Boston,	7,400	9,842 00	7,400 00
Nat'l Bank of the Republic, Boston,	2,500	3,500 00	2,500 00
State Nat'l Bank, Boston,	2,600	3,250 00	2,600 00
Suffolk Nat'l Bank, Boston,	2,500	2,900 00	2,500 00
Shawmut Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
	$313,200	$402,437 00	$311,019 00

* 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.

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CITY FIVE CENTS SAVINGS BANK — HAVERHILL.

Incorporated 1870. Number of corporators, 44.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$673,119 79	Public funds, ...	$10,000 00
Earnings undivided, .	51,063 14	Loans on public funds, . .	9,500 00
Guaranty fund, . .	15,700 00	Bank stock, ...	41,055 25
		Loans on bank stock, . .	1,200 00
		Railroad bonds, . . .	83,000 00
		Real estate by foreclosure, .	56,924 16
		Loans on real estate, . .	316,800 00
		Loans on personal security, .	184,780 00
		Loans to counties, cities or towns, ...	13,800 00
		Deposit in bank, on interest, .	14,252 68
		Expense account, . . .	898 40
		Premiums, ...	834 10
		Taxes paid, ...	1,193 59
		Profit and loss, . . .	5,644 75
	$739,882 93		$739,882 93

Loans on Public Funds, amonnt on each: —

On $7,000 United States 4s, ...	$7,000 00
On $1,500 Town of Wayland bonds, ...	1,500 00
On $1,000 City of Fall River bonds, ...	1,000 00

Loans on Bank Stock, amount on each: —

On 9 shares Merrimack National Bank, Haverhill, ...	$900 00
On 3 shares First National Bank, Haverhill, ...	300 00

Amount of real estate held by foreclosure, ...	$56,924 16
Assessed value of the same, ...	35,100 00
Amount of income received from the same, ...	1,620 00
Amount of municipal tax on real estate, ...	449 68

Cash on Deposit in Bank: —

First National Bank, Haverhill, ...	$14,252 68

Whole amount of interest or profits received, ...	$35,563 49
Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent.,	14,328 42
. . . . . 2 per cent.,	12,032 38

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

The total amount of loans, with each specified rate of interest: $43,000, 4 per cent.; $28,800, 4¼ per cent.; $60,450, 4½ per cent.; $120,400, 5 per cent.; $50,750, 5½ per cent.; $203,730, 6 per cent.; $16,850, 7 per cent.; $2,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	131
Aggregate amount of the same, ...	153,680 00
Amount of investments from which no income is received, ...	30,876 73

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Number of open accounts,	3,412	
Number and amount of deposits (including dividends), received for previous year,	2,439	$180,740 31
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	142	73,685 18
Number and amount of withdrawals,	1,506	112,496 42
Number of accounts opened the previous year,	625	
Number of accounts closed the previous year,	407	
Amount of expenses of the corporation during previous year,		1,870 05
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: April 27.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence bonds,	$10,000	$11,000 00	$10,000 00

Bank Stock.

First Nat'l Bank, Haverhill,	$19,400	$27,160 00	$19,400 00
Merrimack Nat'l Bank, Haverhill,	500	800 00	690 00
Haverhill Nat'l Bank, Haverhill,	200	290 00	200 00
Tremont Nat'l Bank, Boston,	3,000	3,300 00	3,783 75
Merchants' Nat'l Bank, Boston,	2,500	3,662 00	3,173 75
Massachusetts Nat'l Bank, Boston,	3,000	2,962 00	3,660 00
Continental Nat'l Bank, Boston,	7,400	8,177 00	9,247 75
Nat'l Bank of Commerce, Boston,	900	1,089 00	900 00
	$36,900	$47,440 00	$41,055 25

Railroad Bonds.

Boston & Maine R. R. 7s,	$50,000	$61,500 00	$50,000 00
Old Colony R. R. 7s,	13,000	15,990 00	13,000 00
Old Colony R. R. 6s,	10,000	12,000 00	10,000 00
Boston & Lowell R. R. 4½s,	10,000	10,700 00	10,000 00
	$83,000	$100,190 00	$83,000 00

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CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated 1837. Number of corporators, 60.

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

STATEMENT.

LIABITITIES.		ASSETS.	
Deposits, ...	$4,093,775 56	Public funds, ...	$88,100 00
Earnings undivided, .	255,802 27	Bank stock, ...	678,851 50
Guaranty fund, . .	120,000 00	Loans on bank stock, . . .	24,700 00
		Railroad bonds, . . .	288,500 00
		Loans on real estate, . .	2,023,101 06
		Loans on personal security, .	1,089,691 09
		Loans to counties, cities or towns, ...	163,000 00
		Deposit in bank, on interest, .	108,360 53
		Expense account, ...	3,249 95
		Cash on hand, ...	2,023 70
	$4,469,577 83		$4,469,577 83

Loans on Bank Stock, amount on each: —

On 170 shares Appleton National Bank, Lowell, ...	$14,000 00
On 52 shares First National Bank, Lowell, ...	4,400 00
On 10 shares Prescott National Bank, Lowell, ...	1,000 00
On 25 shares Wamesit National Bank, Lowell, ...	5,000 00
On 20 shares Brockton National Bank, Brockton, ...	
On 9 shares National Hide and Leather Bank, Boston, ...	
On 4 shares Second National Bank, Boston, ...	300 00

Cash on Deposit in Bank: —

Appleton National Bank, Lowell, ...	$108,360 53

Whole amount of interest or profits received, ...		$234,073 94
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	74,494 62
	2 per cent.,	76,222 69

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: $5\frac{1}{5}$.

Date of the last extra dividend: January, 1884.

The total amount of loans, with each specified rate of interest: $17,250, 4 per cent.; $20,000, $4\frac{1}{4}$ per cent.; $2,178,761.05, 5 per cent.; $138,000, $5\frac{1}{2}$ per cent.; $834,481.10, 6 per cent.; $60,000, $6\frac{1}{2}$ per cent.; $52,000, 7 per cent.

Number of outstanding loans which are of an amonnt not exceeding $3,000 each, ...	231	
Aggregate amount of the same, ...		330,352 27
Number of open accounts, ...	10,830	
Number and amount of deposits (including dividends), received for previous year, ...	29,702	770,889 10

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	506	$272,764 11
Number and amount of withdrawals,	9,425	635,319 27
Number of accounts opened the previous year,	1,724	
Number of accounts closed the previous year,	1,328	
Amount of expenses of the corporation during previous year,		9,967 86
Amount of treasurer's bond,		60,000 00

Date of examination by commissioner: Dec. 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass.,	$46,000	$57,160 00	$45,100 00
of Hartford, Conn ,	10,000	11,200 00	10,000 00
of Lowell, Mass.,	3,000	3,360 00	3,000 00
of Lynn, Mass.,	10,000	10,300 00	10,000 00
Town of Plymouth, Mass.,	20,000	24,000 00	20,000 00
	$89,000	$106,020 00	$88,100 00

Bank Stock.

Appleton Nat'l Bank, Lowell,	$40,000	$72,000 00	$44,970 00
Atlantic Nat'l Bank, Boston,	8,000	11,600 00	10,000 00
Atlas Nat'l Bank, Boston,	18,000	22,680 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	34,402 50	30,700 00
Boston Nat'l Bank, Boston,	20,000	24,000 00	20,000 00
Boylston Nat'l Bank, Boston,	12,400	15,903 00	12,400 00
Bunker Hill Nat'l Bank, Boston,	3,400	6,511 00	3,400 00
City Nat'l Bank, Boston,	5,300	5,618 00	5,300 00
Columbian Nat'l Bank, Boston,	13,800	18,078 00	16,560 00
Continental Nat'l Bank, Boston,	11,200	13,048 00	11,200 00
Eliot Nat'l Bank, Boston,	10,000	12,250 00	10,000 00
Everett Nat'l Bank, Boston,	500	475 00	500 00
First Nat'l Bank, Boston,	20,000	41,450 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,	15,500	14,686 25	15,475 00
Hamilton Nat'l Bank, Boston,	10,000	13,025 00	10,000 00
Howard Nat'l Bank, Boston,	13,500	15,689 00	13,500 00
Market Nat'l Bank, Boston,	10,000	9,100 00	10,000 00
Merchants' Nat'l Bank, Boston,	4,400	6,446 00	4,400 00
Metropolitan Nat'l Bank, Boston,	6,000	6,570 00	7,200 00
Nat'l Bank of Commerce, Boston,	15,000	18,300 00	15,000 00
Nat'l Bank of No. America, Boston,	25,000	25,625 00	25,000 00
Nat'l Bank of Redemption, Boston,	40,000	51,400 00	50,700 00
Nat'l Bank of the Republic, Boston,	40,000	56,300 00	42,825 00
Nat'l Eagle Bank, Boston,	3,000	3,292 50	3,000 00
Nat'l Exchange Bank, Boston,	5,000	5,862 50	5,000 00
Nat'l Hide and Leather B'k, Boston,	10,000	11,650 00	10,000 00
Nat'l Pemberton Bank, Lawrence,	11,000	14,850 00	11,000 00
Nat'l Revere Bank, Boston,	37,500	46,875 00	37,500 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Union Bank, Boston, . .	$3,600	$5,139 00	$3,600 00
Nat'l Webster Bank, Boston, . .	10,500	11,182 50	10,500 00
New England Nat'l Bank, Boston, .	6,500	9,587 50	8,450 00
North National Bank, Boston, .	16,700	22,545 00	16,700 00
Old Boston Nat'l Bank, Boston, .	3,950	4,838 75	3,950 00
Prescott Nat'l Bank, Lowell, . .	22,000	33,000 00	22,450 00
Railroad Nat'l Bank, Lowell, . .	6,000	7,800 00	6,907 00
Second Nat'l Bank, Boston, . .	26,500	41,803 75	26,500 00
Shawmut Nat'l Bank, Boston, .	10,000	12,500 00	10,000 00
State Nat'l Bank, Boston, .	4,900	6,180 12	5,639 50
Suffolk Nat'l Bank, Boston, . .	20,500	23,831 25	20,500 00
Third National Bank, Boston, .	40,000	33,600 00	40,000 00
Tremont Nat'l Bank, Boston, . .	23,600	25,960 00	23,600 00
Washington Nat'l Bank, Boston, .	3,900	5,187 00	3,900 00
	$649,625	$836,316 62	$678,851 50

RAILROAD BONDS.

Boston and Lowell Railroad, . .	$127,500	$151,725 00	$127,500 00
Eastern Railroad, ...	72,000	87,400 00	61,000 00
Old Colony and Newport Railroad,	50,000	60,625 00	50,000 00
Fitchburg Railroad, . . .	50,000	51,000 00	50,000 00
	$299,500	$350,750 00	$288,500 00

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CLINTON SAVINGS BANK — CLINTON.

Incorporated 1851. Number of corporators, 63.

CHARLES L. SWAN, *President.* C. L. S. HAMMOND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,019,792 35	Public funds,	$64,900 00
Earnings undivided,	1,523 34	Loan on public funds,	3,830 00
Guaranty fund,	20,000 00	Bank stock,	79,400 00
		Loans on bank stock,	3,800 00
		Railroad bonds,	33,000 00
		Loans on real estate,	593,559 06
		Loans on personal security,	197,700 00
		Loans to counties, cities or towns,	12,500 00
		Deposit in banks, on interest,	25,000 00
		Premiums,	7,218 59
		Cash on hand,	20,408 04
	$1,041,315 69		$1,041,315 69

Loan on Public Funds: —

On $4,000 United States 4s, ... $3,830 00

Loans on Bank Stock, amount on each: —

On 33 shares Wachusett National Bank, Fitchburg, ... $3,300 00

On 5 shares First National Bank, Clinton, ... 500 00

Amount of municipal tax on real estate, ... $3 42

Cash on Deposit in Bank: —

First National Bank, Clinton, ... $25,000 00

Whole amount of interest or profits received or earned, ... $53,182 03

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 18,945 50; 2 per cent., 19,243 31

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

The total amount of loans, with each specified rate of interest: $25,000, 3¾ per cent.; $21,000, 4 per cent.; $60,000, 4½ per cent.; $25,000, 4¾ per cent.; $475,764, 5 per cent.; $45,142.53, 5½ per cent.; $124,265.53, 6 per cent.; $35,217, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 252

Aggregate amount of the same, ... 226,219 06

Amount of investments from which no income is received, ... 4,700 00

Number of open accounts, ... 3,518

Number and amount of deposits (including dividends), received for previous year, ... 2,697 226,952 68

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 133 70,706 69

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Number and amount of withdrawals, ...	2,001	$201,759 37
Number of accounts opened the previous year, ...	556	
Number of accounts closed the previous year, ...	480	
Amount of expenses of the corporation during previous year, . . .		2,732 10
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: December 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Clinton bonds, ...	$56,900	$61,510 00	$56,900 00
City of Taunton bonds, ...	8,000	8,880 00	8,000 00
	$64,900	$70,390 00	$64,900 00

Bank Stock.

First Nat'l Bank, Clinton, . .	$30,000	$37,500 00	$30,000 00
Orange Nat'l Bank, Orange, . .	5,000	6,300 00	5,000 00
First Nat'l Bank, Leominster, . .	300	300 00	300 00
First Nat'l Bank, New Bedford, .	5,000	6,681 25	5,000 00
Nat'l B'k of Commerce, N. Bedford,	5,000	6,193 75	5,000 00
Metropolitan Nat'l Bank, Boston, .	3,000	3,285 00	3,000 00
Howard Nat'l Bank, Boston, . .	1,600	1,860 00	1,600 00
Webster Nat'l Bank, Boston, . .	10,500	11,182 50	10,500 00
City Nat'l Bank, Boston, . . .	500	530 00	500 00
Boston Nat'l Bank, Boston, . .	200	240 00	200 00
Atlas Nat'l Bank, Boston, . .	1,400	1,764 00	1,400 00
Nat'l B'k of North America, Boston,	4,200	4,305 00	4,200 00
Market Nat'l Bank, Boston, . .	2,000	1,820 00	2,000 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,165 00	1,000 00
Traders' Nat'l Bank, Boston. . .	700	673 75	700 00
Central Nat'l Bank, Boston, . .	4,000	2,150 00	4,000 00
	$79,400	$90,950 25	$79,400 00

Railroad Bonds.

Old Colony R R.	$15,000	$18,250 00	$15,000 00
Fitchburg R.R.	13,000	15,990 00	13,000 00
Worcester, Nashua & Rochester R.R.	5,000	5,350 00	5,000 00
	$33,000	$39,590 00	$33,000 00

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COHASSET SAVINGS BANK — COHASSET.

Incorporated 1845. Number of corporators, 31.

MARTIN LINCOLN, *President.* CALEB LOTHROP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$376,542 15	Bank stock,	$54,000 00
Earnings undivided,	7,950 24	Railroad bonds,	22,000 00
Guaranty fund,	9,700 00	Real estate by foreclosure,	5,500 00
		Loans on real estate,	248,815 00
		Loans on personal security,	55,850 00
		Loans to counties, cities or towns,	5,000 00
		Deposit in bank, on interest,	1,779 77
		Expense account,	468 16
		Suspense account,	200 00
		Cash on hand,	579 46
	$394,192 39		$394,192 39

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,		450 00
Amount of municipal tax on real estate,		76 80
Cash on Deposit in Bank: —		
Boston National Bank,		$1,779 77
Whole amount of interest or profits received or earned,		$20,229 77
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6,962 68
	2 per cent.,	7,178 62
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 2-5.		
Date of the last extra dividend: 1883.		
The total amount of loans, with each specified rate of interest: $15,000, 4½ per cent.; $15,000, 4⅝ per cent.; $10,000, 4¾ per cent.; $144,600, 5 per cent.; $125,065, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	116	
Aggregate amount of the same,		97,215 00
Number of open accounts,	936	
Number and amount of deposits (including dividends), received for previous year,	413	55,759 30
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	37	20,550 00
Number and amount of withdrawals,	454	36,064 04
Number of accounts opened the previous year,	105	
Number of accounts closed the previous year,	62	
Amount of expenses of the corporation during previous year,		1,957 90
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: July 28.		

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Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$3,000	$3,750 00	$3,000 00
Blackstone Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Boston Nat'l Bank, Boston,	4,500	5,175 00	4,500 00
City Nat'l Bank, Boston,	4,300	4,644 00	4,300 00
Columbian Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Eagle Nat'l Bank, Boston,	1,800	2,070 00	1,800 00
Everett Nat'l Bank, Boston,	2,000	1,800 00	2,000 00
Continental Nat'l Bank, Boston,	4,000	4,420 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,950 00	2,500 00
Market Nat'l Bank, Boston,	3,000	2,745 00	3,000 00
Merchants' Nat'l Bank, Boston,	2,300	3,358 00	2,300 00
North Nat'l Bank, Boston,	1,200	1,632 00	1,200 00
Nat'l Bank of the Republic, Boston,	2,200	3,080 00	2,200 00
Nat'l Revere Bank, Boston,	4,500	5,568 00	4,500 00
Shawmut Nat'l Bank, Boston,	3,200	3,904 00	3,200 00
State Nat'l Bank, Boston,	3,800	4,769 00	3,800 00
Tremont Nat'l Bank, Boston,	3,600	3,960 00	3,600 00
Union Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
Washington Nat'l Bank, Boston,	1,000	1,300 00	1,000 00
Webster Nat'l Bank, Boston,	1,600	1,840 00	1,600 00
	$54,000	$63,515 00	$54,000 00

Railroad Bonds.

Old Colony Railroad 7s,	$9,000	$11,070 00	$9,000 00
Eastern Railroad 6s,	13,000	15,860 00	13,000 00
	$22,000	$26,930 00	$22,000 00

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CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

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

J. H. Root, *Vice-President.* D. P. Abercrombie, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$465,903 92	Public funds,	$43,500 00
Earnings undivided,	4,851 54	Bank stock,	28,472 50
Guaranty fund,	6,100 00	Loans on bank stock,	8,500 00
Suspense,	157 47	Railroad bonds,	27,000 00
		Real estate,	31,000 00
		Loans on real estate,	213,114 50
		Loans on personal security,	92,420 40
		Loans to counties, cities or towns,	9,646 25
		Deposits in bank, on interest,	13,000 00
		Deposit in bank, not on interest,	5,026 73
		Expense account,	757 57
		Premium,	4,070 00
		Interest,	99 94
		Cash on hand,	405 04
	$477,012 93		$477,012 93

Loans on Bank Stock, amount on each: —

On 40 shares Packard National Bank, Greenfield,	$4,000 00
On 20 shares Franklin County National Bank, Greenfield,	1,500 00
On 10 shares Amherst National Bank, Amherst,	600 00
On 39 shares Crocker National Bank, Turner's Falls,	2,400 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,	440 36

Cash on Deposit in Bank: —

Crocker National Bank, Turner's Falls,	$18,026 73
Whole amount of interest or profits received or earned,	$23,960 94
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	8,349 17
2 per cent.,	8,674 11

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 and including, last extra dividend: $5\frac{7}{15}$

Date of the last extra dividend: January 1, 1880.

The total amount of loans, with each specified rate of interest: $33,000, $4\frac{1}{2}$ per cent.; $67,226.65, 5 per cent; $223,454.50, $5\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	237	
Aggregate amount of the same,		174,204 50
Number of open accounts,	1,377	
Number and amount of deposits (including dividends), received for previous year,	2,627	117,799 96

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	76	$42,959 24
Number and amount of withdrawals,	925	88,155 67
Number of accounts opened the previous year,	259	
Number of accounts closed the previous year,	179	
Amount of expenses of the corporation during previous year,		1,192 54
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 22, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s,	$8,000	$8,800 00	$8,000 00
of New Hampshire 6s,	2,500	2,975 00	2,500 00
City of Boston 6s,	6,000	7,080 00	6,000 00
of Boston 5s,	4,000	4,840 00	4,000 00
of Lowell 6s,	3,000	3,330 00	3,000 00
of Providence 5s.	5,000	5,850 00	5,000 00
of Somerville 5s,	5,000	5,100 00	5,000 00
Town of Montague 4s,	10,000	10,650 00	10,000 00
	$43,500	$48,625 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	7,500 00	6,930 00
Central Nat'l Bank, Boston,	1,000	1,040 00	1,056 25
Columbian Nat'l Bank, Boston,	700	910 00	1,014 50
Webster Nat'l Bank, Boston,	1,000	1,065 00	1,155 00
Eliot Nat'l Bank, Boston,	1,000	1,225 00	1,242 50
Commerce Nat'l Bank, Boston,	1,000	1,220 00	1,292 50
Tremont Nat'l Bank, Boston,	1,000	1,100 00	1,242 50
Continental Nat'l Bank, Boston,	4,000	4,420 00	4,704 25
	$24,400	$29,790 00	$28,472 50

Railroad Bonds.

Fitchburg R. R. 5s,	$10,000	$11,100 00	$10,000 00
Vermont & Massachusetts R. R. 5s,	5,000	5,600 00	5,000 00
Boston, Revere B'ch & Lynn R. R. 6s,	7,000	8,260 00	7,000 00
Old Colony R. R, 6s,	5,000	6,050 00	5,000 00
	$27,000	$31,010 00	$27,000 00

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DANVERS SAVINGS BANK — DANVERS.

Incorporated 1850. Number of corporators, 51.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,026,108 60	Public funds,	$21,605 00
Earnings undivided,	33,462 00	Bank stock,	136,553 00
Guaranty fund,	29,250 00	Loans on bank stock,	14,800 00
		Railroad bonds,	31,625 00
		Real estate by foreclosure,	71,000 00
		Loans on real estate,	394,400 00
		Loans on personal security,	334,604 15
		Loans to counties, cities, or towns,	5,000 00
		Deposit in banks, on interest,	67,483 41
		Deposit in banks, not on interest,	5,000 00
		Cash on hand,	6,750 04
	$1,088,820 60		$1,088,820 60

Loans on Bank Stock, amount on each: —

On 47 shares First National Bank, Danvers,	$2,800 00
On 16 shares First National Bank, Danvers, and 6 shares Salem National Bank, Salem,	2,000 00
On 125 shares Lancaster National Bank, Clinton,	10,000 00
Amount of real estate held by foreclosure,	$71,000 00
Assessed value of the same,	72,730 00
Amount of income received from the same,	4,062 60
Amount of municipal tax on real estate,	1,028 58

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$29,483 41
First National Bank, Danvers,	43,000 00
Whole amount of interest or profits received or earned,	$53,026 98
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	19,053 16
2 per cent.,	19,408 73

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: 7 8-10.

Date of the last extra dividend: October 19, 1870.

The total amount of loans, with each specified rate of interest: $5,000, 2¾ per cent; $170,000, 4 per cent,; $90,000, 4½ per cent.; $164,400, 5 per cent.; $30,000, 5½ per cent.; $199,373, 6 per cent.; $3,137, 6½ per cent.; $42,447.50, 7 per cent.; $44,446 65, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	243
Aggregate amount of the same,	212,243 00
Amount of investments from which no income is received,	*58,446 65

* Of this amount, $44,446.65 is secured by 16 Huntington Avenue certificates.

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Number of open accounts,	3,058	
Number and amount of deposits (including dividends), received for previous year,	1,659	$167,521 97
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	98	57,747 00
Number and amount of withdrawals,	1,387	121,585 46
Number of accounts opened the previous year,	316	
Number of accounts closed the previous year,	249	
Amount of expenses of the corporation during previous year,		2,546 87
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s, registered, 1900,	$10,000	$10,550 00	$10,000 00
of Boston, 6s, coupon, 1894,	10,000	11,800 00	9,775 00
of Hartford, 6s, coupon, 1893,	2,000	2,320 00	1,830 00
	$22,000	$24,670 00	$21,605 00

Bank Stock.

Blackstone Nat'l Bank, Boston,	$5,300	$5,830 00	$5,300 00
North America Nat'l Bank, Boston,	7,100	7,277 50	7,268 75
Continental Nat'l Bank, Boston,	1,000	1,105 00	1,080 00
State Nat'l Bank, Boston,	5,000	6,250 00	5,356 25
Redemption Nat'l Bank, Boston,	6,500	8,222 50	7,901 25
Merchants' Nat'l Bank, Boston,	5,000	7,325 00	6,475 00
Globe Nat'l Bank, Boston,	8,500	8,075 00	10,612 50
Atlas Nat'l Bank, Boston,	5,000	6,250 00	5,675 00
Washington Nat'l Bank, Boston,	2,500	3,325 00	2,500 00
Revere Nat'l Bank, Boston,	7,500	9,412 50	7,500 00
Howard Nat'l Bank, Boston,	6,800	7,888 00	6,800 00
Exchange Nat'l Bank, Boston,	6,500	7,670 00	6,500 00
Commerce Nat'l Bank, Boston,	6,000	7,320 00	6,000 00
Traders' Nat'l Bank, Boston,	2,300	2,208 00	2,300 00
Tremont Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Third Nat'l Bank, Boston,	6,000	5,040 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	910 00	700 00
Salem Nat'l Bank, Salem,	2,500	3,125 00	2,862 50
Warren Nat'l Bank, Peabody,	2,000	2,640 00	2,000 00
First Nat'l Bank, Danvers,	8,100	9,180 00	8,212 00
Rockport Nat'l Bank, Rockport,	1,000	1,300 00	1,000 00
Commeree Nat'l B'k, New Bedford.	7,500	9,150 00	8,962 50
First Nat'l Bank, New Bedford,	12,500	16,875 00	14,947 25
	$125,900	$150,603 50	$136,553 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R. R. 7s, . .	$10,000	$12,400 00	$12,425 00
Conn. & Passumpsic Rivers R. R. 7s,	16,000	19,040 00	19,200 00
	$26,000	$31,440 00	$31,625 00

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DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated May, 1831. Number of corporators, 89.

A. B. ENDICOTT, *Vice-President.** CALVIN GUILD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,733,009 76	Public funds,	$349,000 00
Earnings undivided,	61,528 85	Loan on public funds,	1,000 00
Guaranty fund,	60,937 29	Bank stock,	80,638 50
		Railroad bonds,	519,200 00
		Real estate by foreclosure,	2,575 00
		Loans on real estate,	640,964 11
		Loans on personal security,	215,000 00
		Loans to counties, cities or towns,	9,850 00
		Deposit in bank, on interest,	37,248 29
	$1,855,475 90		$1,855,475 90

Loan on Public Funds: —

On $1,000 Town of Melrose bonds,	$1,000 00
Amount of real estate held by foreclosure,	$2,575 00
Assessed value of the same,	3,200 00
Amount of income received from the same.	150 00
Amount of municipal tax on real estate,	51 19

Cash on Deposit in Bank: —

Dedham National Bank,	$37,248 29
Whole amount of interest or profits received or earned,	$96,796 64
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	31,519 16
2 per cent.,	32,456 85

Times for the dividends fixed by the by-laws: May and November.

The total amount of loans, with each specified rate of interest: $160,000, 4 per cent.; $25,000, 4¼ per cent.; $25,000, 5 per cent.; $5,000, 5½ per cent.; $641,964.11, 6 per cent.; $9,850, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	397	
Aggregate amount of the same,		445,439 11
Amount of investments from which no income is received,		75 00
Number of open accounts,	4,819	
Number and amount of deposits (including dividends), received for previous year,	2,532	291,520 02
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	201	108,638 87
Number and amount of withdrawals,	2,034	205,749 44
Number of accounts opened the previous year,	521	
Number of accounts closed the previous year,	378	
Amount of expenses of the corporation during previous year,		3,193 28
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: November 5.

* Waldo Colburn, deceased.

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Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Fall River,	$10,000	$11,400 00	$10,000 00
of Manchester, N. H.,	18,000	20,300 00	18,000 00
of Augusta, Me.,	5,000	5,150 00	5,000 00
of Grand Rapids, Mich.,	13,000	15,520 00	13,000 00
of Worcester,	10,000	10,350 00	10,000 00
of Charlestown,	6,000	6,840 00	6,000 00
of Portland, Me.,	14,000	17,150 00	*14,000 00
of Boston 6s,	10,000	13,300 00	10,000 00
of Boston 4s,	112,000	120,730 00	112,000 00
of Providence, R. I.,	20,000	22,000 00	20,000 00
of Cleveland, Ohio,	44,000	45,310 00	44,000 00
of Columbus, Ohio,	10,000	10,000 00	10,000 00
District of Columbia,	50,000	55,700 00	50,000 00
Town of South Norwalk, Conn.,	5,000	5,925 00	5,000 00
of Lincoln,	2,000	2,240 00	2,000 00
of Malden,	10,000	11,400 00	10,000 00
of Melrose,	5,000	6,000 00	5,000 00
of Woburn,	5,000	5,900 00	5,000 00
	$349,000	$385,215 00	$349,000 00

Bank Stock.

Dedham Nat'l Bank, Dedham,	$15,000	$17,400 00	$15,000 00
Howard Nat'l Bank, Boston.	4,000	4,640 00	4,000 00
Blackstone Nat'l Bank, Boston,	7,500	8,250 00	7,500 00
State Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
Union Nat'l Bank, Boston,	2,500	3,550 00	2,500 00
Globe Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
People's Nat'l Bank, Boston,	6,000	9,480 00	6,000 00
Commerce Nat'l Bank, Boston,	7,500	9,150 00	7,500 00
Atlas Nat'l Bank, Boston,	14,500	18,250 00	14,500 00
Webster Nat'l Bank, Boston,	8,500	8,925 00	8,500 00
Shawmut Nat'l Bank, Boston,	5,000	6,050 00	5,000 00
Traders' Nat'l Bank, Boston,	5,200	4,992 00	5,138 50
	$80,700	$96,187 00	$80,638 50

Railroad Bonds.

Worcester & Nashua R. R.,	$10,200	$10,885 00	$10,200 00
Boston & Maine R. R.,	24,000	30,000 00	24,000 00
Boston & Lowell R. R. 7s,	49,500	59,775 00	49,500 00
Boston & Lowell R. R. 6s,	20,000	23,700 00	20,000 00
Boston & Lowell R R. 5s,	5,000	5,550 00	5,000 00

* This bank has been notified that $5,000 of this investment is illegal.

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RAILROAD BONDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R. R. 4½s, . .	$5,000	$5,325 00	$5,000 00
Old Colony R. R., ...	5,000	6,150 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford R. R,, ...	36,000	40,680 00	36,000 00
Vermont & Massachusetts R. R., .	119,000	130,900 00	119,000 00
Eastern R. R., ...	29,000	35,380 00	29,000 00
Lowell & Andover R. R , . . .	9,000	10,800 00	9,000 00
Conn. & Passumpsic Rivers R. R., .	50,500	60,095 00	50,500 00
Nashua & Rochester R. R., . .	5,500	5,585 00	5,500 00
Fitchburg R. R., ...	60,000	62,900 00	60,000 00
Newport & Richford R. R , . .	20,000	20,000 00	20,000 00
Salem & Lowell R. R., . . .	10,500	12,390 00	10,500 00
N. Y., Providence & Boston R. R., .	20,000	26,000 00	20,000 00
New Bedford R. R., ...	2,000	2,480 00	2,000 00
Nashua & Lowell R. R., . . .	2,000	2,270 00	2,000 00
Boston, Revere Beach & Lynn R. R ,	11,000	12,980 00	11,000 00
Boston, Barre & Gardner R. R., .	25,000	29,700 00	25,000 00
Concord & Claremont R. R., . .	1,000	1,170 00	1,000 00
	$519,200	$594,715 00	$519,200 00

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EAST BOSTON SAVINGS BANK — BOSTON.

Incorporated April 26, 1848. Number of corporators, 25.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,371,110 95	Bank stock,	$237,600 00
Earnings undivided,	38,695 89	Loans on bank stock,	10,700 00
Guaranty fund,	40,884 61	Railroad bonds,	36,500 00
		Real estate,	14,785 92
		Real estate by foreclosure,	49,452 36
		Loans on real estate,	737,509 00
		Loans on personal security,	337,700 00
		Deposit in bank, on interest,	21,973 63
		Expense account,	1,736 35
		Cash on hand,	2,734 19
	$1,450,691 45		$1,450,691 45

Loans on Bank Stock, amount on each: —

On 10 shares First Ward National Bank,	$500 00
On 2 shares Provincetown National Bank,	200 00
On 135 shares Broadway National Bank,	10,000 00
Invested in real estate (for banking purposes),	$14,785 92
Estimated value of the same,	22,200 00
Amount of real estate held by foreclosure,	49,452 36
Assessed value of the same,	52,500 00
Amount of income received from the same,	2,409 34
Amount of municipal tax on real estate,	999 60

Cash on Deposit in Bank: —

First Ward National Bank, Boston,	$21,973 63
Whole amount of interest or profits received,	$71,455 50
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	23,627 43
2 per cent.,	24,732 78

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.

Date of the last extra dividend: July 21, 1869.

The total amount of loans, with each specified rate of interest: $72,000, 4 per cent.; $109,000, 4½ per cent.; $113,000, 4¾ per cent.; $295,900, 5 per cent.; $122,400, 5½ per cent.; $325,335, 6 per cent.; $4,600, 6½ per cent.; $43,674, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	341	
Aggregate amount of the same,		464,509 00
Amount of investments from which no income is received,		6,347 10
Number of open accounts,	5,125	
Number and amount of deposits (including dividends), received for previous year,	6,710	429,594 14
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	291	161,206 93

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Number and amount of withdrawals, ...	4,648	$319,236 46
Number of accounts opened the previous year, ...	1,167	
Number of accounts closed the previous year, ...	922	
Amount of expenses of the corporation during previous year, . . .		5,716 62
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: March 5.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	$3,600	$5,220 00	$3,600 00
Atlas Nat'l Bank, Boston, . .	3,200	4,032 00	3,200 00
Boston Nat'l Bank, Boston, . .	20,000	24,000 00	20,000 00
Blackstone Nat'l Bank, Boston, .	4,500	4,837 50	4,500 00
Boylston Nat'l Bank, Boston, . .	4,100	5,258 25	4,100 00
Continental Nat'l Bank, Boston, .	10,000	11,650 00	10,000 00
Eagle Nat'l Bank, Boston, . .	10,000	10,975 00	10,000 00
Commerce Nat'l Bank, Boston, .	16,300	19,886 00	16,300 00
Eliot Nat'l Bank, Boston, . .	11,500	14,087 50	11,500 00
First Ward Nat'l Bank, Boston, .	6,100	7,320 00	6,100 00
First Nat'l Bank, Chelsea, . .	1,600	1,952 00	1,600 00
Freeman's Nat'l Bank, Boston, .	25,000	26,250 00	25,000 00
Globe Nat'l Bank, Boston, . .	20,000	18,950 00	20,000 00
Hide & Leather Nat'l Bank, Boston,	6,700	7,805 50	6,700 00
Howard Nat'l Bank, Boston, . .	7,200	8,370 00	7,200 00
Mechanics' Nat'l Bank, Boston, .	2,400	3,123 00	2,400 00
Market Nat'l Bank, Boston, . .	5,000	4,550 00	5,000 00
Mt. Vernon Nat'l Bank, Boston, .	2,400	3,234 00	2,400 00
Massachusetts Nat'l Bank, Boston,	3,000	2,962 50	3,000 00
North America Nat'l Bank, Boston,	15,000	15,375 00	15,000 00
Revere Nat'l Bank, Boston, . .	10,000	12,500 00	10,000 00
Nat'l Bank of the Republic, Boston,	10,000	14,075 00	10,000 00
Redemption Nat'l Bank, Boston, .	3,400	4,369 00	3,400 00
Suffolk Nat'l Bank, Boston, . .	10,500	12,206 25	10,500 00
State Nat'l Bank, Boston, . .	10,000	12,612 50	10,000 00
Shoe and Leather Nat'l B'k, Boston,	6,400	6,448 00	6,400 00
Traders' Nat'l Bank, Boston, . .	4,200	4,042 50	4,200 00
Tremont Nat'l Bank, Boston, . .	5,000	5,500 00	5,000 00
Webster Nat'l Bank, Boston, . .	500	532 50	500 00
	$237,600	$272,124 00	$237,600 00

Railroad Bonds.

Boston & Albany R. R. 7s, . .	$1,000	$1,240 00	$1,000 00
Boston and Maine R. R. 7s, . .	14,500	17,816 87	14,500 00
Fitchburg R. R. 7s, ...	3,000	3,720 00	3,000 00
Boston, Clinton & Fitchburg R R. 5s,	1,000	1,175 00	1,000 00
Old Colony R. R. 6s, . . .	15,000	18,187 50	15,000 00
Old Colony R. R. 7s, . . .	2,000	2,472 50	2,000 00
	$36,500	$44,611 87	$36,500 00

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EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$391,065 97	Public funds,	$3,970 00
Earnings undivided,	7,272 03	Bank stock,	55,418 00
Guaranty fund,	6,706 53	Loan on bank stock,	1,100 00
Premium account,	73 75	Railroad bonds,	36,000 00
		Real estate,	12,200 84
		Loans on real estate,	197,650 11
		Loans on personal security,	93,357 48
		Deposit in bank, on interest,	2,551 81
		Expense account,	651 36
		Cash on hand,	2,218 68
	$405,118 28		$405,118 28

Loan on Bank Stock: —

On 11 shares Freeman's National Bank, Boston, ... $1,100 00

Invested in real estate (for banking purposes) $12,200 84
Estimated value of the same, ... 12,200 84
Amount of municipal tax on real estate, ... 126 00

Cash on Deposit in Bank: —

Tremont National Bank, Boston, ... $2,551 81

Whole amount of interest or profits received or earned, ... $18,837 24
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 6,507 90; 2¼ per cent., 7,839 30
Times for the dividends, fixed by the by-laws: first Monday in January and July.
The total amount of loans, with each specified rate of interest: $500, 4 per cent.; $82,582, 5 per cent.; $5,000, 5½ per cent.; $204,025, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 205
Aggregate amount of the same, ... 183,332 59
Number of open accounts, ... 1,303
Number and amount of deposits (including dividends), received for previous year, ... 984 121,861 17
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 95 57,993 00
Number and amount of withdrawals, ... 878 73,064 02
Number of accounts opened the previous year, ... 229
Number of accounts closed the previous year, ... 131
Amount of expenses of the corporation during previous year, . . . 1,504 20
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: August 14.

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Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s,	$2,000	$2,070 00	$2,070 00
Town of Woburn 6s,	2,000	2,290 00	1,900 00
	$4,000	$4,360 00	$3,970 00

Bank Stock.

City Nat'l Bank, Boston,	$2,000	$2,160 00	$2,276 75
Commonwealth Nat'l Bank, Boston,	1,000	1,180 00	1,225 00
Eagle Nat'l Bank, Boston,	1,700	1,836 00	1,700 00
Fourth Nat'l Bank, Boston,	5,000	5,450 00	5,000 00
Globe Nat'l Bank, Boston,	3,000	2,850 00	3,000 00
Hamilton Nat'l Bank, Boston,	1,000	1,280 00	1,250 00
Hide and Leather Nat'l B'k, Boston,	2,300	2,691 00	2,300 00
Market Nat'l Bank, Boston,	2,000	1,800 00	2,317 50
Merchandise Nat'l Bank, Boston,	2,000	2,000 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	6,250 00	6,500 00
Shawmut Nat'l Bank, Boston,	2,000	2,240 00	2,167 50
State Nat'l Bank, Boston,	2,200	2,750 00	2,471 25
Traders' Nat'l Bank, Boston,	2,500	2,425 00	2,500 00
Tremont Nat'l Bank, Boston,	5,000	5,500 00	5,480 00
Webster Nat'l Bank, Boston,	4,000	4,200 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	$56,222 00	$55,418 00

Railroad Bonds.

Old Colony R R. 6s,	$6,000	$7,140 00	$6,000 00
Eastern R R. 6s,	5,000	6,000 00	5,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	3,000	3,480 00	3,000 00
Newport & Richford R.R. 5s,	5,000	5,300 00	5,000 00
Fall River R.R. 5s,	5,000	5,125 00	*5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,600 00	5,000 00
Nashua & Rochester R.R. 5s,	2,000	2,140 00	2,000 00
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
	$36,000	$40,285 00	$36,000 00

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

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EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — CAMBRIDGE.

Incorporated 1854. Number of corporators, 40.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,139,333 01	Public funds,	$19,000 00
Earnings undivided,	1,484 49	Bank stock,	128,166 67
Guaranty fund,	41,915 46	Railroad bonds,	19,000 00
Premiums,	3,634 84	Real estate,	3,000 00
Profit and loss,	15,515 39	Real estate by foreclosure,	26,160 00
		Loans on real estate,	670,289 40
		Loans on personal security,	270,300 00
		Deposit in bank, on interest,	61,918 64
		Deposit in bank, not on interest,	1,000 00
		Expense account,	17 00
		Cash on hand,	3,031 48
	$1,201,883 19		$1,201,883 19

Invested in real estate (for banking purposes),		$3,000 00
Estimated value of the same,		5,000 00
Amount of real estate held by foreclosure,		26,160 00
Assessed value of the same,		34,600 00
Amount of income received from the same,		1,188 60
Amount of municipal tax on real estate,		669 24
Cash on Deposit in Bank: —		
Lechmere National Bank, Cambridge,		$62,918 64
Whole amount of interest or profits received or earned,		$60,308 44
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	25,227 24
	2½ per cent.,	25,740 15

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: 7½.

Date of the last extra dividend: Oct. 15, 1875.

The total amount of loans, with each specified rate of interest: $30,000, 3½ per cent.; $25,000, 3¾ per cent; $72,784, 4 per cent.; $55,000, 4¼ per cent.; $60,000, 4½ per cent.; $94,520, 5 per cent.; $127,650, 5½ per cent.; $465,060.40, 6 per cent.; $1,800, 6½ per cent.; $8,775, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	375	
Aggregate amount of the same,		423,069 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,	4,852	
Number and amount of deposits (including dividends), received for previous year,	15,061	355,304 60
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	187	102,001 78

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Number and amount of withdrawals, ...	4,481	$288,426 58
Number of accounts opened the previous year, ...	1,203	
Number of accounts closed the previous year, ...	1,012	
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 19.

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	$875 00	$700 00
Blackstone Nat'l Bank, Boston, .	5,400	5,940 00	5,400 00
Boston Nat'l Bank, Boston, . .	6,300	7,560 00	6,300 00
Bunker Hill Nat'l Bank, Boston, .	4,100	7,790 00	4,100 00
Commerce Nat'l Bank, Boston, .	6,700	8,174 00	6,700 00
Commonwealth Nat'l Bank, Boston,	4,000	4,720 00	4,000 00
Continental Nat'l Bank, Boston, .	3,000	3,300 00	3,000 00
Eliot Nat'l Bank, Boston, . .	1,200	1,464 00	1,200 00
Exchange Nat'l Bank, Boston, .	1,600	1,872 00	1,600 00
Faneuil Hall Nat'l Bank, Boston, .	2,000	2,700 00	2,000 00
First Ward Nat'l Bank, Boston, .	5,000	6,000 00	4,000 00
Globe Nat'l Bank, Boston, . .	2,100	1,995 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	11,500	13,570 00	11,500 00
Howard Nat'l Bank, Boston, . .	6,000	6,960 00	6,000 00
Massachusetts Nat'l Bank, Boston, .	500	490 00	500 00
Merchants' Nat'l Bank, Boston, .	5,000	7,300 00	5,000 00
Metropolitan Nat'l Bank, Boston, .	2,400	2,616 00	2,400 00
New England Nat'l Bank, Boston, .	2,000	2,920 00	2,000 00
North Nat'l Bank, Boston, . .	1,900	2,565 00	1,900 00
North America Nat'l Bank, Boston,	500	510 00	500 00
Redemption Nat'l Bank, Boston, .	1,000	1,280 00	1,000 00
Republic Nat'l Bank, Boston, . .	5,800	8,120 00	5,800 00
Revere Nat'l Bank, Boston, . .	3,800	4,674 00	3,800 00
Third Nat'l Bank, Boston, . .	11,000	9,240 00	11,000 00
Tremont Nat'l Bank, Boston, . .	7,600	8,360 00	7,600 00
Union Nat'l Bank, Boston, . .	500	710 00	500 00
Webster Nat'l Bank, Boston, . .	6,700	7,102 00	6,700 00
City Nat'l Bank, Cambridge, . .	2,600	2,600 00	2,600 00
Charles River N'l Bank, Cambridge,	2,400	2,400 00	2,400 00
Lechmere Nat'l Bank, Cambridge,	5,100	7,956 00	5,066 67
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' N'l Bank, Newburyport,	600	600 00	600 00
Concord Nat'l Bank, Concord, .	3,300	3,300 00	3,300 00
	$130,200	$153,063 00	$128,166 67

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R., ...	$8,500	$10,370 00	$4,000 00
Boston & Albany R.R., . . .	15,000	18,600 00	15,000 00
	$23,500	$28,970 00	$19,000 00

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EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated February 10, 1869. Number of corporators, 30.

JOHN MAYHER, *President.* SAMUEL T. SEELYE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$356,548 76	Bank stock,	$69,500 00
Earnings undivided,	1,492 40	Loans on bank stock,	2,500 00
Guaranty fund,	13,000 00	Railroad bonds,	37,173 75
		Loans on real estate,	179,195 00
		Loans on personal security,	79,541 00
		Deposit in bank, not on interest,	2,784 59
		Expense account,	346 82
	$371,041 16		$371,041 16

Loans on Bank Stock, amount on each: —

On 23 shares First National Bank, Easthampton,	$2,300 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls,	200 00

Cash on Deposit in Bank: —

First National Bank, Easthampton,	$2,784 59

Whole amount of interest or profits received or earned,		$20,644 53
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6,507 96
	2 per cent.,	6,607 67
Times for the dividends fixed by the by-laws: January 23, July 23.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6½.		
Date of the last extra dividend: July, 1876.		
The total amount of loans, with each specified rate of interest: $53,100, 5 per cent.; $19,900, 5½ per cent.; $182,761, 6 per cent.; $5,475, 6½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	171	
Aggregate amount of the same,		128,836 00
Number of open accounts,	1,358	
Number and amount of deposits (including dividends), received for previous year,	1,212	87,799 71
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	48	17,466 42
Number and amount of withdrawals,	846	76,739 32
Number of accounts opened the previous year,	235	
Number of accounts closed the previous year,	202	
Amount of expenses of the corporation during previous year,		1,257 07
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 6.		

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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
Holyoke Nat'l Bank, Holyoke,	10,000	13,000 00	10,000 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
Nat'l Bank of the Commonwealth,	10,000	11,500 00	10,000 00
Hampshire Co. Nat'l Bank, Northampton,	1,000	1,250 00	1,000 00
Northampton Nat'l Bank, Northampton,	8,700	14,355 00	9,000 00
Chicopee Nat'l Bank, Springfield,	1,000	1,700 00	1,000 00
	$67,200	$89,370 00	$69,500 00

RAILROAD BONDS.

Boston & Albany R.R. 7s,	$7,000	$8,400 00	$8,400 00
Boston & Maine R.R. 7s,	7,000	8,695 00	8,695 00
Old Colony R.R. 7s,	12,000	14,928 75	14,928 75
Fitchburg R R. 4s,	5,000	5,150 00	5,150 00
	$31,000	$37,173 75	$37,173 75

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EAST WEYMOUTH SAVINGS BANK — EAST WEYMOUTH.

Incorporated 1872. Number of corporators, 30.

DAVID TUCKER, *President.* JOSEPH A. CUSHING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$318,202 62	Public funds,	$61,000 00
Guaranty fund,	8,352 03	Bank stock,	5,400 00
		Railroad bonds,	35,000 00
		Loans on real estate,	197,289 43
		Loans on personal security,	19,135 00
		Deposit in bank, on interest,	720 68
		Expense account,	4,130 47
		Premium account,	1,500 00
		Cash on hand,	2,379 07
	$326,554 65		$326,554 65

Cash on Deposit in Bank: —

Manufacturers' National Bank, Boston, ... $720 68

Whole amount of interest or profits received or earned, ... $16,840 24

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 5,531 33; 2 per cent., 5,959 72

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 5-27.

Date of the last extra dividend: April, 1877.

The total amount of loans, with each specified rate of interest: $4,000, 4 per cent.; $19,850, 5 per cent.; $1,500, 5½ per cent.; $117,739.68, 6 per cent.; $28,646.75, 6½ per cent.; $42,288, 7 per cent.; $300, 7½ per cent.; $2,100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 189

Aggregate amount of the same, ... 156,589 00

Amount of investments from which no income is received, ... 2,000 00

Number of open accounts, ... 1,137

Number and amount of deposits (including dividends), received for previous year, ... 1,966 76,187 55

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 58 33,086 00

Number and amount of withdrawals, ... 562 42,884 89

Number of accounts opened the previous year, ... 165

Number of accounts closed the previous year, ... 108

Amount of expenses of the corporation during previous year, ... 982 79

Amount of treasurer's bond, ... 20,000 00

Date of examination by commissioner: May 16.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia,	$4,000	$5,250 00	$4,000 00
City of Charlestown,	7,000	7,700 00	7,000 00
of Brockton,	10,000	10,380 00	10,000 00
of Newton,	2,000	2,650 00	2,000 00
of Boston,	10,000	10,850 00	10,000 00
of Portland, Me.,	3,000	3,250 00	3,000 00
of Dayton, Ohio,	3,000	3,120 00	3,000 00
of Grand Rapids, Mich.,	3,000	4,050 00	3,000 00
State of Maine,	4,000	4,300 00	4,000 00
Town of Abington,	5,000	5,140 00	5,000 00
of Weymouth,	10,000	10,800 00	10,000 00
	$61,000	$67,490 00	$61,000 00

BANK STOCK.

Union Nat'l Bank, Weymouth,	$4,900	$5,700 00	$4,900 00
Central Nat'l Bank, Boston,	1,000	1,000 00	500 00
	$5,900	$6,700 00	$5,400 00

RAILROAD BONDS.

Old Colony Railroad,	$12,000	$13,700 00	$12,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	12,000	13,080 00	12,000 00
Boston and Maine Railroad,	3,000	3,600 00	3,000 00
Boston & Lowell Railroad,	3,000	3,450 00	3,000 00
Maine Central Railroad,	5,000	6,500 00	6,500 00
	$35,000	$40,330 00	$36,500 00

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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,	$1,833,019 43	Public funds,	$429,500 00
Earnings undivided,	6,904 11	Bank stock,	56,900 00
Guaranty fund,	33,207 12	Loans on bank stock,	3,400 00
Tax account,	3,000 00	Railroad bonds,	142,000 00
Suspense account,	48 78	Loan on railroad bonds,	800 00
		Loans on real estate,	595,928 00
		Loans on personal security,	590,325 00
		Deposit in banks, not on interest	52,349 30
		Expense account,	504 40
		Cash on hand,	4,472 74
	$1,876,179 44		$1,876,179 44

Loans on Bank Stock, amount on each: —

On 10 shares National Exchange Bank, Boston, ... $1,000 00
On 30 shares People's National Bank, Boston, ... 2,400 00

Loan on Railroad Bond: —

On $1,000 Maine Central Bond, ... $800 00

Cash on Deposit in Bank: —

People's National Bank, Boston, ... $52,349 30

Whole amount of interest or profits received or earned, ... $86,249 57
Rate and amount of each semi-annual dividend, for previous year, ... 2 per cent., 31,690 80; 2 per cent., 32,908 36
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: 8.
Date of the last extra dividend: May 1, 1874.
The total amount of loans, with each specified rate of interest: $50,000, 3 per cent.; $25,000, 3⅜ per cent.; $225,000, 3½ per cent.; $40,000, 3¾ per cent.; $262,500, 4 per cent.; $20,000, 4¼ per cent.; $189,800, 4½ per cent.; $296,450, 5 per cent.; $18,500, 5½ per cent.; $49,925, 6 per cent.; $2,600, 6½ per cent.; $4,150, 7 per cent.; $3,600, 7 3/10 per cent.; $2,928, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 86
Aggregate amount of the same, ... 128,503 00
Number of open accounts, ... 6,575
Number and amount of deposits (including dividends), received for previous year, ... 7,526 543,279 50
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 367 224,874 00
Number and amount of withdrawals, ... 4,705 349,060 42

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Number of accounts opened the previous year, ...	1,152	
Number of accounts closed the previous year, ...	795	
Amount of expenses of the corporation during previous year, . . .		$6,431 95
Amount of treasurer's bond, ...		5,000 00

Date of examination by commissioner: March 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, ...	$125,000	$142,187 00	$125,000 00
State of Maine bonds, ...	1,000	1,130 00	1,000 00
of New Hampshire bonds, .	2,600	3,120 00	2,600 00
City of Boston bonds, ...	102,000	115,400 00	102,000 00
of Manchester, N. H., bonds, .	10,000	11,500 00	10,000 00
of Bangor, Me , bonds, . .	4,000	4,840 00	4,000 00
of Providence, R. I., bonds, .	25,000	29,000 00	25,000 00
of Lynn bonds, ...	10,000	12,000 00	10,000 00
of Portsmouth, N. H., bonds, .	10,000	11,500 00	10,000 00
of Dover, N. H., bonds, . .	5,900	6,500 00	5,900 00
of Springfield bonds, . .	20,000	27,600 00	20,000 00
of Taunton bonds, ...	20,000	24,200 00	20,000 00
of Lowell bonds, ...	13,000	14,690 00	13,000 00
of Lawrence bonds, ...	15,000	18,000 00	15,000 00
of Fall River bonds, . .	10,000	10,200 00	10,000 00
of Portland, Me., bonds, . .	5,000	5,900 00	5,000 00
of Chelsea bonds, ...	15,000	17,550 00	15,000 00
of Burlington, Vt , bonds, .	12,000	12,330 00	12,000 00
Town of Marlborough bonds, .	9,000	9,450 00	9,000 00
of Woburn bonds, . .	8,000	8,800 00	8,000 00
District of Columbia bonds, . .	7,000	7,840 00	7,000 00
	$429,500	$493,737 00	$429,500 00

Bank Stock.

People's Nat'l Bank, Boston, . .	$16,800	$24,180 00	$16,800 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
Shawmut Nat'l Bank, Boston, .	4,300	4,966 00	4,300 00
Market Nat'l Bank, Boston, . .	3,000	3,000 00	3,000 00
Merchants' Nat'l Bank, Boston, .	3,000	4,110 00	3,000 00
State Nat'l Bank, Boston, . .	1,400	1,806 00	1,400 00
Howard Nat'l Bank, Boston, . .	1,300	1,586 00	1,300 00
Atlas Nat'l Bank, Boston, . .	7,000	8,880 00	7,000 00
Mt. Vernon Nat'l Bank, Boston, .	6,100	7,625 00	6,100 00
Columbian Nat'l Bank, Boston, .	2,000	2,560 00	2,000 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,520 00	1,000 00
Continental Nat'l Bank, Boston, .	5,000	5,450 00	5,000 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
	$56,900	$73,143 00	$56,900 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R. R., .	$20,000	$23,600 00	$20,000 00
Boston & Lowell R. R., . . .	59,000	63,930 00	59,000 00
Newport & Richford R. R., . .	22,000	22,880 00	22,000 00
Boston, Clinton, Fitchburg & New Bedford R. R., ...	11,000	12,530 00	11,000 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
Vermont & Massachusetts R. R., .	10,000	11,150 00	10,000 00
	$142,000	$157,750 00	$142,000 00

EMIGRANT SAVINGS BANK, BOSTON.

This bank was temporarily enjoined by a decree of the Supreme Judicial Court, April 16, 1878, and was wound up by its officers, by permission of the court, paying its depositors 99½ per cent. of their deposits.

Agreeably to the provisions of chapter 76 of the Acts of 1885, the officers of this bank have deposited the balance due depositors with the Treasurer of the Commonwealth, and the books and papers of the bank are deposited with the Commissioners of Savings Banks.

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ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 41.

JOSEPH SHATTUCK, *President.* JAMES H. EATON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,544,746 65	Public funds,	$640,000 00
Earnings undivided,	83,485 01	Bank stock,	304,025 00
Guaranty fund,	94,000 00	Loans on bank stock,	27,130 00
		Railroad bonds,	308,500 00
		Real estate by foreclosure,	40,000 00
		Loans on real estate,	2,356,175 00
		Loans on personal security,	908,540 00
		Deposit in banks, on interest,	105,657 91
		Deposit in banks, not on interest,	17,543 18
		Cash on hand,	14,660 57
	$4,722,231 66		$4,722,231 66

Loans on Bank Stock, amount on each: —

On 160 shares Bay State National Bank, Lawrence,	$12,000 00
On 14 shares National Pemberton Bank, Lawrence,	1,300 00
On 96 shares Pacific National Bank, Lawrence,	8,050 00
On 20 shares Lawrence National Bank, Lawrence,	1,250 00
On 24 shares Old Lowell National Bank, Lowell,	2,000 00
On 8 shares National Hide and Leather Bank, Boston,	530 00
On 20 shares Andover National Bank, Andover,	2,000 00
Amount of real estate held by foreclosure,	$40,000 00
Assessed value of the same,	52,250 00
Amount of income received from the same,	3,800 00
Amount of municipal tax on real estate,	1,210 42

Cash on Deposit in Banks, amount in each: —

National Hide and Leather Bank, Boston,	$105,657 91
Bay State National Bank, Lawrence,	17,543 18
Whole amount of interest or profits received or earned,	$254,265 57
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	105,156 17
2½ per cent.,	106,394 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: $7\frac{22}{100}$.

Date of the last extra dividend: October 1, 1876.

The total amount of loans, with each specified rate of interest: $118,000, 4 per cent.; $135,000, 4½ per cent.; $50,000, 4¾ per cent.; $1,795,200, 5 per cent.; $164,440, 5½ per cent.; $1,029,205, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	445	
Aggregate amount of the same,		591,015 00
Number of open accounts,	13,500	

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Number and amount of deposits (including dividends), received for previous year,	14,587	$1,096,258 74
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	675	390,271 27
Number and amount of withdrawals,	9,148	943,324 84
Number of accounts opened the previous year,	2,414	
Number of accounts closed the previous year,	2,195	
Amount of expenses of the corporation during previous year,		8,660 41
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 12.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	$50,000	$56,500 00	$50,000 00
United States currency 6s,	80,000	102,000 00	80,000 00
" " 4s,	100,000	123,000 00	100,000 00
" " 4½s,	200,000	226,000 00	200,000 00
City of Somerville,	25,000	25,000 00	25,000 00
of Fall River,	25,000	31,250 00	25,000 00
of Lawrence,	80,000	82,400 00	80,000 00
of Lynn,	50,000	62,000 00	50,000 00
of Newton,	16,000	18,000 00	16,000 00
of Rockland, Me.,	14,000	14,000 00	14,000 00
	$640,000	$740,150 00	$640,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$13,000	$16,250 00	$13,000 00
Atlantic Nat'l Bank, Boston,	4,000	5,600 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	3,500 00	3,000 00
Commonwealth Nat'l Bank, Boston,	4,000	4,500 00	4,000 00
Commerce Nat'l Bank, Boston,	7,500	8,500 00	7,500 00
Continental Nat'l Bank,	2,000	2,200 00	2,000 00
City Nat'l Bank, Boston,	13,000	13,900 00	13,000 00
Eliot Nat'l Bank, Boston,	8,000	9,500 00	8,000 00
Everett Nat'l Bank, Boston,	10,000	10,100 00	10,000 00
Howard Nat'l Bank, Boston,	23,200	26,000 00	23,200 00
Hide and Leather Nat'l B'k, Boston.	10,000	12,000 00	10,000 00
Massachusetts Nat'l Bank, Boston,	3,750	4,000 00	3,750 00
Maverick Nat'l Bank, Boston,	5,100	10,500 00	5,100 00
Merchants' Nat'l Bank, Boston,	20,000	27,000 00	20,000 00
No. America Nat'l Bank, Boston,	15,000	15,400 00	15,000 00
North Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Revere Nat'l Bank, Boston,	22,500	25,500 00	22,500 00
Republic Nat'l Bank, Boston,	25,000	31,000 00	25,000 00
Shawmut Nat'l Bank, Boston,	2,700	3,300 00	2,700 00
Suffolk Natl' Bank, Boston,	10,000	11,500 00	10,000 00
State Nat'l Bank, Boston,	10,000	12,600 00	10,000 00
Tremont Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
Traders' Nat'l Bank,	6,000	5,700 00	6,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Union Nat'l Bank, Boston, . .	$1,000	$1,400 00	$1,000 00
Webster Nat'l Bank, Boston, . .	25,000	25,500 00	25,000 00
Mount Vernon Nat'l Bank, Boston.	4,600	5,600 00	4,600 00
Lawrence Nat'l Bank, Lawrence, .	2,500	2,750 00	2,500 00
Globe Nat'l Bank, Boston, . .	4,700	4,350 00	4,700 00
Blackstone Nat'l Bank, Boston, .	1,000	1,100 00	1,000 00
Lincoln Nat'l Bank, Boston, . .	2,500	2,500 00	2,500 00
	$304,025	$361,250 00	$304,025 00

RAILROAD BONDS.

Boston & Maine Railroad, . .	$200,000	$244,000 00	$200,000 00
Boston & Lowell Railroad, . .	50,000	59,000 00	50,000 00
Eastern Railroad, ...	53,500	65,000 00	53,500 00
Fitchburg Railroad, . . .	5,000	5,500 00	5,000 00
	$308,500	$373,500 00	$308,500 00

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FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated 1832. Number of corporators, 43.

GEORGE H. TABER, *President.* CHAS. DREW, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$413,970 37	Public funds,	$42,825 00
Earnings undivided,	4,040 49	Bank stock,	139,645 00
Guaranty fund,	12,273 67	Loans on bank stock,	400 00
		Real estate,	4,846 07
		Real estate by foreclosure,	40,000 00
		Loans on real estate,	90,830 62
		Loans on personal security,	92,975 00
		Deposit in bank, not on interest,	8,731 41
		Expense account,	58
		Oak Bluffs bonds (taken to secure indebtedness),	9,903 96
		Cash on hand,	126 89
	$430,284 53		$430,284 53

Loans on Bank Stock, amount on each: —

On 3 shares National Bank of Commerce, Boston,	$200 00
On 5 shares National Bank, Fairhaven,	200 00
Invested in real estate (for banking purposes),	$4,846 07
Estimated value of the same,	4,846 07
Amount of real estate held by foreclosure,	40,000 00
Assessed value of the same,	21,377 00
Amount of income received from the same,	515 60
Amount of municipal tax on real estate,	367 93

Cash on Deposit in Bank: —

National Bank of Fairhaven,	$8,731 41
Whole amount of interest or profits received or earned,	$20,941 91
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	8,307 13
2 per cent.,	8,112 76

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: $30,000, 4½ per cent; $52,500, 5 per cent; $14,000, 5½ per cent; $6,550, 5¾ per cent; $65,815.62, 6 per cent.; $3,550, 6½ per cent.; $11,790, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	76	
Aggregate amount of the same,		50,505 00
Amount of investments from which no income is received,		36,000 00
Number of open accounts,	824	
Number and amount of deposits (including dividends), received for previous year,	173	39,511 55
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	29	17,158 79

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Number and amount of withdrawals,	453	$53,295 35
Number of accounts opened the previous year,	52	
Number of accounts closed the previous year,	85	
Amount of expenses of the corporation during previous year,		2,358 12
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: August 6.

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, Mass.,	19,000	21,850 00	19,000 00
	$40,500	$45,675 00	$42,825 00

Bank Stock.

Nat'l Bank of Fairhaven,	$23,440	$23,440 00	* $23,440 00
Mechanics' Nat'l Bank, N. Bedford,	6,800	11,390 00	10,880 00
First Nat'l Bank, New Bedford,	12,500	17,234 37	*16,875 00
Citizens' Nat'l Bank, New Bedford,	8,000	9,880 00	9,600 00
Nat'l B'k of Commerce, N. Bedford,	4,000	5,100 00	4,800 00
Nat'l Bank of Commerce, Boston,	9,000	10,845 00	9,900 00
Eliot Nat'l Bank, Boston,	5,000	5,875 00	5,500 00
North National Bank, Boston,	4,000	5,400 00	4,600 00
Boston Nat'l Bank, Boston,	10,000	12,000 00	11,000 00
Nat'l Bank of the Republic, Boston,	6,000	8,445 00	7,500 00
State Nat'l Bank, Boston,	8,000	10,060 00	8,800 00
Howard Nat'l Bank, Boston,	5,000	5,812 50	5,250 00
Nat'l Bank of N. America, Boston,	8,000	8,020 00	8,000 00
Continental Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,482 50	3,500 00
Nat'l Webster Bank, Boston,	5,000	5,256 25	5,000 00
	$123,240	$147,740 62	$139,645 00

* This bank was notified that these investments exceeded the legal limit, and measures have since been taken to reduce the same within the limit provided by statute.

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FALL RIVER FIVE CENTS SAVINGS BANK — FALL RIVER.

Incorporated April 10, 1855. Number of corporators, 49.

WALTER C. DURFEE, *President.* CHARLES J. HOLMES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,325,334 72	Public funds,	$100,000 00
Earnings undivided,	43,218 80	Bank stock,	232,800 00
Guaranty fund,	25,036 97	Railroad bonds,	70,000 00
		Real estate,	35,000 00
		Real estate by foreclosure,	1,793 93
		Loans on real estate,	674,541 00
		Loans on personal security,	233,600 00
		Deposit in bank, not on interest,	17,000 00
		Expense account,	1,541 24
		Border City Manuf'g Co.,*	27,000 00
		Cash on hand,	314 32
	$1,393,590 49		$1,393,590 49

Invested in real estate (for banking purposes),		$35,000 00
Estimated value of the same,		45,000 00
Amount of real estate held by foreclosure,		1,793 93
Assessed value of the same,		1,600 00
Amount of income received from the same,		29 75
Amount of municipal tax on real estate,		846 00
Cash on Deposit in Bank: —		
Second National Bank, Fall River,		$17,000 00
Whole amount of interest or profits received or earned,		$72,028 74
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	30,147 65
	2½ per cent.,	30,817 74
Times for the dividends, fixed by the by-laws: second Monday in June and December.		
The total amount of loans, with each specified rate of interest: $70,000, 4½ per cent.; $74,500, 5 per cent.; $717,741, 5½ per cent.; $41,400, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	237	
Aggregate amount of the same,		342,861 00
Amount of investments from which no income is received,		4,500 00
Number of open accounts,	5,382	
Number and amount of deposits (including dividends), received for previous year,	13,345	279,269 24
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	181	117,907 00
Number and amount of withdrawals,	2,932	203,260 67

* Taken to secure indebtedness.

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Number of accounts opened the previous year, ...	875	
Number of accounts closed the previous year, ...	746	
Amount of expenses of the corporation during previous year, . . .		$3,872 76
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: July 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency, 6s, . .	$100,000	$136,000 00	$100,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston, . .	$3,000	$4,350 00	$3,000 00
Atlas Nat'l Bank, Boston, . .	10,000	12,600 00	10,000 00
Blackstone Nat'l Bank, Boston. .	12,000	12,900 00	12,000 00
Boston Nat'l Bank, Boston, . .	3,200	3,840 00	3,200 00
City Nat'l Bank, Boston, . .	10,000	10,600 00	10,000 00
Commerce Nat'l Bank, Boston, .	700	840 00	700 00
Eliot Nat'l Bank, Boston, . .	1,500	1,837 50	1,500 00
Everett Nat'l Bank, Boston, . .	6,000	5,700 00	6,000 00
Exchange Nat'l Bank, Boston, .	4,000	4,680 00	4,000 00
First Nat'l Bank, Boston, . .	5,000	10,375 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,737 50	7,500 00
Howard Nat'l Bank, Boston, . .	13,300	15,428 00	13,300 00
Maverick Nat'l Bank, Boston, . .	2,200	4,840 00	2,200 00
Monument Nat'l Bank, Boston, .	8,500	18,870 00	8,500 00
North America Nat'l Bank, Boston,	8,400	8,610 00	8,400 00
Revere Nat'l Bank, Boston, . .	7,500	9,375 00	7,500 00
Shawmut Nat'l Bank, Boston, .	11,700	14,625 00	11,700 00
Shoe and Leather N'l Bank, Boston,	10,000	10,220 00	10,000 00
Traders' Nat'l Bank, Boston, . .	5,000	4,812 50	5,000 00
Webster Nat'l Bank, Boston, . .	3,000	3,195 00	3,000 00
First Nat'l Bank, Malden, . .	10,000	12,000 00	10,000 00
First Nat'l Bank, Chelsea, . .	30,000	37,500 00	30,000 00
Palmer Nat'l Bank, Palmer, . .	2,700	2,970 00	2,700 00
Oxford Nat'l Bank, Oxford, . .	2,000	2,240 00	2,000 00
Metacomet Nat'l Bank, Fall River,	9,400	11,280 00	9,400 00
Nat'l Union Bank, Fall River, .	5,000	5,000 00	5,000 00
Second Nat'l Bank, Fall River, .	41,200	47,380 00	*41,200 00
	$232,800	$284,805 50	$232,800 00

Railroad Bonds.

Rutland Railroad equipment, .	$100,000	$80,000 00	$70,000 00

* A portion of this stock taken for debt.

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FALL RIVER SAVINGS BANK — FALL RIVER.

Incorporated 1828. Number of corporators, 128.

WILLIAM LINDSEY, *President.* C. A. BASSETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,990,394 14	Public funds,	$492,225 00
Earnings undivided,	43,021 00	Bank stock,	742,410 00
Guaranty fund,	115,300 00	Loan on bank stock,	4,000 00
		Railroad bonds,	223,015 00
		Real estate,	45,000 00
		Real estate by foreclosure,	21,550 00
		Loans on real estate,	1,771,057 90
		Loans on personal security,	1,588,265 00
		Loans to counties, cities or towns,	14,500 00
		Deposit in banks, on interest,	203,261 25
		Expense account,	777 18
		Stocks to secure indebtedness,	41,850 00
		Cash on hand,	803 81
	$5,148,715 14		$5,148,715 14

Loan on Bank Stock: —

On 35 shares Fall River National Bank, and 9 shares Massasoit National Bank,	$4,000 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,	621 71
Amount of municipal tax on real estate,	1,248 32

Cash on Deposit in Banks, amount in each: —

Metacomet National Bank, Fall River,	$100,500 00
Fall River National Bank, Fall River,	100,000 00
National Revere Bank, Boston,	2,500 00
National Bank of Redemption, Boston,	261 25

Whole amount of interest or profits received or earned,		$268,926 26
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	118,417 26
	2¼ per cent.,	108,261 01

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: $5,000, 2¾ per cent.; $7,000, 3 per cent.; $56,500, 4 per cent.; $474,000, 4½ per cent.; $1,178,400, 5 per cent.; $1,488,522.90, 5½ per cent.; $168,100, 6 per cent.; $300, 7 per cent.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	492	
Aggregate amount of the same,		$639,192 90
Amount of investments from which no income is received,		42,550 00
Number of open accounts,	10,082	
Number and amount of deposits (including dividends), received for previous year,	25,649	832,137 22
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	557	341,483 10
Number and amount of withdrawals,	7,829	668,244 76
Number of accounts opened the previous year,	1,400	
Number of accounts closed the previous year,	1,275	
Amount of expenses of the corporation during previous year,		10,833 01
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner; July 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	$100,000	$113,000 00	$100,000 00
United States 4s, registered.	150,000	185,250 00	150,000 00
City of Boston 5s,	100,000	118,000 00	104,500 00
of Fall River 4s,	30,000	30,600 00	30,000 00
of Fall River 6s,	15,000	20,025 00	20,025 00
of Cambridge 4s,	80,000	87,700 00	87,700 00
	$475,000	$554,575 00	$492,225 00

Bank Stock.

Fall River Nat'l Bank, Fall River,	$71,500	$82,225 00	$79,110 00
Metacomet Nat'l Bank, Fall River,	93,500	112,200 00	112,200 00
Massasoit Nat'l Bank, Fall River,	43,200	71,280 00	64,950 00
Second Nat'l Bank, Fall River,	15,000	16,500 00	15,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	39,600 00	28,600 00
First Nat'l Bank, New Bedford,	50,000	65,000 00	55,000 00
N'l B'k of Commerce, New Bedford,	42,000	50,400 00	46,200 00
First Nat'l Bank, Boston,	33,000	67,650 00	61,050 00
Second Nat'l Bank, Boston,	23,200	35,960 00	31,900 00
Eliot Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
Faneuil Hall Nat'l Bank, Boston,	40,000	53,200 00	46,000 00
Howard Nat'l Bank, Boston,	30,000	33,900 00	30,000 00
Merchants' Nat'l Bank, Boston,	16,000	23,360 00	20,400 00
Nat'l Hide and Leather B'k, Boston,	25,000	29,500 00	25,000 00
Nat'l B'k of North America, Boston,	40,000	40,800 00	40,000 00
Nat'l Revere Bank, Boston,	30,000	36,900 00	30,000 00
Nat'l Bank of Commerce, Boston,	20,000	24,400 00	20,000 00
Washington Nat'l Bank, Boston,	20,000	26,000 00	22,000 00
	$629,400	$826,875 00	$742,410 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s, .	$85,000	$98,600 00	$85,000 00
Fitchburg Railroad 5s. . . .	15,000	16,875 00	15,000 00
New Bedford Railroad 7s, . .	5,000	6,200 00	6,200 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s, . . .	15,000	17,250 00	17,175 00
Old Colony Railroad 7s, . . .	13,000	15,730 00	13,780 00
Old Colony Railroad 6s, . . .	56,000	66,125 00	59,360 00
Old Colony Railroad 4½s, . .	25,000	26,625 00	26,500 00
	$214,000	$247,405 00	$223,015 00

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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,	$121,223 78	Bank stock,	$4,305 50
Guaranty fund,	365 00	Loans on real estate,	77,740 00
		Loans on personal security,	21,633 80
		Deposit in bank, not on interest,	17,245 96
		Expense account,	46 62
		Interest account,	348 61
		Fixtures,	105 00
		Cash on hand,	163 29
	$121,588 78		$121,588 78

Cash on Deposit in Bank: —

South Framingham National Bank,		$17,245 96
Whole amount of interest or profits received,		$4,138 11
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	1,437 95
	2½ per cent.,	2,107 78
Times for the dividends, fixed by the by-laws: April and October.		
The total amount of loans, with each specified rate of interest: $2,000, 5½ per cent.; $97,373.80, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	74	
Aggregate amount of the same,		83,173 80
Number of open accounts,	470	
Number and amount of deposits (including dividends), received for previous year,	628	90,372 33
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	99	59,181 00
Number and amount of withdrawals,	239	24,468 45
Number of accounts opened the previous year,	270	
Number of accounts closed the previous year,	61	
Amount of expenses of the corporation during previous year,		459 29
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: Aug. 4.		

BANK STOCK

	Par Value.	Estimated Market Value.	Amount Invested.
Holliston Nat'l Bank, Holliston,	$300	$384 00	$376 50
Northboro' Nat'l Bank, Northboro',	700	875 00	884 00
South Framingham Nat'l Bank, South Framingham,	500	540 00	540 00
Framingham N'l B'k, Framingham,	1,800	2,520 00	2,505 00
	$3,300	$4,319 00	$4,305 50

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FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Number of corporators, 58.

THORNTON K. WARE, *President.* CHARLES J. BILLINGS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,189,984 71	Public funds,	$121,222 50
Earnings undivided,	31,958 20	Loans on public funds,	200 00
Guaranty fund,	61,100 00	Bank stock,	218,196 00
		Loans on bank stock,	14,100 00
		Railroad bonds,	54,600 00
		Railroad notes,	45,000 00
		Real estate,	150,000 00
		Real estate by foreclosure,	60,350 00
		Loans on real estate,	786,325 00
		Loans on personal security,	700,525 00
		Loans to counties, cities or towns,	26,000 00
		Deposit in banks, on interest,	98.992 74
		Deposit in banks, not on interest,	5,000 00
		Expense account,	869 28
		Cash on hand,	1,662 39
	$2,283,042 91		$2,283,042 91

Loan on Public Funds: —

On $200 United States 4s, ... $200 00

Loans on Bank Stock, amount on each: —

On 56 shares Fitchburg National Bank, ... $5,600 00
On 113 shares Safety Fund National Bank, ... 8,500 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, ... 60,350 00
Assessed value of the same, ... 51,675 00
Amount of income received from the same, ... 4,609 50
Amount of municipal tax on real estate, ... 3,140 64

Cash on Deposit in Banks, amount in each: —

Shawmut National Bank, Boston, ... $11 61
Maverick National Bank, Boston, ... 48.981 13
Fitchburg National Bank, Fitchburg, ... 30,000 00
Westminster National Bank, Westminster, ... 5,000 00
Townsend National Bank, Townsend, ... 20,000 00

Whole amount of interest or profits received or earned, ... $128,029 05
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 41,426 47; 2 per cent., 42,032 98

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: $6\frac{3}{5}$.

Date of the last extra dividend: June 1, 1871.

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The total amount of loans, with each specified rate of interest: $73,981, 2½ per cent.; $5,000, 3¾ per cent.; $244,000, 4 per cent.; $75,000, 4¼ per cent.; $25,000, 4⅜ per cent.; $167,000, 4½ per cent; $60,000, 4¾ per cent.; $679,150, 5 per cent.; $356,800, 5½ per cent,; $140,787, 6 per cent.; $2,700, 6½ per cent.; $20,535, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	261	
Aggregate amount of same,		$330,450 00
Amount of investments from which no income is received,		1,350 00
Number of open accounts,	5,618	
Number and amount of deposits (including dividends), received for previous year,	2,742	388,830 37
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	294	177,573 00
Number and amount of withdrawals,	2,555	321,541 92
Number of accounts opened the previous year,	675	
Number of accounts closed the previous year,	580	
Amount of expenses of the corporation during previous year,		4,907 43
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 24, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$50,000	$56,687 50	$50,000 00
City of Fitchburg bonds,	52,000	58,760 00	48,625 00
of Norwich, Conn., bonds,	17,000	23,120 00	17,935 00
of Portland, Me., bonds,	5,000	6,100 00	4,662 50
	$124,000	$144,667 50	$121,222 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,	2,000	1,000 00	2,200 00
First Nat'l Bank, Ashburnham,	10,000	10,500 00	10,000 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	12,200 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	29,300 00	20,000 00
Howard Nat'l Bank, Boston,	15,000	17,437 50	15,000 00
Boston Nat'l Bank, Boston,	13,300	15,960 00	13,300 00
North Nat'l Bank, Boston,	11,600	15,660 00	11,600 00
Lincoln Nat'l Bank, Boston,	10,000	10,625 00	10,000 00
Nat'l Revere Bank, Boston,	15,000	18,750 00	15,000 00
N'l Hide and Leather Bank, Boston,	10,000	11,650 00	11,600 00
Nat'l Bank of No. America, Boston,	6,600	8,250 00	6,600 00
N'l B'k of Commerce, New Bedford,	10,000	12,387 50	12,400 00
Citizens' Nat'l Bank, New Bedford,	10,000	12,400 00	10,000 00
	$210,600	$265,202 00	$218,196 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad, . . .	$34,000	$38,080 00	$37,200 00
Vermont & Massachusetts Railroad,	16,000	18,080 00	17,400 00
	$50,000	$56,160 00	$54,600 00

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FLORENCE SAVINGS BANK — FLORENCE.

Incorporated 1873. Number of corporators, 39.

A. T. LILLY, *President.* M. W. BOND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$176,847 09	Loans on real estate, . .	*$125,419 00
Earnings undivided, .	2,368 84	Loans on personal security, .	31,117 57
Guaranty fund, . .	4,427 53	Deposit in bank, on interest, .	26,832 38
		Expense account, . . .	91 00
		Cash on hand, ...	183 51
	$183,643 46		$183,643 46

Cash on Deposit in Bank: —

Hampshire County National Bank, Northampton, ...		$26,832 38
Whole amount of interest or profits received or earned, ...		$10,218 82
Rate and amount of each semi-annual dividend for previous year, ...	2 per cent.,	3,386 26
	2 per cent.,	3,346 89
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.		
Date of the last extra dividend: April, 1884.		
The total amount of loans, with each specified rate of interest: $18,250, 5 per cent.; $138,286.57, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	162	
Aggregate amount of the same, ...		121,536 57
Number of open accounts, ...	972	
Number and amount of deposits (including dividends), received for previous year.	1,197	52,244 45
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	21	10,566 07
Number and amount of withdrawals, ...	661	51,146 85
Number of accounts opened the previous year, ...	134	
Number of accounts closed the previous year, ...	128	
Amount of expenses of the corporation during previous year, . . .		940 50
Amount of treasurer's bond, ...		10,000 00
Date of examination by commissioner: May 5.		

* This bank has been notified that these loans exceed the legal limit.

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FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated 1855. Number of corporators, 37.

CHARLES W. HODGES, *President.* ELI PHELPS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$103,422 13	Public funds,	$19,000 00
Earnings undivided,	3,469 15	Loan on public funds,	200 00
Guaranty fund,	3,000 00	Bank stock,	12,450 00
		Loan on bank stock,	500 00
		Railroad bonds,	7,000 00
		Real estate by foreclosure,	3,500 00
		Loans on real estate,	59,950 00
		Loans on personal security,	3,520 00
		Deposit in bank, on interest,	2,896 13
		Cash on hand,	875 15
	$109,891 28		$109,891 28

Loan on Public Funds: —

On $200 United States 4s, ... $200 00

Loan on Bank Stock: —

On 8 shares Dedham National Bank, ... $500 00

Amount of real estate held by foreclosure, ... $3,500 00
Assessed value of the same, ... 3,200 00
Amount of income received from the same, ... 263 00
Amount of municipal tax on real estate, ... 46 08

Cash on Deposit in Bank: —

Merchandise National Bank, Boston, ... $2,896 13

Whole amount of interest or profits received or earned, ... $6,252 64
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 1,906 77; 2 per cent., 1,956 66
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: $5\frac{461}{1000}$.
Date of the last extra dividend: June, 1885.
The total amount of loans, with each specified rate of interest: $57,930, 6 per cent.; $6,240, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 79
Aggregate amount of the same, ... 60,170 00
Amount of investments from which no income is received, ... 1,500 00
Number of open accounts, ... 566
Number and amount of deposits (including dividends), received for previous year, ... 282 29,446 13
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 14 6,646 51

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Number and amount of withdrawals,	358	$26,123 57
Number of accounts opened the previous year,	81	
Number of accounts closed the previous year,	68	
Amount of expenses of the corporation during previous year,		450 62
Amount of treasurer's bond,		13,000 00

Date of examination by commissioner: June 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River 6s,	$2,000	$2,400 00	$2,000 00
of Lynn 5s,	9,000	10,800 00	9,000 00
of Keene, N. H., 4s,	2,000	2,120 00	2,000 00
of Dover, N. H., 6s,	1,000	1,175 00	1,000 00
of South Norwalk, Conn., 6s,	5,000	5,950 00	5,000 00
	$19,000	$22,445 00	$19,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston,	$1,000	$1,102 50	$1,000 00
Boylston Nat'l Bank, Boston,	2,200	2.810 50	2,200 00
Faneuil Hall Nat'l Bank, Boston,	800	1,080 00	800 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,698 75	1,500 00
Merchandise Nat'l Bank, Boston,	3,000	3,015 00	3,000 00
Old Boston Nat'l Bank, Boston,	600	720 00	600 00
Webster Nat'l Bank, Boston,	1,000	1,065 00	1,000 00
Dedham Nat'l Bank, Dedham,	2,000	2,320 00	2,000 00
Wrentham Nat'l Bank, Wrentham,	350	425 00	350 00
	$12,450	$14,236 75	$12,450 00

Railroad Bonds.

Vermont & Massachusetts R. R. 5s,	$5,000	$5,725 00	$5,000 00
Boston, Clinton, Fitchburg & New Bedford R. R. 5s,	2,000	2,350 00	2,000 00
	$7,000	$8,075 00	$7,000 00

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FRAMINGHAM SAVINGS BANK — FRAMINGHAM.

Incorporated March, 1846. Number of corporators, 37.

L. F. FULLER, *President.* ——————, *Treasurer.*

In consequence of irregularities in the accounts of the late treasurer, it was found necessary to have an examination of the affairs of the bank by an expert; the examination not having been completed, no return has been received.

The bank was temporarily enjoined by a decree of the Supreme Judicial Court, Sept. 28, 1885.

Below will be found the statement made by the treasurer to the commissioner, at his examination August 19, 1885.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$1,555,149 69	Bonds, ...	$289,800 00
Earnings undivided, .	70,550 66	Bank stock, ...	171,600 00
Guaranty fund, . .	34,500 00	Loans on bank stock, . .	29,300 00
		Real estate by foreclosure, .	40,750 00
		Loans on real estate, . .	952,052 57
		Loans on personal security, .	90,014 08
		Premium account, . . .	19,546 25
		Expense account, . . .	2,126 48
		Safe, ...	1,200 00
		Cash on hand and in bank, .	63,810 97
	$1,660,200 35		$1,660,200 35

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FRANKLIN SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 75.

OSMYN BREWSTER, *President.* HENRY WHITTEMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,280,425 31	Public funds,	$225,000 00
Earnings undivided,	21,259 45	Loans on public funds,	3,000 00
Guaranty fund,	90,000 00	Bank stock,	143,155 00
Profit and loss,	80,087 90	Loan on bank stock,	2,200 00
		Railroad bonds,	194,000 00
		Loan on railroad bonds,	325 00
		Real estate by foreclosure,	128,190 30
		Loans on real estate,	2,798,475 00
		Loans on personal security,	424,367 85
		Loans to counties, cities or towns,	240,000 00
		Deposit in banks, on interest,	302,513 75
		Expense account,	4,216 23
		Cash on hand,	6,329 53
	$4,471,772 66		$4,471,772 66

Loans on Public Funds, amount on each: —

On $1,000 United States 4½s,	$1,000 00
On $2,000 City of Boston 6s,	2,000 00

Loan on Bank Stock: —

On 40 shares First National Bank, South Weymouth,	$2,200 00

Loan on Railroad Bonds: —

On $500 Boston & Maine Railroad 7s,	$325 00

Amount of real estate held by foreclosure,	$128,190 30
Assessed value of the same,	108,995 00
Amount of income received from the same,	5,706 29
Amount of municipal tax on real estate,	1,395 20

Cash on Deposit in Banks, amount in each: —

Boylston National Bank, Boston,	$50,489 25
Revere National Bank, Boston,	252,024 50

Whole amount of interest or profits received or earned,		$207,098 18
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	73,163 55
	2 per cent.,	78,011 55

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 5-6.

Date of the last extra dividend: August, 1873.

The total amount of loans, with each specified rate of interest: $50,000, 3½ per cent.; $247,000, 4 per cent.; $605,500, 4½ per cent.; $30,300, 4¾ per cent.; $1,767,647.85, 5 per cent.; $229,150, 5½ per cent.; $260,620, 6 per cent.; $23,150, 6½ per cent.; $15,000, 7 per cent.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	185	
Aggregate amount of the same,		$362,414 00
Amount of investments from which no income is received,		7,200 17
Number of open accounts,	9,783	
Number and amount of deposits (including dividends), received for previous year,	8,022	1,116,666 00
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	931	556,537 18
Number and amount of withdrawals,	6,310	663,346 60
Number of accounts opened the previous year,	1,777	
Number of accounts closed the previous year,	1,101	
Amount of expenses of the corporation during previous year,		16,386 15
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 16.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$225,000	$253,125 00	$225,000 00

Bank Stock.

Continental Nat'l Bank, Boston,	$23,500	$25,967 50	$23,500 00
Revere Nat'l Bank, Boston,	20,000	25,150 00	20,000 00
North Nat'l Bank, Boston,	14,600	19,874 25	14,600 00
Atlas Nat'l Bank, Boston,	5,500	6,875 00	5,500 00
Second Nat'l Bank, Boston,	5,500	8,538 75	5,500 00
New England Nat'l Bank, Boston,	4,000	5,865 00	4,000 00
Nat'l Webster Bank, Boston,	10,100	10,756 50	10,100 00
Exchange Nat'l Bank, Boston,	6,500	7,670 00	6,500 00
Freeman's Nat'l Bank, Boston,	8,400	8,820 00	8,400 00
Shoe and Leather Nat'l B'k, Boston,	14,200	14,306 50	14,200 00
Globe Nat'l Bank, Boston,	4,900	4,667 25	4,655 00
Blackstone Nat'l Bank, Boston,	2,000	2,207 50	2,000 00
Nat'l Bank of Commerce, Boston,	2,700	3,294 00	2,700 00
Nat'l B'k of North America, Boston,	9,200	9,430 00	9,200 00
Eliot Nat'l Bank, Boston,	900	1,102 50	900 00
State Nat'l Bank, Boston,	4,200	5,145 00	4,200 00
Nat'l City Bank, Boston,	2,200	2,387 00	2,200 00
Third Nat'l Bank, Springfield,	5,000	9,250 00	5,000 00
	$143,400	$171,306 75	$143,155 00

Railroad Bonds.

Fitchburg Railroad 5s,	$114,000	$127,680 00	$114,000 00
Boston & Lowell Railroad 4s,	50,000	51,250 00	50,000 00
Boston & Maine Railroad 7s,	30,000	36,862 50	30,000 00
	$194,000	$215,792 50	$194,000 00

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FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated 1834. Number of corporators, 21.

SAMUEL O. LAMB, *President.* WILLIAM H. ALLEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,971,264 74	Public funds,	$922,500 00
Earnings undivided,	15,973 04	Loan on public funds,	300 00
Guaranty fund,	72,000 00	Bank stock,	65,900 00
Interest,	32,613 54	Loans on bank stock,	49,234 63
		Railroad bonds,	332,500 00
		Real estate by foreclosure,	2,036 69
		Loans on real estate,	660,405 10
		Loans on personal security,	633,209 50
		Loans to counties, cities or towns,	114,353 00
		Deposit in banks, on interest,	255,257 30
		Expense account,	1,703 41
		Unpaid interest,	809 43
		Railroad stock,	*50,000 00
		Cash on hand,	3,642 26
	$3,091,851 32		$3,091,851 32

Loan on Public Funds: —

On $700 United States 4 per cent. bonds,	$300 00

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 37 shares First National Bank, Northampton,	2,889 63
On 10 shares City National Bank, Worcester,	800 00
On 29 shares First National Bank, Greenfield,	2,845 00
On 21 shares City National Bank, Worcester,	4,900 00
On 28 shares Ware National Bank, Ware,	
On 5 shares Shelburne Falls National Bank,	500 00
On 17 shares First National Bank, Greenfield,	†2,000 00
On 25 shares First National Bank, Northampton,	2,500 00
On 8 shares Conway National Bank, Conway,	700 00
On 20 shares Shelburne Falls National Bank,	1,000 00
On 125 shares Home National Bank, Holyoke,	10,000 00
On 12 shares City National Bank, Gloucester,	1,000 00
On 39 shares Franklin County National Bank, Greenfield,	3,900 00
On 50 shares North National Bank, Boston,	3,800 00

Amount of real estate held by foreclosure,	$2,036 69
Assessed value of the same,	1,825 00
Amount of income received from the same (for 6 months),	38 06
Amount of municipal tax on real estate,	22 83

* This bank has been notified that this investment is illegal

† This bank has been notified that this loan exceeds the legal limit.

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Cash on Deposit in Banks, amount in each: —

First National Bank, Greenfield,	$72,520 14
National Hide and Leather Bank, Boston,	62,737 16
Packard National Bank, Greenfield,	25,000 00
City National Bank, Springfield,	50,000 00
Home National Bank, Holyoke,	10,000 00
Agawam National Bank, Springfield,	10,000 00
Athol National Bank, Athol,	10,000 00
Holyoke National Bank, Holyoke,	15,000 00

Whole amount of interest or profits received or earned,		$157,646 76
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	57,177 29
	2 per cent.,	57,602 32

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.

Date of the last extra dividend: January 1, 1872.

The total amount of loans, with each specified rate of interest: $100,000, 3¾ per cent.; $242,000, 4 per cent.; $60,000, 4¼ per cent.; $172,853, 4½ per cent.; $70,000, 4¾ per cent.; $801,959.23, 5 per cent.; $10,690, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	514	
Aggregate amount of the same,		436,765 78
Number of open accounts,	7,020	
Number and amount of deposits (including dividends), received for previous year,	2,939	404,523 84
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	281	165,627 90
Number and amount of withdrawals,	3,343	343,541 60
Number of accounts opened the previous year,	659	
Number of accounts closed the previous year,	594	
Amount of expenses of the corporation during previous year,		4,788 32
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: September 22, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$60,000	$68,100 00	$60,0000 00
Town of Adams,	25,000	29,750 00	25,000 00
City of Malden,	60,000	71,887 00	60,000 00
of Nashua, N. H.,	75,000	99,000 00	75,000 00
of Worcester,	18,000	21,780 00	18,000 00
of Springfield,	34,000	47,400 00	34,000 00
of Lawrence,	30,000	39,350 00	30,000 00
of Fitchburg,	13,000	14,982 00	13,000 00
Town of Brookline,	42,000	57,260 00	42,000 00
City of Boston,	72,000	89,100 00	72,000 00
Town of Everett,	25,000	29,312 00	25,000 00
City of Lynn,	10,000	12,300 00	10,000 00
Town of Amherst,	40,000	46,134 00	40,000 00
City of Cambridge,	64,000	71,270 00	64,000 00
of Holyoke,	46,000	58,535 00	46,000 00

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PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Greenfield,	$12,500	$13,031 00	$12,500 00
City of Lowell,	46,000	51,175 00	46,000 00
Town of Gill,	9,000	9,490 00	9,000 00
City of Portland, Me.,	5,000	5,362 00	5,000 00
of Fall River,	70,000	78,447 00	70,000 00
of Brockton,	28,000	34,485 00	28,000 00
of Providence, R. I.,	125,000	161,916 00	125,000 00
of Taunton,	1,000	1,245 00	1,000 00
Town of Chicopee Falls,	12,000	12,523 00	12,000 00
	$922,500	$1,123,834 00	$922,500 00

BANK STOCK.

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
Nat'l Bank of No. America, Boston,	8,700	8,917 00	8,982 50
Faneuil Hall Nat'l Bank, Boston,	500	675 00	538 75
Nat'l Bank of Commerce, Boston,	15,300	18,742 00	21,035 00
Nat'l Revere Bank, Boston,	12,500	15,625 00	12,500 00
Webster Nat'l Bank, Boston,	10,200	10,867 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	$85,946 00	$82,618 00

RAILROAD BONDS.

Vermont and Massachusetts R. R.,	$50,000	$57,000 00	$50,000 00
Vermout Valley R. R.,	50,000	57,000 00	50,000 00
Boston & Albany R. R.,	25,000	31,437 00	25,000 00
Eastern R. R.,	57,500	70,725 00	57,500 00
Fitchburg R. R.,	100,000	103,916 00	100,000 00
Connecticut River R. R.,	50,000	50,000 00	50,000 00
	$332,500	$370,078 00	$332,500 00

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GARDNER SAVINGS BANK — GARDNER.

Incorporated 1868. Number of corporators, 81.

FRANKLIN EATON, *President.* JOHN D. EDGELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$860,203 94	Public funds,	$2,250 00
Earnings undivided,	6,025 00	Bank stock,	105,900 00
Guaranty fund,	23,950 00	Loans on bank stock,	5,300 00
Interest,	7,483 78	Railroad bonds,	24,000 00
		Real estate by foreclosure,	2,361 63
		Loans on real estate,	422,406 21
		Loans on personal security,	117,636 46
		Loans to counties, cities or towns,	182,193 50
		Deposit in banks, on interest,	2,774 24
		Deposit in banks, not on interest,	30,000 00
		Expense account,	351 38
		Cash on hand,	2,489 30
	$897,662 72		$897,662 72

Loans on Bank Stock, amount on each: —

On 55 shares First National Bank, Gardner,	$4,800 00
On 5 shares Westminster National Bank, Westminster,	500 00
Amount of real estate held by foreclosure,	$2,361 63
Assessed value of the same,	1,800 00
Amount of income received from the same,	85 00
Amount of municipal tax on real estate,	31 10

Cash on Deposit in Banks, amount in each: —

Pacific National Bank, Boston,	$2,774 24
First National Bank, Gardner,	30,000 00
Whole amount of interest or profits received or earned,	$44,381 09
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	15,276 12
2 per cent.,	15,454 41

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: $182,193.50, 4 per cent.; $22,580.12, 4½ per cent.; $93,800, 5 per cent.; $428,962.55, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	600	
Aggregate amount of the same.		382,942 67
Number of open accounts,	2,800	
Number and amount of deposits (including dividends), received for previous year,	7,082	197,942 69
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	141	82,206 74
Number and amount of withdrawals,	1,341	133,064 76
Number of accounts opened the previous year,	339	
Number of accounts closed the previous year,	286	
Amount of expenses of the corporation during previous year,		1,505 64
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: August 12.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$1,100	$1,353 00	$1,100 00
United States 4½s,	1,150	1,310 00	1,150 00
	$2,250	$2,663 00	$2,250 00

BANK STOCK.

Mechanics' Nat'l Bank, Worcester,	$5,000	$6,000 00	$5,000 00
Citizens' Nat'l Bank, Worcester,	2,000	2,300 00	2,000 00
First Nat'l Bank, Gardner,	8,400	10,080 00	8,400 00
First Nat'l Bank, Ashburnham,	2,000	2,100 00	2,000 00
Miller's River Nat'l Bank, Athol,	1,800	3,240 00	1,800 00
Orange Nat'l Bank, Orange,	10,000	12,000 00	10,000 00
Crocker Nat'l Bank, Turner's Falls,	10,000	12,000 00	10,000 00
Rollstone Nat'l Bank, Fitchburg,	2,900	4,640 00	2,900 00
Metropolitan Nat'l Bank, Boston,	600	675 00	600 00
Central Nat'l Bank, Boston,	1,000	1,000 00	2,000 00
Howard Nat'l Bank, Boston,	2,500	2,900 00	2,500 00
Boston Nat'l Bank, Boston,	12,500	14,500 00	12,500 00
Continental Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
Merchandise Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
State Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
New England Nat'l Bank, Boston,	500	700 00	500 00
Mechanics' Nat'l Bank, Boston,	1,500	1,950 00	1,500 00
Merchants' Nat'l Bank, Boston,	2,000	2,920 00	2,000 00
Blackstone Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Everett Nat'l Bank, Boston,	500	475 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	2,525 00	2,500 00
Nat'l Hide and Leather B'k, Boston,	5,000	5,900 00	5,000 00
Nat'l Eagle Bank, Boston,	1,100	1,188 00	1,100 00
Nat'l Exchange Bank, Boston,	1,600	1,888 00	1,600 00
Nat'l Bank of the Republic, Boston,	5,000	7,000 00	5,000 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,900 00	5,000 00
First Nat'l Bank, Winchendon,	1,000	1,400 00	1,000 00
	$105,900	$127,781 00	$106,900 00

RAILROAD BONDS.

Boston & Albany R. R. 7s,	$8,000	$9,600 00	$8,000 00
Boston & Maine R. R. 7s,	5,000	6,000 00	5,000 00
Boston, Revere Beach & Lynn 6s,	1,000	1,100 00	1,000 00
Conn. & Passumpsic R.R. 7s,	10,000	11,900 00	10,000 00
	$24,000	$28,600 00	$24,000 00

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GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated 1868. Number of corporators, 62.

JEREMIAH P. JONES, *President.* ORLANDO B. TENNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$290,028 74	Public funds,	$17,000 00
Earnings undivided,	1,796 84	Bank stock,	13,100 00
Guaranty fund,	7,200 00	Real estate by foreclosure,	3,900 00
		Loans on real estate,	190,527 38
		Loans on personal security,	53,613 10
		Loans to counties, cities or towns,	5,500 00
		Deposit in bank, on interest,	13,132 72
		Deposit in bank, not on interest,	2,000 00
		Cash on hand,	252 38
	$299,025 58		$299,025 58

Amount of real estate held by foreclosure,	$3,900 00
Assessed value of the same,	3,650 00
Amount of income received from the same,	335 00
Amount of municipal tax on real estate,	70 21
Cash on Deposit in Bank: —	
Georgetown National Bank,	$15,132 72
Whole amount of interest or profits received or earned,	$16,618 86
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	6,364 89
2½ per cent.,	6,631 14

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: $18,940, 5 per cent.; $8,465, 5½ per cent.; $157,957, 6 per cent.; $4,550, 6½ per cent.; $61,006.48, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	236	
Aggregate amount of the same,		153,871 48
Number of open accounts,	891	
Number and amount of deposits (including dividends), received for previous year,	533	60,075 18
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	38	20,191 63
Number and amount of withdrawals,	479	33,706 90
Number of accounts opened the previous year,	113	
Number of accounts closed the previous year,	67	
Amount of expenses of the corporation during previous year,		999 99
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 25.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
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	2,400 00	2,000 00
of Belfast, Me. 6s, . . .	4,000	4,000 00	4,000 00
of Portland, Me. 6s, . . .	1,500	1,600 00	1,500 00
of Rockland, Me. 6s, . .	3,000	3,100 00	3,000 00
Town of Melrose, Mass., . . .	2,000	2,400 00	2,000 00
	$17,000	$18,300 00	$17,000 00

BANK STOCK.

Georgetown Nat'l Bank, . . .	$4,000	$4,400 00	$4,800 00
Columbian Nat'l Bank, Boston, .	1,300	1,600 00	1,300 00
State Nat'l Bank, Boston, . .	3,000	3,600 00	3,000 00
Market Nat'l Bank, Boston, . .	1,000	910 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
	$12,300	$13,510 00	$13,100 00

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GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Number of corporators, 50.

GEORGE K. NICHOLS, *President.* HENRY F. WING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$212,636 33	Public funds,	$15,634 37
Earnings undivided,	11,843 55	Bank stock,	37,474 99
Guaranty fund,	4,000 00	Loans on real estate,	51,205 00
		Loans on personal security,	53,283 22
		Loans to counties, cities or towns,	60,575 00
		Deposit in bank, not on interest,	10,307 30
	$228,479 88		$228,479 88

Cash on Deposit in Bank: —

Grafton National Bank, ... $10,307 30

Whole amount of interest or profits received or earned, ... $9,718 04

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 4,048 24; 2 per cent., 4,118 80

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

The total amount of loans, with each specified rate of interest: $65,075, 4 per cent.; $28,300, 4½ per cent.; $10,720, 5 per cent.; $60,968.22, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 72

Aggregate amount of the same, ... 76,988 22

Number of open accounts, ... 675

Number and amount of deposits (including dividends), received for previous year, ... 349 37,297 34

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 28 15,515 56

Number and amount of withdrawals, ... 310 27,612 90

Number of accounts opened the previous year, ... 74

Number of accounts closed the previous year, ... 51

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 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, ...	$15,000	$17,006 25	$15,634 37

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	$3,000	$3,840 00	$4,187 75
Revere Nat'l Bank, Boston, . .	3,000	3,775 00	3,814 00
State Nat'l Bank, Boston, . .	2,000	2,500 00	2,040 00
Shawmut Nat'l Bank, Boston, .	1,000	1,275 00	1,222 75
Webster Nat'l Bank, Boston, . .	1,300	1,365 00	1,476 12
Howard Nat'l Bank, Boston, . .	1,500	1,755 00	1,744 50
North Nat'l Bank, Boston, . .	1,000	1,362 00	1,206 25
Market Nat'l Bank, Boston, . .	3,800	3,610 00	4,276 00
Traders' Nat'l Bank, Boston, . .	1,400	1,358 00	1,949 50
Massachusetts Nat'l Bank, Boston, .	500	500 00	677 12
City Nat'l Bank, Boston, . . .	300	327 00	363 25
North America Nat'l Bank, Boston,	2,800	2,912 00	3,200 25
Eliot Nat'l Bank, Boston, . .	1,000	1,228 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	$36,692 00	$37,474 99

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GRANITE SAVINGS BANK—ROCKPORT.

Incorporated 1884. Number of corporators, 44. Commenced business April, 1885.

W. E. WINSOR, *Acting President.** NATHANIEL RICHARDSON, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$4,076 79	Public funds, ...	$610 00
		Loans on real estate, . .	1,500 00
		Deposit in bank, not on interest,	1,867 04
		Expense account, . . .	99 75
	$4,076 79		$4,076 79

Cash on Deposit in Bank: —

Rockport National Bank, ...		$1,867 04

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: $1,500, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	4	
Aggregate amount of the same, ...		$1,500 00
Number of open accounts, ...	89	
Number and amount of deposits (including dividends), received for previous year, ...	122	4,321 79
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	3	940 00
Number and amount of withdrawals, ...	10	245 00
Number of accounts opened the previous year, ...	90	
Number of accounts closed the previous year, ...	1	
Amount of expenses of the corporation during previous year, . . .		99 75
Amount of treasurer's bond, ...		5,000 00

Date of examination by commissioner: November 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$500	$615·00	$610 00

* John G. Dennis, President, deceased.

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GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated February 3, 1869. Number of corporators, 54.

EGBERT HOLLISTER, *President.* CHARLES J. TAYLOR, *Treasurer.*

STATEMENT.

LIABITITIES.		ASSETS.	
Deposits,	$290,092 77	Public funds,	$11,000 00
Earnings undivided,	13,008 29	Loan on public funds,	200 00
Guaranty fund,	5,703 47	Bank stock,	52,275 16
		Loans on bank stock,	1,245 31
		Real estate,	13,000 00
		Real estate by foreclosure,	619 45
		Loans on real estate,	147,095 11
		Loans on personal security,	66,051 69
		Deposit in bank, on interest,	7,128 17
		Deposit in bank, not on interest,	8,443 14
		Expense account,	702 33
		Cash on hand,	1,044 17
	$308,804 53		$308,804 53

Loan on Public Funds: —

On $200 United States 4s, ... $200 00

Loans on Bank Stock, amount on each: —

On 11 shares National Mahaiwe Bank, ... $745 31
On 15 shares National Exchange Bank, Hartford, Conn., ... 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, ... 619 45
Assessed value of the same, ... 500 00
Amount of income received from the same, ... 3 42
Amount of municipal tax on real estate, ... 76 65

Cash on Deposit in Banks, amount in each: —

National Bank of Redemption, Boston, ... $7,128 17
National Mahaiwe Bank, Great Barrington, ... 8,443 14

Whole amount of interest or profits received or earned, ... $15,001 07
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 5,195 50; 2 per cent., 5,184 40
Times for the dividends, fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $34,300, 5 per cent.; $180,292.11, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 170
Aggregate amount of the same, ... 137,242 11
Amount of investments from which no income is received, ... 734 36
Number of open accounts, ... 1,423
Number and amount of deposits (including dividends), received for previous year, ... 3,399 80,147 38

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Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	56	$26,135 54
Number and amount of withdrawals,	823	61,321 49
Number of accounts opened the previous year,	265	
Number of accounts closed the previous year,	183	
Amount of expenses of the corporation during previous year,		1,553 04
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$1,000	$1,125 00	$1,000 00
City of Bridgeport, Conn., 3½s,	10,000	10,000 00	10,000 00
	$11,000	$11,125 00	$11,000 00

Bank Stock.

Nat'l Mahaiwe B'k, Gt. Barrington,	$3,800	$4,940 00	$5,445 20
Lee Nat'l Bank, Lee,	4,800	6,240 00	5,816 67
Pittsfield Nat'l Bank, Pittsfield,	300	450 00	405 00
First Nat'l Bank of Adams, Adams,	1,000	1,300 00	1,280 00
Housatonic Nat'l Bank, Stockbridge,	300	450 00	450 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,500 00
Suffolk Nat'l Bank, Boston,	1,300	1,482 00	1,703 00
Nat'l Bank of Redemption, Boston,	5,900	7,080 00	7,502 59
Hamilton Nat'l Bank, Boston,	1,900	2,242 00	2,227 75
Atlantic Nat'l Bank, Boston,	1,000	1,500 00	1,345 00
New England Nat'l Bank, Boston,	5,400	7,182 00	7,290 00
Shoe and Leather Nat'l B'k, Boston,	6,600	6,270 00	7,062 00
Union Nat'l Bank, Boston,	1,400	1,918 00	2,020 20
Nat'l B'k of North America, Boston,	4,200	4,410 00	4,835 25
Merchants' Nat'l Bank, Boston,	2,500	3,325 00	3,392 50
	$41,400	$50,089 00	$52,275 16

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GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated 1869. Number of corporators, 30.

NEWELL SNOW, *President.* ALBERT M. GLEASON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,138,988 20	Public funds,	$176,000 00
Earnings undivided,	3,831 35	Loans on public funds,	2,100 00
Guaranty fund,	21,600 00	Bank stock,	107,100 00
		Loans on bank stock,	13,440 00
		Railroad bonds,	20,500 00
		Loans on real estate,	574,798 11
		Loans on personal security,	167,840 00
		Loans to counties, cities or towns,	10,300 00
		Deposit in banks, on interest,	35,558 85
		Expense account,	918 62
		Premiums,	52,277 48
		Interest due,	202 71
		Furniture and fixtures,	2,246 97
		Cash on hand,	1,136 81
	$1,164,419 55		$1,164,419 55

Loans on Public Funds, amount on each:—

On $1,000 City of Cleveland, O., 6s,	*$1,000 00
On $500 State of New Hampshire 6s,	500 00
On $1,000 U. S. 4½s,	600 00

Loans on Bank Stock, amount on each:—

On 10 shares Adams National Bank, North Adams,	$1,000 00
On 25 shares Conway National Bank, Conway,	1,200 00
On 59 shares Franklin County National Bank, Greenfield,	4,540 00
On 5 shares First National Bank, Northampton,	500 00
On 4 shares Packard National Bank, Greenfield,	400 00
On 58 shares Palmer National Bank, Palmer,	5,800 00

Cash on Deposit in Banks, amount in each:—

Lancaster National Bank, Clinton,	$30,000 00
Conway National Bank, Conway,	1,430 74
Packard National Bank, Greenfield,	2,322 29
National Bank of Commerce, Boston,	1,805 82

Whole amount of interest or profits received or earned,		53,935 20
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	21,402 99
	2 per cent.,	21,552 60

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: $4,600, 4 per cent.; $5,800, 4½ per cent.; $500, 4¾ per cent.; $757,578.11, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	451
Aggregate amount of the same,	347,865 11

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

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Number of open accounts,	2,662	
Number and amount of deposits (including dividends), received for previous year,	1,539	$228,693 12
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	183	116,972 84
Number and amount of withdrawals,	1,695	183,864 73
Number of accounts opened the previous year,	409	
Number of accounts closed the previous year,	276	
Amount of expenses of the corporation during previous year,		3,081 78
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: September 23, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Burlington, Vt.,	$35,000	$40,250 00	$35,000 00
of Milwaukee, Wis.,	28,000	32,200 00	28,000 00
of Springfield,	8,000	8,840 00	8,000 00
Town of Rutland, Vt.,	40,000	41,600 00	40,000 00
of Pittsfield,	65,000	68,250 00	65,000 00
	$176,000	$191,140 00	$176,000 00

Bank Stock.

Market Nat'l Bank, Boston,	$1,800	$1,656 00	$1,800 00
Eliot Nat'l Bank, Boston,	4,200	5,145 00	4,200 00
Merchants' Nat'l Bank, Boston,	3,800	5,586 00	3,800 00
Hamilton Nat'l Bank, Boston,	3,500	4,558 75	3,500 00
Second Nat'l Bank, Boston,	1,000	1,552 50	1,000 00
Washington Nat'l Bank, Boston,	300	399 00	300 00
Metropolitan Nat'l Bank, Boston,	3,000	3,285 00	3,000 00
Nat'l Hide and Leather B'k, Boston,	1,300	1,537 25	1,300 00
Nat'l Bank of Redemption, Boston,	5,200	6,682 00	5,200 00
Nat'l Revere Bank, Boston,	4,800	6,036 00	4,800 00
Nat'l City Bank, Boston,	600	651 00	600 00
Chicopee Nat'l Bank, Springfield,	300	513 00	300 00
Third Nat'l Bank, Springfield,	11,000	20,350 00	11,000 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
City Nat'l Bank, Springfield,	4,500	5,850 00	4,500 00
Hadley Falls Nat'l Bank, Holyoke	1,400	2,394 00	1,400 00
Holyoke Nat'l Bank, Holyoke,	13,800	19,320 00	13,800 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
Orange Nat'l Bank, Orange,	5,000	6,500 00	5,000 00
Palmer Nat'l Bank, Palmer,	13,300	13,965 00	13,300 00
Athol Nat'l Bank, Athol,	3,700	4,162 50	3,700 00
Conway Nat'l Bank, Conway,	5,000	6,250 00	5,000 00
First Nat'l Bank, Chicopee,	1,200	1,920 00	1,200 00
	$107,100	$146,791 00	$107,100 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested
Eastern Railroad, ...	$10,500	$12,810 00	$10,080 00
Newport & Richford Railroad, .	10,000	11,000 00	10,000 00
	$20,500	$23,810 00	$20,080 00

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GROVELAND SAVINGS BANK — GROVELAND.*

Incorporated 1869. Number of corporators, 26.

MOSES FOSTER, *President.* NATHANIEL H. GRIFFITH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$12,987 51	Loans on personal security,	$600 00
Earnings undivided,	1,638 08	Loans to counties, cities or towns,	1,600 00
Guaranty fund,	1,400 00	Deposit in banks, not on interest,	13,825 59
	$16,025 59		$16,025 59

Amount of income received from real estate,	$73 00
Amount of municipal tax on real estate,	15 18
Cash on Deposit in Banks, amount in each: —	
Merrimac National Bank, Merrimac,	$4,948 93
Essex National Bank, Haverhill,	8,876 66
Whole amount of interest or profits received or earned,	$3,555 31
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	946 42
2½ per cent.,	1,109 42
The total amount of loans, with each specified rate of interest: $1,600, 5 per cent.; $600, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding $3,000 each, 4	
Aggregate amount of the same,	2,200 00
Number of open accounts, 52	
Number and amount of deposits (including dividends), received for previous year, 54	7,228 26
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, 5	2,185 00
Number and amount of withdrawals, 199	42,718 23
Number of accounts opened the previous year, 18	
Number of accounts closed the previous year, 150	
Amount of expenses of the corporation during previous year,	147 58
Amount of treasurer's bond,	5,000 00
Date of examination by commissioner: June 8.	

* This bank is winding up its affairs.

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HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated 1852. Number of corporators, 43.

ELIPHALET TRASK, *President.* PETER S. BAILEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,802,163 08	Public funds,	$100,000 00
Earnings undivided,	26,123 06	Loan on public funds,	20,000 00
Guaranty fund,	39,000 00	Bank stock,	268,124 00
		Loans on bank stock,	34,800 00
		Real estate by foreclosure,	152,062 95
		Loans on real estate,	949,510 00
		Loans on personal security,	265,875 00
		Deposit in banks, on interest,	15,000 00
		Deposit in banks, not on interest,	52,452 16
		Expense account,	1,205 55
		Suspense account,	3,500 00
		Cash on hand,	4,756 48
	$1,867,286 14		$1,867,286 14

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, Springfield,	$6,000 00
On 15 shares John Hancock National Bank, Springfield,	500 00
On 15 shares Chapin National Bank, Springfield,	1,500 00
On 25 shares Third National Bank, Springfield	2,000 00
On 2 shares Chicopee National Bank, Springfield, On 9 shares Chapin National Bank, Springfield, On 5 shares Pynchon National Bank, Springfield,	1,600 00
On 25 shares Chapin National Bank, Springfield, On 30 shares City National Bank, Springfield,	5,300
On 6 shares Saybrook National Bank, Saybrook, Conn.,	500 00
On 70 shares Holyoke National Bank, Holyoke,	7,000 00
On 73 shares Agawam National Bank, Springfield, On 8 shares First National Bank, Springfield,	7,500 00
On 5 shares Ware National Bank, Ware,	100 00
On 9 shares Chapin National Bank, Springfield, On 2 shares Chicopee National Bank, Springfield,	1,000 00
On 15 shares Home National Bank, Holyoke,	1,200 00
On 5 shares Hadley Falls National Bank, Holyoke,	600 00

Amount of real estate held by foreclosure,	$152,062 95
Assessed value of the same,	101,820 00
Amount of income received from the same.	6,831 00
Amount of municipal tax on real estate,	1,294 31

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$64,070 32
National Revere Bank, Boston,	3,381 84

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Whole amount of interest or profits received or earned,		$93,737 63
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	34,229 00
	2 per cent.,	34,702 29
Times for the dividends fixed by the by-laws: Feb. 15 and Aug. 15.		
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.		
Date of the last extra dividend: 1871.		
The total amount of loans, with each specified rate of interest: $20,000, 4¼ per cent.; $1,250,000, 5 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	255	
Aggregate amount of the same,		349,760 00
Amount of investments from which no income is received,		12,650 00
Number of open accounts,	3,732	
Number and amount of deposits (including dividends), received for previous year,	2,608	370,372 12
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	283	184,031 11
Number and amount of withdrawals,	2,460	321,482 60
Number of accounts opened the previous year,	691	
Number of accounts closed the previous year,	615	
Amount of expenses of the corporation during previous year,		6,300 00
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 13.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$100,000	$124,000 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	5,796 00	2,800 00
Hide & Leather Nat'l Bank, Boston,	7,500	8,850 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	33,752 00	27,210 00
Monson Nat'l Bank, Monson,	2,000	3,000 00	2,200 00
Commerce Nat'l Bank, Boston,	7,500	9,187 00	10,865 00
Third Nat'l Bank, Springfield,	7,400	13,320 00	11,560 00
Revere Nat'l Bank, Boston,	7,500	9,431 00	7,500 00
Webster Nat'l Bank, Boston,	4,000	4,260 00	4,292 00
Ware Nat'l Bank, Ware,	7,500	9,375 00	10,050 00
Holyoke Nat'l Bank, Holyoke,	15,000	18,750 00	15,000 00
Hampshire Co. Nat'l Bank, Northampton,	6,600	8,382 00	7,225 00
Pynchon 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 the Republic, Boston,	5,000	7,000 00	6,300 00
Suffolk Nat'l Bank, Boston,	3,700	4,319 00	4,500 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Continental Nat'l Bank, Boston, .	$5,000	$5,525 00	$5,300 00
Redemption Nat'l Bank, Boston, .	5,000	6,425 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	6,275 00	5,900 00
North America Nat'l Bank, Boston,	5,000	5,125 00	5,700 00
Eliot Nat'l Bank, Boston, . .	5,000	6,125 00	6,100 00
Shawmut Nat'l Bank, Boston, .	6,300	7,749 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
	$229,600	$305,361 00	$268,124 00

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HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Number of corporators, 28.

LUTHER BODMAN, *President.* LEWIS WARNER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$675,882 57	Bank stock,	$169,563 42
Earnings undivided,	9,661 22	Loans on bank stock,	23,100 00
Guaranty fund,	12,925 00	Real estate by foreclosure,	3,850 00
		Loans on real estate,	354,925 72
		Loans on personal security,	53,402 05
		Loans to counties, cities or towns,	7,000 00
		Deposit in bank, on interest,	84,609 27
		Expense account,	2,018 33
	$698,468 79		$698,468 79

Loans on Bank Stock, amount on each: —

On 16 shares Hampshire County National Bank, Northampton,	$1,400 00
On 150 shares Home National Bank, Holyoke,	14,800 00
On 50 shares First National Bank, Easthampton,	5,000 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,	$3,850 00
Assessed value of the same,	2,000 00
Amount of income received from the same,	254 00
Amount of municipal tax on real estate,	23 25

Cash on Deposit in Bank: —

Hampshire County National Bank, Northampton,	$84,609 27
Whole amount of interest or profits received or earned,	$32,630 36
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	13,265 99
2 per cent.,	13,392 89

Times for the dividends fixed by the by-laws: May 15, November 15.

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

Date of the last extra dividend: May 15, 1875.

The total amount of loans, with each specified rate of interest: $4,200, 4½ per cent.; $265,186.51, 5 per cent.; $169,041.26, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	257	
Aggregate amount of the same,		261,352 77
Number of open accounts,	2,041	
Number and amount of deposits (including dividends), received for previous year,	1,109	150,165 88
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	113	64,686 06

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Number and amount of withdrawals, ...	1,105	$153,929 51
Number of accounts opened the previous year, ...	306	
Number of accounts closed the previous year, ...	277	
Amount of expenses of the corporation during previous year, . . .		2,018 33
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: May 6.

Bank Stock.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. N'l B'k, Northampt'n	$17,700	$23,010 00	$17,700 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	850 00	800 00
Agawam Nat'l Bank, Springfield, .	2,000	2,700 00	2,648 00
Mechanics' Nat'l Bank, Worcester,	2,800	3,920 00	3,749 00
Ware Nat'l Bank, Ware, . .	1,200	1,648 00	1,624 00
Union Nat'l Bank, Weymouth, .	1.300	1,716 00	1,592 50
First Nat'l Bank, Chicopee, . .	2,400	4,320 00	3,755 00
Home Nat'l Bank, Holyoke, . .	3,500	3,920 00	3,500 00
Blackstone Nat'l Bank, Boston, .	2,200	2,420 00	3,247 50
North Nat'l Bank, Boston, . .	10,000	13,600 00	12,661 00
Howard Nat'l Bank, Boston, . .	3,300	3,828 00	3,695 00
Shawmut Nat'l Bank, Boston, .	3,500	4,270 00	4,477 50
Hide and Leather Nat'l Bank, Boston,	3,200	3,776 00	3,797 00
Nat'l Bank of Commerce, Boston, .	1,500	1,830 00	2,505 00
Tremont Nat'l Bank, Boston, . .	4,200	4,620 00	5,386 00
Continental Nat'l Bank, Boston, .	3,500	3,885 00	4,030 00
Nat'l Bank of the Republic, Boston,	800	1,120 00	1,032 00
Nat'l B'k of North America, Boston,	1,000	1,102 50	1,147 50
Market Nat'l Bank, Boston, . .	3,500	3,325 00	4,219 37
Mt. Vernon Nat'l Bank, Boston, .	700	941 50	896 00
N'l B'k of Commonwealth, Boston,	4,000	4,740 00	4,635 00
Merchants' Nat'l Bank, Boston, .	3,000	4,395 00	4,260 00
Atlantic Nat'l Bank, Boston, . .	900	1,332 00	1,221 75
Atlas Nat'l Bank, Boston, . .	3,300	4,125 00	3,902 75
Eliot Nat'l Bank, Boston, . .	3,600	4,410 00	4,640 00
Hamilton Nat'l Bank, Boston, .	700	910 00	906 00
Massachusetts Nat'l Bank, Boston,	1,500	1,560 00	1,920 00
Suffolk Nat'l Bank, Boston, . .	3,000	3,480 00	3,870 00
Nat'l Revere Bank, Boston, . .	2,200	2,761 00	2,802 00
Shoe & Leather Nat'l Bank, Boston,	1,000	1,010 00	1,436 25
Globe Nat'l Bank, Boston, . .	4,400	4,312 00	5,651 87
Third Nat'l Bank, Boston, . .	3,000	2,640 00	3,600 93
Second Nat'l Bank, Boston, . .	5,000	7,750 00	7,900 00
Eagle Nat'l Bank, Boston, . .	1,200	1,310 00	1,476 00
Manufacturers' Nat'l Bank, Boston,	1,000	1,000 00	1,040 00
	$133,800	$172,497 00	$169,563 42

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HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated 1829. Number of corporators, 48.

GEORGE A. KIMBALL, *President.* A. B. JAQUES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,968,898 29	Public funds,	$729,800 00
Earnings undivided,	22,801 03	Loans on public funds,	9,000 00
Guaranty fund,	105,000 00	Bank stock,	487,050 00
		Loans on bank stock,	60,500 00
		Railroad bonds,	189,000 00
		Loans on real estate,	957,225 00
		Loans on personal security,	1,343,925 00
		Loans to counties, cities or towns,	40,000 00
		Deposit in banks, on interest,	266,310 26
		Expense account,	3 60
		Cash on hand,	13,885 46
	$4,096,699 32		$4,096,699 32

Loans on Public Funds, amount on each: —

On $8,000 United States bonds,	$8,000 00
On $1,000 City of Newburyport bonds,	1,000 00

Loans on Bank Stock, amount on each: —

On 316 shares Essex National Bank, Haverhill,	$29,800 00
On 82 shares Haverhill National Bank, Haverhill,	7,800 00
On 7 shares First National Bank, Haverhill, On 5 shares Essex National Bank, Haverhill,	1,200 00
On 20 shares Shoe and Leather National Bank, Boston,	2,000 00
On 10 shares National Bank of Methuen,	500 00
On 10 shares Souhegan National Bank, Milford, N. H.,	1,000 00
On 12 shares First National Bank, Merrimac,	1,200 00
On 162 shares Cocheco National Bank, Dover, N. H.,	14,000 00
On 20 shares Haverhill National Bank, Haverhill, On 10 shares Blackstone National Bank, Boston, On 10 shares Globe National Bank, Boston, On 4 shares Massachusetts National Bank, Boston, On 7 shares Commerce National Bank, Boston,	3,000 00

Cash on Deposit in Banks, amount in each: —

Haverhill National Bank, Haverhill,	$166,310 26
First National Bank, Haverhill,	50,000 00
Merrimack National Bank, Haverhill,	50,000 00

Whole amount of interest or profits received or earned,		$206,640 88
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	93,059 96
	2 per cent.,	75,880 34

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

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The total amount of loans, with each specified rate of interest: $30,000, 3½ per cent.; $95,000, 3⅝ per cent.; $129,000, 3¾ per cent.; $522,050, 4 per cent.; $179,000, 4¼ per cent.; $431,265, 4½ per cent.; $215,510, 5 per cent.; $64,000, 5½ per cent.; $744,825, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	478	
Aggregate amount of the same,		$600,835 00
Number of open accounts,	11,308	
Number and amount of deposits (including dividends), received for previous year,	7,162	625,906 30
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	368	171,730 00
Number and amount of withdrawals,	5,892	491,780 84
Number of accounts opened the previous year,	1,545	
Number of accounts closed the previous year,	1,020	
Amount of expenses of the corporation during previous year,		6,864 62
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: December 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States registered 4s,	$115,000	$141,450 00	$115,000 00
United States registered 4½s,	50,000	56,500 00	50,000 00
City and town bonds: —			
City of Haverhill 6s,	25,000	26,100 00	25,000 00
of Haverhill 5s,	38,000	39,660 00	38,000 00
of Haverhill 3½s,	30,000	30,000 00	30,000 00
of Boston 5s, registered,	5,000	5,100 00	5,000 00
of Boston 4s,	25,000	26,250 00	25,000 00
of Portsmouth, N. H., 6s,	51,500	58,195 00	51,500 00
of Dover, N. H., 6s,	46,300	52,319 00	46,300 00
of Fall River 5s,	40,000	45,800 00	40,000 00
of Fall River 6s,	10,000	11,760 00	10,000 00
of Cambridge 6s,	35,000	36,400 00	35,000 00
of Cleveland, Ohio, 5s,	38,000	42,510 00	38,000 00
of Nashua, N. H., 6s,	35,000	38,850 00	35,000 00
of Lawrence 6s,	28,000	30,980 00	28,000 00
of Portland, Me., 6s,	15,000	15,600 00	15,000 00
of Lynn, 5s,	5,000	6,000 00	5,000 00
of Lynn 6s,	10,000	12,000 00	10,000 00
of Charlestown 6s,	10,000	10,400 00	10,000 00
of Somerville 5½s,	10,000	10,000 00	10,000 00
of Dayton, Ohio, 4s,	25,000	26,000 00	25,000 00
of Pawtucket, R. I., 4s,	25,000	26,500 00	25,000 00
Town of Winthrop 7s,	20,000	23,000 00	20,000 00
of Winchester 5s,	13,000	13,260 00	13,000 00
of Brookline 6s,	22,000	25,960 00	22,000 00
of Bradford 7s,	3,000	3,090 00	3,000 00
	$729,800	$813,684 00	$729,800 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Andover Nat'l Bank, Andover,	$3,200	$4,212 00	$3,200 00
Bay State Nat'l Bank, Lawrence,	3,750	5,750 00	3,750 00
Nat'l Bank, Methuen,	10,000	11,500 00	10,000 00
First Nat'l Bank, Malden,	10,000	11,500 00	10,000 00
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
Atlas Nat'l Bank, Boston,	20,000	25,150 00	20,000 00
Blackstone Nat'l Bank, Boston,	20,000	22,025 00	20,000 00
Boston Nat'l Bank, Boston,	26,700	32,040 00	26,700 00
Central Nat'l Bank, Boston,	5,000	5,375 00	5,000 00
City Nat'l Bank, Boston,	15,000	16,481 25	15,000 00
Columbian Nat'l Bank, Boston,	5,000	6,600 00	5,000 00
Continental Nat'l Bank, Boston,	10,000	11,050 00	10,000 00
Eagle Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Eliot Nat'l Bank, Boston,	5,000	6,125 00	5,000 00
Everett Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Exchange Nat'l Bank, Boston,	15,000	17,700 00	15,000 00
Faneuil Hall Nat'l Bank, Boston,	10,000	13,500 00	10,000 00
First Nat'l Bank, Boston,	5,000	10,250 00	5,000 00
Fourth Nat'l Bank, Boston,	12,500	13,687 50	12,500 00
Globe Nat'l Bank, Boston,	10,000	9,525 00	10,000 00
Hamilton Nat'l Bank, Boston,	7,500	9,768 75	7,500 00
Hide and Leather Nat'l B'k, Boston,	20,000	23,650 00	20,000 00
Howard Nat'l Bank, Boston,	15,000	17,437 50	15,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	10,025 00	10,000 00
North Nat'l Bank, Boston,	15,000	20,418 75	15,000 00
North America Nat'l Bank, Boston,	26,700	33,375 00	26,700 00
Redemption Nat'l Bank, Boston,	25,400	31,131 00	25,400 00
Republic Nat'l Bank, Boston,	22,500	31,500 00	22,500 00
Shawmut Nat'l Bank, Boston,	15,000	18,318 75	15,000 00
Shoe and Leather Nat'l B'k, Boston,	7,500	7,556 25	7,500 00
State Nat'l Bank, Boston,	5,000	6,262 50	5,000 00
Suffolk Nat'l Bank, Boston,	15,000	17,437 50	15,000 00
Third Nat'l Bank, Boston,	10,000	8,400 00	10,000 00
Traders' Nat'l Bank, Boston,	8,300	7,988 75	8,300 00
Webster Nat'l Bank, Boston,	5,000	5,325 00	5,000 00
	$487,050	$605,265 50	$487,050 00

RAILROAD BONDS.

Boston & Maine R. R. 7s,	$75,000	$92,250 00	$75,000 00
Old Colony & Newport R. R. 6s,	10,000	12,000 00	10,000 00
Old Colony & Newport R. R. 7s,	5,000	6,150 00	5,000 00
West Amesbury Branch R. R. 7s,	6,000	6,720 00	6,000 00
Boston & Lowell R. R. 4½s,	25,000	26,750 00	25,000 00
Fitchburg R. R. 4s,	25,000	25,250 00	25,000 00
Maine Central R. R. 7s,	10,000	12,800 00	10,000 00
Leeds & Farmington R. R. 6s,	25,000	29,250 00	25,000 00
Androscoggin & Kennebec R.R. 6s,	8,000	8,640 00	8,000 00
	$189,000	$219,810 00	$189,000 00

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HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 86.

ELNATHAN GRAVES, *President.* B. S. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$229,008 41	Public funds,	$30,419 55
Earnings undivided,	9,156 38	Bank stock,	27,833 30
Guaranty fund,	4,748 83	Railroad bonds,	5,737 50
		Real estate by foreclosure,	3,712 50
		Loans on real estate,	113,052 62
		Loans on personal security,	42,101 58
		Loans to counties, cities or towns,	5,800 00
		Deposit in banks, on interest,	13,423 84
		Deposit in bank, not on interest,	104 71
		Expense account,	389 04
		Cash on hand,	338 98
	$242,913 62		$242,913 62

Amount of real estate held by foreclosure,	$3,712 50
Assessed value of the same,	1,660 00
Amount of income received from the same,	145 71
Amount of municipal tax on real estate,	15 92
Cash on Deposit in Banks, amount in each: —	
Hampshire County National Bank, Northampton,	$13,381 54
First National Bank, Northampton,	42 30
Conway National Bank, Conway,	104 71
Whole amount of interest or profits received or earned,	$12,669 67
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	4,310 75
2¼ per cent.,	4,776 69

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: $6\frac{5}{12}$.

Date of the last extra dividend: January 9, 1877.

The total amount of loans, with each specified rate of interest: $2,500, 4¾ per cent.; $4,500, 5 per cent.; $5,000, 5½ per cent.; $148,954.20, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	286	
Aggregate amount of the same,		143,254 20
Amount of investments from which no income is received,		5,395 45
Number of open accounts,	846	
Number and amount of deposits (including dividends), received for previous year,	594	55,954 24
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	42	25,150 94

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Number and amount of withdrawals,	484	$42,975 98
Number of accounts opened the previous year,	127	
Number of accounts closed the previous year,	104	
Amount of expenses of the corporation during previous year,		1,825 14
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 of Holyoke 7s,	$15,000	$18,225 00	$19,094 55
of Charlestown 6s,	5,000	5,525 00	5,750 00
of Cambridge 6s,	5,000	5,350 00	5,575 00
	$25,000	$29,100 00	$30,419 55

Bank Stock.

Conway Nat'l Bank, Conway,	$5,900	$7,375 00	$6,607 80
Hampshire Co. N'l B'k, Northampton,	300	375 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	6,090 00	5,935 00
Chicopee Nat'l Bank, Springfield,	1,000	1,700 00	1,700 00
Home Nat'l Bank, Holyoke,	5,000	5,250 00	5,000 00
First Nat'l Bank, Northampton,	1,100	1,441 00	1,435 50
First Nat'l Bank, Amherst,	1,000	1,520 00	1,520 00
	$24,400	$29,341 00	$27,833 30

Railroad Bonds.

Boston & Albany R. R. 7s,	$5,000	$6,000 00	$5,737 50

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HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Number of corporators, 65.

DANIEL BASSETT, *President.* HENRY C. HARDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,827,827 10	Public funds,	$75,000 00
Earnings undivided,	26,168 64	Loans on public funds,	3,500 00
Guaranty fund,	39,000 00	Bank stock,	149,260 00
Suspense account,	40 50	Loan on bank stock,	300 00
		Railroad bonds,	45,000 00
		Real estate,	3,000 00
		Real estate by foreclosure,	9,750 00
		Loans on real estate,	905,056 13
		Loans on personal security,	570,700 00
		Loans to counties, cities, or towns,	82,500 00
		Deposit in bank, on interest,	11,014 49
		Deposit in banks, not on interest,	5,313 34
		Expense account,	2,446 77
		Manufacturing Co. stock (to secure indebtedness),	28,500 00
		Cash on hand,	1,695 51
	$1,893,036 24		$1,893,036 24

Loans on Public Funds, amount on each: —

On $1,000 United States 4s,	$1,000 00
On $1,000 United States 4s,	2,500 00
On $2,000 United States 4½s,	

Loan on Bank Stock: —

On 4 shares Massachusetts National Bank,	$300 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,	9,750 00
Assessed value of the same,	13,796 00
Amount of income received from the same,	659 50
Amount of municipal tax on real estate,	165 95

Cash on Deposit in Banks, amount in each: —

Shoe & Leather National Bank, Boston,	$11,014 49
Webster National Bank, Boston,	4,290 86
Hingham National Bank, Hingham,	1,022 48

Whole amount of profits received or earned,		$95,285 16
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	34,862 82
	2 per cent.,	35,456 96

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: $4\frac{6}{10}$.

Date of the last extra dividend: January, 1883.

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The total amount of loans, with each specified rate of interest: $182,000, 4 per cent; $50,000, 4¼ per cent,; $411,500, 4½ per cent.; $25,000, 4⅝ per cent.; $25,000, 4¾ per cent.; $525,375, 5 per cent.; $17,000, 5¼ per cent.; $26,100, 5½ per cent.; $225,851, 6 per cent.; $32,300, 6½ per cent.; $38,430, 7 per cent.; $3,150, 7 3/10 per cent.; $200, 7½ per cent.; $150, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	307	
Aggregate amount of the same,		$248,746 00
Amount of investments from which no income is received,		117 40
Number of open accounts,	3,921	
Number and amount of deposits (including dividends), received for previous year,	1,410	207,859 43
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	121	68,694 77
Number and amount of withdrawals,	1,543	157,805 20
Number of accounts opened the previous year,	320	
Number of accounts closed the previous year,	252	
Amount of expenses of the corporation during previous year,		3,603 90
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 of Boston 4s,	$50,000	$52,750 00	$50,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
	$75,000	$77,750 00	$75,000 00

Bank Stock.

Hingham Nat'l Bank, Hingham,	$12,460	$12,460 00	$12,460 00
Abington Nat'l Bank, Abington,	1,500	1,800 00	1,500 00
Brockton Nat'l Bank, Brockton,	2,000	2,200 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	2,240 00	1,600 00
Union Nat'l Bank, Weymouth,	2,800	3,220 00	2,800 00
Atlantic Nat'l Bank, Boston,	3,800	5,434 00	3,800 00
Atlas Nat'l Bank, Boston,	7,500	9,375 00	7,500 00
City Nat'l Bank, Boston,	5,400	5,832 00	5,400 00
Commerce Nat'l Bank, Boston,	8,200	10,004 00	8,200 00
Eagle Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
First Nat'l Bank, Boston,	5,000	10,350 00	5,000 00
Globe Nat'l Bank, Boston,	4,600	4,370 00	4,600 00
Hamilton Nat'l Bank, Boston,	4,200	5,460 00	4,200 00
Market Nat'l Bank, Boston,	3,600	3,276 00	3,600 00
Massachusetts Nat'l Bank, Boston,	2,000	1,960 00	2,000 00
Merchants' Nat'l Bank, Boston,	7,500	10,950 00	7,500 00
New England Nat'l Bank, Boston,	2,000	2,920 00	2,000 00
No. America Nat'l Bank, Boston,	8,000	8,160 00	8,000 00
Republic Nat'l Bank, Boston,	7,500	10,500 00	7,500 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . .	$11,200	$14,000 00	$11,200 00
Shoe & Leather Nat'l Bank, Boston,	8,200	8,282 00	8,200 00
State Nat'l Bank, Boston, . .	2,600	3,250 00	2,600 00
Suffolk Nat'l Bank, Boston, . .	3,600	4,176 00	3,600 00
Tremont Nat'l Bank, Boston, . .	10,000	11,000 00	10,000 00
Union Nat'l Bank, Boston, . .	5,000	7,100 00	5,000 00
Webster Nat'l Bank, Boston, . .	6,000	6,360 00	6,000 00
	$149,260	$179,179 00	$149,260 00

RAILROAD BONDS.

Boston & Albany R.R., 7s, . .	$10,000	$12,400 00	$10,000 00
Boston & Lowell R R., 7s, . .	10,000	11,900 00	10,000 00
Boston & Maine R. R., 7s, . .	10,000	12,275 00	10,000 00
Old Colony R. R., 7s, . . .	10,000	12,362 50	10,000 00
Eastern R. R., 6s, ...	5,000	6,100 00	5,000 00
	$45,000	$55,037 50	$45,000 00

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HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated 1872. Number of corporators, 50.

SETH THAYER, *President.* ORRIN THOMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$443,981 52	Public funds,	$13,000 00
Earnings undivided,	9,527 89	Bank stock,	34,100 00
Guaranty fund,	9,200 00	Loans on bank stock,	5,500 00
		Railroad bonds,	10,700 00
		Real estate by foreclosure,	12,775 00
		Loans on real estate,	277,678 00
		Loans on personal security,	37,625 00
		Loans to counties, cities or towns,	14,300 00
		Deposit in banks, on interest,	38,576 29
		Deposit in banks, not on interest,	5,000 00
		Expense account,	153 76
		Loans on bank books,	2,058 00
		Holliston Mills stock (to secure indebtedness),	3,000 00
		Premium account,	5,600 00
		Cash on hand,	2,643 36
	$462,709 41		$462,709 41

Loans on Bank Stock, amount on each: —

On 50 shares Holliston National Bank,	$3,500 00
On 35 shares Central National Bank, Boston,	2,000 00
Amount of real estate held by foreclosure,	$12,775 00
Assessed value of the same,	14,200 00
Amount of income received from the same,	454 00
Amount of municipal tax on real estate,	188 83

Cash on Deposit in Banks, amount in each: —

Holliston National Bank, Holliston,	$36,973 41
Maverick National Bank, Boston,	2,533 94
National Bank of the Commonwealth, Boston,	4,068 94
Whole amount of interest or profits received,	$23,814 19
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	10,065 19
2½ per cent.,	10,210 22

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: $2,000, 4 per cent.; $2,300, 5 per cent.; $3,900, 5½ per cent.; $324,661, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	291	
Aggregate amount of the same,		251,661 00
Amount of investments from which no income is received,		6,000 00
Number of open accounts,	1,351	

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Number and amount of deposits (including dividends), received for previous year,	897	$115,491 90
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	89	53,967 54
Number and amount of withdrawals,	950	77,756 24
Number of accounts opened the previous year,	244	
Number of accounts closed the previous year,	160	
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: May 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States registered 4s,	$4,000	$4,900 00	$4,000 00
City of Lewiston, Me., 5s,	2,000	2,200 00	2,000 00
of Providence, R. I., 4½s,	1,000	1,050 00	1,000 00
of Worcester 6s,	4,000	4,500 00	4,000 00
of Taunton 6s,	2,000	2,050 00	2,000 00
	$13,000	$14,700 00	$13,000 00

Bank Stock.

Holliston Nat'l Bank, Holliston,	$12,900	$16,100 00	$12,900 00
Traders' Nat'l Bank, Boston,	2,500	2,400 00	2,500 00
Old Boston Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Blackstone Nat'l Bank, Boston,	700	770 00	700 00
Market Nat'l Bank, Boston,	1,400	1,330 00	1,400 00
State Nat'l Bank, Boston,	2,400	3,000 00	2,400 00
Nat'l B'k of Commonwealth, Boston,	1,700	1,950 00	1,700 00
Home Nat'l Bank, Brockton,	3,000	3,500 00	3,000 00
Franklin Nat'l Bank, Franklin,	3,000	3,650 00	3,000 00
Blue Hill Nat'l Bank, Milton,	1,500	1,750 00	1,500 00
South Framingham National Bank, Framingham,	3,000	3,300 00	3,000 00
	$34,100	$40,150 00	$34,100 00

Railroad Bonds.

Boston & Albany 7s,	$5,000	$6,000 00	$5,000 00
Salem & Lowell R. R. (guaranteed),	5,700	6,270 00	5,700 00
	$10,700	$12,270 00	$10,700 00

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HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated 1855. Number of corporators, 94.

GEO. W. PRENTISS, *President.* R. B. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,661,163 97	Public funds,	$63,600 00
Earnings undivided,	44,033 14	Loan on public funds,	600 00
Guaranty fund,	34,500 00	Bank stock,	211,803 17
		Loans on bank stock,	23,300 00
		Railroad bonds,	100,000 00
		Loans on real estate,	933,580 00
		Loans on personal security,	279,081 00
		Deposit in banks, on interest,	87,565 89
		Expense account,	1,387 34
		Cash on hand,	38,779 71
	$1,739,697 11		$1,739,697 11

Loan on Public Funds: —

On $600 United States 4s, ... $600 00

Loans on Bank Stock, amount on each: —

On 144 shares Holyoke National Bank, ... $14,000 00
On 87 shares Palmer National Bank, ... 8,700 00
On 6 shares Franklin County National Bank, Greenfield, ... 600 00

Cash on Deposit in Banks, amount in each: —

Holyoke National Bank, ... $77,270 02
Maverick National Bank, Boston, ... 10,295 87

Whole amount of interest or profits received or earned, ... $86,141 99
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 30,353 26; 2 per cent., 31,017 27
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: $5\frac{2}{5}$.
Date of the last extra dividend: 1865.
The total amount of loans, with each specified rate of interest: $46,600, $4\frac{1}{2}$ per cent.; $1,156,236, 5 per cent.; $33,725, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 240
Aggregate amount of the same, ... 275,401 00
Number of open accounts, ... 5,111
Number and amount of deposits (including dividends), received for previous year, ... 7,575 466,207 53
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 237 136,554 00
Number and amount of withdrawals, ... 4,495 400,233 22
Number of accounts opened the previous year, ... 932

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Number of accounts closed the previous year, ...	858	
Amount of expenses of the corporation during previous year, . . .		$4,155 58
Amount of treasurer's bond, ...		30,000 00

Date of examination by commissioner: September 29, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, coupons, . .	$700	$826 00	$700 00
United States 4½s, coupons, . .	400	450 00	400 00
United States currency, 6s, . .	10,000	12,500 00	10,000 00
State of Massachusetts 5s, . .	13,000	14,200 00	13,000 00
City of Boston registered 4s, . .	28,000	28,840 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
of Holyoke 7s, ...	1,500	1,725 00	1,500 00
Town of Fairhaven, Vt., 5s, . .	1,000	1,000 00	1,000 00
	$63,600	$69,966 00	$63,600 00

Bank Stock.

Holyoke Nat'l Bank, Holyoke, .	$35,600	$46,280 00	$35,600 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	5,000 00
First Nat'l Bank, Springfield, . .	14,800	22,200 00	18,664 59
Second Nat'l Bank, Springfield, .	5,000	9,000 00	9,302 00
Third National Bank, Springfield, .	13,500	22,275 00	20,678 41
Chicopee Nat'l Bank, Springfield, .	6,200	9,920 00	8,035 00
John Hancock N'l B'k, Springfield,	8,700	10,000 00	9,997 00
First Nat'l Bank, Northampton, .	15,100	19,630 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	2,000 00
First Nat'l Bank, Easthampton, .	4,200	5,460 00	4,200 00
Railroad Nat'l Bank, Lowell, . .	1,700	2,040 00	1,700 00
Townsend Nat'l Bank, Townsend, .	9,700	12,375 00	12,713 00
Shelburne Falls Nat'l Bank, Shelburne Falls, ...	300	400 00	300 00
Conway Nat'l Bank, Conway, .	5,700	6,612 00	5,700 00
First Nat'l Bank, Westfield, . .	400	500 00	400 00
First Nat'l Bank, South Adams, .	2,200	2,800 00	2,200 00
Pittsfield Nat'l Bank, Pittsfield, .	1,100	1,500 00	1,100 00
Monson Nat'l Bank, Monson, . .	2,500	3,750 00	2,500 00
Franklin Co. Nat'l Bank, Greenfield,	5,000	5,000 00	5,000 00
First Nat'l Bank, Newburyport, .	1,000	1,180 00	1,000 00
Miller's River Nat'l Bank, Athol, .	1,800	3,420 00	1,800 00
Merrimack Nat'l Bank, Haverhill, .	100	150 00	100 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, . .	6,600	6,600 00	6,600 00
	$175,700	$243,287 00	$211,803 17

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere B. & Lynn R. R. 6s,	$5,000	$5,700 00	$5,000 00
Nashua & Lowell R. R. 6s, . .	8,000	8,800 00	8,000 00
Old Colony R. R. 6s, . . .	8,000	9,000 00	8,000 00
Boston & Maine Railroad 7s, . .	9,000	10,500 00	9,000 00
Boston & Albany Railroad 6s, .	5,000	5,700 00	5,000 00
Fitchburg R. R. 5s, ...	15,000	15,000 00	15,000 00
Connecticut River R. R., . . .	50,000	50,000 00	50,000 00
	$100,000	$104,700 00	$100,000 00

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HOME SAVINGS BANK — BOSTON.

Incorporated 1869. Number of corporators, 52.

CHARLES H. ALLEN, *President.* W. E. HOOPER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,055,363 40	Public funds,	$40,500 00
Earnings undivided,	42,312 73	Loans on public funds,	5,100 00
Guaranty fund,	84,500 00	Bank stock,	356,600 00
Suspense account,	59 50	Loans on bank stock,	10,875 00
		Railroad bonds,	30,000 00
		Real estate by foreclosure,	139,270 88
		Loans on real estate,	1,124,299 56
		Loans on personal security,	440,000 00
		Loan on bank book,	100 00
		Deposit in banks, on interest,	30,021 00
		Expense account,	930 90
		Cash on hand,	4,538 29
	$2,182,235 63		$2,182,235 63

Loans on Public Funds, amount on each: —

On $600 United States 4s,	$600 00
On $500 United States 4½s,	500 00
On $4,000 City of Lawrence 6s,	4,000 00

Loans on Bank Stock, amount on each: —

On 32 shares Boylston National Bank, Boston,	$3,200 00
On 15 shares National Security Bank, Boston,	1,500 00
On 5 shares Brockton National Bank, Brockton,	400 00
On 1 share Second National Bank, Skowhegan, Me.,	75 00
On 19 shares Bristol Co. National Bank, Taunton, On 4 shares Taunton National Bank, Taunton,	2,000 00
On 6 shares First National Bank, Yarmouth, On 2 shares Merchants' National Bank, Boston, On 3 shares Second National Bank, Boston, On 5 shares Old Boston National Bank, Boston, On 7 shares Shawmut National Bank, Boston, On 6 shares National Bank of Commerce, Boston, On 3 shares National Webster Bank, Boston, On 2 shares National Eagle Bank, Boston, On 5 shares National Exchange Bank, Boston, On 8 shares Old Colony Railroad Company,	3,700 00

Amount of real estate held by foreclosure,	$139,816 35
Assessed value of the same,	194,775 00
Amount of income received from the same,	6,365 55
Amount of municipal tax on real estate,	2,624 96

Cash on Deposit in Banks, amount in each: —

Central National Bank, Boston,	$21,966 98
Boylston National Bank, Boston,	8,054 02

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Whole amount of interest or profits received or earned,		$108,005 32
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	35,981 98
	2 per cent.,	37,396 60

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: $4\frac{667}{1000}$.

Date of the last extra dividend: April 1, 1884.

The total amount of loans, with each specified rate of interest: $25,000, 3½ per cent.; $204,481.56, 4 per cent.; $60,000, 4⅛ per cent.; $135,700, 4½ per cent.; $25,000, 4¾ per cent.; $516,350, 5 per cent.; $2,900, 5¼ per cent.; $115,550, 5½ per cent.; $366,368, 6 per cent.; $55,000, 6½ per cent.; $45,275, 7 per cent.; $23,500, 7½ per cent.; $5,250, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	167	
Aggregate amount of the same,		252,368 00
Amount of investments from which no income is received,		16,884 05
Number of open accounts,	12,938	
Number and amount of deposits (including dividends), received for previous year,	6,752	632,568 89
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	464	276,937 04
Number and amount of withdrawals,	5,839	461,925 71
Number of accounts opened the previous year,	1,468	
Number of accounts closed the previous year,	1,158	
Amount of expenses of the corporation during previous year,		14,502 85
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: January 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$40,000	$49,550 00	$40,000 00
City of Milwaukee 5s,	500	525 00	500 00
	$40,500	$50,075 00	$40,500 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$600	$858 00	$600 00
Atlas Nat'l Bank, Boston,	18,000	22,500 00	18,000 00
Blackstone Nat'l Bank, Boston,	8,100	8,910 00	8,100 00
Boston Nat'l Bank, Boston,	1,400	1,680 00	1,400 00
Columbian Nat'l Bank, Boston,	4,000	5,240 00	4,000 00
Continental Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Eliot Nat'l Bank, Boston,	5,200	6,344 00	5,200 00
Everett Nat'l Bank, Boston,	7,000	6,650 00	7,000 00
First Nat'l Bank, Boston,	10,000	20,500 00	17,500 00
Freeman's Nat'l Bank, Boston,	9,800	9,996 00	9,800 00
Hamilton Nat'l Bank, Boston,	8,000	9,840 00	8,000 00
Hide and Leather Nat'l B'k, Boston.	5,000	5,900 00	5,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Howard Nat'l Bank, Boston, . .	$12,800	$14,592 00	$12,800 00
Market Nat'l Bank, Brighton, . .	5,000	6,650 00	5,000 00
Market Nat'l Bank, Boston, . .	15,000	13,725 00	15,000 00
Massachusetts Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Merchants' Nat'l Bank, Boston, .	10,000	14,600 00	10,000 00
New England Nat'l Bank, Boston, .	20,000	29,200 00	24,900 00
North Nat'l Bank, Boston, . .	20,000	27,200 00	20,000 00
North America Nat'l B'k, Boston, .	5,000	5,125 00	5,000 00
Redemption Nat'l Bank, Boston, .	11,300	13,560 00	11,300 00
Republic Na'l Bank, Boston, . .	18,000	25,200 00	22,000 00
Revere Nat'l Bank, Boston, . .	15,000	18,750 00	15,000 00
Second Nat'l Bank, Boston, . .	40,000	62,000 00	52,000 00
Shawmut Nat'l Bank, Boston, .	18,000	21,960 00	18,000 00
Shoe and Leather Nat'l B'k, Boston,	8,200	8,282 00	8,200 00
Suffolk Nat'l Bank, Boston, . .	4,000	4,640 00	4,000 00
Tremont Nat'l Bank, Boston, . .	18,200	20,020 00	18,200 00
Union Nat'l Bank, Boston, . .	10,000	14,300 00	13,600 00
Webster Nat'l Bank, Boston, . .	5,000	5,325 00	5,000 00
Dedham Nat'l Bank, Dedham, .	5,000	5,800 00	5,000 00
	$324,600	$416,547 00	$356,600 00

RAILROAD BONDS.

Fitchburg R. R. 4s, ...	$30,000	$30,900 00	$30,000 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,	$197,934 40	Public funds,	$15,265 00
Guaranty fund,	2,886 83	Bank stock,	9,920 00
		Loans on bank stock,	1,400 00
		Real estate by foreclosure,	6,155 12
		Loans on real estate,	129,457 67
		Loans on personal security,	17,591 00
		Deposit in banks, on interest,	11,008 05
		Deposit in banks, not on interest,	8,819 01
		Expense account,	753 41
		Interest,	33 28
		Property account,	248 90
		Cash on hand,	169 79
	$200,821 23		$200,821 23

Loans on Bank Stock, amount on each: —

On 3 shares Adams National Bank,	$300 00
On 11 shares Berkshire National Bank,	1,100 00
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,	95 40

Cash on Deposit in Banks, amount in each: —

Berkshire National Bank, North Adams,	$6,993 04
Adams National Bank, North Adams,	1,825 97
National Revere Bank, Boston,	11,008 05
Whole amount of interest or profits received or earned,	$11,326 91
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	3,426 55
2 per cent.,	3,645 20

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: $23,400, 5 per cent.; $125,048.67, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	117	
Aggregate amount of the same,		104,248 67
Number of open accounts,	987	
Number and amount of deposits (including dividends), received for previous year,	959	91,716 59
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	75	47,019 38
Number and amount of withdrawals,	727	83,727 28
Number of accounts opened the previous year,	261	

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Number of accounts closed the previous year,	201	
Amount of expenses of the corporation during previous year,		$1,310 52
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: February 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 5s,	$7,000	$7,805 00	$7,805 00
City of Cleveland, O., 4s,	5,000	5,400 00	5,400 00
of Lynn 4s,	2,000	2,060 00	2,060 00
	$14,000	$15,265 00	$15,265 00

Bank Stock.

Adams Nat'l Bank, North Adams,	$700	$1,000 00	$840 00
Berkshire Nat'l B'k, 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.

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HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 29.

ALVAN A. SWEET, *President.* EDWARD D. BLISS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$284,490 03	Public funds,	$15,032 75
Earnings undivided,	6,378 31	Bank stock,	59,893 74
Guaranty fund,	8,111 52	Loan on bank stock,	450 00
		Railroad bonds,	72,454 50
		Real estate by foreclosure,	2,580 33
		Loans on real estate,	121,554 59
		Loans on personal security,	11,000 00
		Deposit in bank, on interest,	15,459 19
		Insurance account,	9 00
		Cash on hand,	545 76
	$298,979 86		$298,979 86

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,	$15,459 19
Whole amount of interest or profits received or earned,	$16,409 44
Rate and amount of each semi-annual dividend for previous year, 2¼ per cent.,	6,053 47
2 per cent.,	5,292 87

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.

Date of the last extra dividend: 1872.

The total amount of loans, with each specified rate of interest: $15,000, 4½ per cent.; $3,500, 5 per cent.; $114,504.59, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	200	
Aggregate amount of the same,		96,504 59
Number of open accounts,	1,018	
Number and amount of deposits (including dividends), received for previous year,	572	52,154 51
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	23	13,487 06
Number and amount of withdrawals,	495	44,936 14
Number of accounts opened the previous year,	100	
Number of accounts closed the previous year,	77	
Amount of expenses of the corporation during previous year,		1,184 66
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 28.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Portland, Me., . . .	$6,000	$7,350 00	$6,002 50
of Belfast, Me., . . .	3,500	3,710 00	3,686 25
of Bangor, Me., . . .	5,000	5,950 00	5,344 00
	$14,500	$17,010 00	$15,032 75

BANK STOCK.

Shawmut Nat'l Bank, Boston, .	$6,000	$7,320 00	$7,543 74
Hide and Leather Nat'l B'k, Boston,	1,300	1,534 00	1,404 00
Nat'l Bank of Redemption, Boston,	5,000	6,325 00	6,990 00
Faneuil Hall Nat'l Bank, Boston, .	1,500	2,025 00	1,965 00
Nat'l Bank of the Republic, Boston,	1,500	2,100 00	1,980 00
Continental Nat'l Bank, Boston, .	5,000	5,525 00	5,930 00
Revere Nat'l Bank, Boston, . .	3,800	4,778 50	4,607 50
Atlas Nat'l Bank, Boston, . .	6,100	7,525 00	7,505 00
North Nat'l Bank, Boston, . .	4,000	5,440 00	5,355 00
Everett Nat'l Bank, Boston, . .	2,500	2,375 00	2,975 00
Exchange Nat'l Bank, Boston, .	1,000	1,180 00	1,500 00
Atlantic Nat'l Bank, Boston, . .	5,000	7,150 00	6,832 50
Howard Nat'l Bank, Boston, . .	1,600	1,856 00	1,856 00
Natick Nat'l Bank, Natick, . .	500	650 00	500 00
Franklin Nat'l Bank, Franklin, .	2,500	3,000 00	2,950 00
	$47,300	$58,783 50	$59,893 74

RAILROAD BONDS.

Boston & Maine R. R., . . .	$5,000	$6,125 00	$5,185 00
Old Colony R. R., ...	8,000	9,840 00	8,335 00
Fitchburg R. R., ...	8,000	9,200 00	8,437 00
Boston, Clinton, Fitchburg & New Bedford R. R., ...	7,000	7,770 00	7,505 00
Boston, Revere B'ch & Lynn R. R.,	10,000	11,850 00	11,242 50
Salem & Lowell R. R., . . .	10,000	11,900 00	10,875 00
Newport & Richford R. R., . .	10,000	11,000 00	10,500 00
Nashua & Lowell R. R., . . .	10,000	11,000 00	10,375 00
	$68,000	$78,685 00	$72,454 50

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HUDSON SAVINGS BANK — HUDSON.

Incorporated 1869. Number of corporators, 42.

EDMUND M. STOWE, *President.* DANIEL W. STRATTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$378,223 24	Public funds,	$47,620 00
Earnings undivided,	3,771 29	Bank stock,	13,600 00
Guaranty fund,	5,893 92	Loans on bank stock,	1,900 00
		Railroad bonds,	26,000 00
		Loans on real estate,	222,600 00
		Loans on personal security,	10,450 00
		Loans to counties, cities or towns,	25,000 00
		Deposit in banks, on interest,	36,417 55
		Deposit in bank, not on interest,	2,024 62
		Expense account,	10 00
		Cash on hand,	2,266 28
	$387,888 45		$387,888 45

Loans on Bank Stock, amount on each: —

On 27 shares Blackstone National Bank, Boston,	$1,500 00
On 4 shares Clinton National Bank, Clinton,	400 00

Cash on Deposit in Banks, amount in each: —

Wachusett National Bank, Fitchburg,	$19,217 55
Hudson National Bank, Hudson,	14,224 62
Northborough National Bank, Northborough,	5,000 00

Whole amount of interest or profits received or earned,		$18,251 51
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6,699 86
	2 per cent.,	6,806 95
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: $25,000, 4 per cent.; $39,900, 5 per cent.; $53,900, 5½ per cent.; $130,700, 6 per cent.; $100, 6½ per cent.; $9,150, 7 per cent.; $1,200, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	195	
Aggregate amount of the same,		167,400 00
Number of open accounts,	1,378	
Number and amount of deposits (including dividends), received for previous year,	1,096	98,652 81
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	76	36,618 00
Number and amount of withdrawals,	751	76,126 04
Number of accounts opened the previous year,	252	
Number of accounts closed the previous year,	198	
Amount of expenses of the corporation during previous year,		1,002 50
Amount of treasurer's bond,		40,000 00
Date of examination by commissioner: July 27.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester 5s,	$8,000	$8,320 00	$8,200 00
of Fall River 5s,	5,000	5,900 00	5,200 00
of Fall River 6s,	2,000	2,420 00	2,400 00
of Columbus, Ohio, 4s,	7,000	7,140 00	7,000 00
of Taunton 4s,	5,000	5,150 00	5,000 00
Town of Clinton 4s,	12,000	12,480 00	12,000 00
of Northampton 6s,	3,000	3,360 00	2,820 00
of Hopkinton 4s,	5,000	5,050 00	5,000 00
	$47,000	$49,820 00	$47,620 00

BANK STOCK.

State National Bank, Boston,	$5,700	$6,726 00	$6,100 00
Hudson National Bank,	7,500	7,575 00	7,500 00
	$13,200	$14,301 00	$13,600 00

RAILROAD BONDS.

Fitchburg R. R. 5s,	$9,000	$9,990 00	$9,500 00
Eastern R. R. 6s,	5,000	6,100 00	5,000 00
Old Colony R. R. 6s,	6,000	7,260 00	6,500 00
Boston, Revere B. & Lynn R. R. 6s,	5,000	5,900 00	5,000 00
	$25,000	$29,250 00	$26,000 00

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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,	$167,554 89	Bank stock,	$5,000 00
Earnings undivided,	7,963 49	Railroad bonds,	20,000 00
Guaranty fund,	3,144 70	Loans on real estate,	100,322 00
		Loans on personal security,	35,050 00
		Loans to counties, cities or towns,	10,000 00
		Deposit in bank, on interest,	4,278 35
		Expense account,	432 70
		Cash on hand,	3,580 03
	$178,663 08		$178,663 08

Cash on Deposit in Bank: —

Maverick National Bank, Boston, ... $4,278 35

Whole amount of interest or profits received or earned, ... $9,611 22

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 2 per cent., 2,472 11 2,711 02

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.; $103,172, 6 per cent.; $29,700, 7 per cent.; $2,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 85

Aggregate amount of the same, ... 94,372 00

Number of open accounts, ... 959

Number and amount of deposits (including dividends), received for previous year, ... 1,490 101,590 99

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 69 45,614 98

Number and amount of withdrawals, ... 932 76,285 07

Number of accounts opened the previous year, ... 272

Number of accounts closed the previous year, ... 103

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: March 7.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston,	$1,000	$1,215 00	$1,000 00
Freeman's Nat'l Bank, Boston,	1,300	1,365 00	1,300 00
First Nat'l Bank, Newburyport,	2,700	3,186 00	2,700 00
	$5,000	$5,766 00	$5,000 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R. R. 5s, ...	$7,000	$7,840 00	$7,000 00
Old Colony R. R. 6s, ...	5,000	6,050 00	5,000 00
Boston, Rev. B'ch & Lynn R. R. 6s,	5,000	5,900 00	5,000 00
Boston & Providence R. R. 7s, .	1,000	1,200 00	1,000 00
Boston & Maine R. R. 7s, . .	1,000	1,230 00	1,000 00
Old Colony R. R. 7s, ...	1,000	1,230 00	1,000 00
	$20,000	$23,450 00	$20,000 00

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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,	$3,565,412 72	Public funds,	$276,000 00
Guaranty fund,	104,000 00	Loans on public funds,	12,260 00
Profit and loss,	4[illegible],055 20	Bank stock,	205,067 09
Interest,	8,789 65	Loans on bank stock,	5,700 00
		Railroad bonds,	57,321 73
		Railroad notes,	155,000 00
		Loan on railroad bonds,	4,000 00
		Real estate by foreclosure,	91,666 00
		Loans on real estate,	1,220,102 00
		Loans on personal security,	1,217,000 00
		Loans to counties, cities or towns,	146,500 00
		Deposit in banks, on interest,	284,095 19
		Cash on hand,	46,545 56
	$3,721,257 57		$3,721,257 57

Loans on Public Funds, amount on each: —

On $8,500 United States 4½s,	$8,460 00
On $1,000 City of Lowell bond and $1,000 City of Cambridge bond,	1,800 00
On $2,000 United States 4s,	2,000 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
On 50 shares Appleton National Bank, Lowell,	5,000 00

Loan on Railroad Bonds: —

On $4,000 Old Colony R. R. bonds,	*$4,000 00

Amount of real estate held by foreclosure,	$91,666 00
Assessed value of the same,	62,600 00
Amount of income received from the same,	1,782 00
Amount of municipal tax on real estate,	800 82

Cash on Deposit in Banks, amount in each: —

National Rockland Bank, Boston,	$243,633 39
Hamilton National Bank, Boston,	40,461 80

Whole amount of interest or profits received or earned,		$164,312 84
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	63,418 43
	2 per cent.,	65,064 78

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.

Date of the last extra dividend: Oct. 20, 1875.

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

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The total amount of loans, with each specified rate of interest: $220,000, 3 per cent; $300,000, 3½ per cent; $170,000, 3¾ per cent; $532,800, 4 per cent; $30,000, 4¼ per cent.; $265,000, 4½ per cent.; $876,667, 5 per cent.; $2,000, 5¼ per cent.; $64,700, 5½ per cent; $235,620, 6 per cent.; $62,700, 6½ per cent.; $136,196.73, 7 per cent.; $3,700, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	121	
Aggregate amount of the same,		$212,253 00
Number of open accounts,	9,599	
Number and amount of deposits (including dividends), received for previous year,	10,369	927,482 75
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	622	384,495 00
Number and amount of withdrawals,	8,050	673,883 59
Number of accounts opened the previous year,	1,853	
Number of accounts closed the previous year,	1,409	
Amount of expenses of the corporation during previous year,		8,692 87
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$190,000	$214,700 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
	$271,000	$307,400 00	$276,000 00

Bank Stock.

First Nat'l Bank, Danvers,	$1,500	$1,500 00	$1,500 00
Atlas Nat'l Bank, Boston,	6,000	7,140 00	6,000 00
North Nat'l Bank, Boston,	25,700	32,382 00	25,680 47
State Nat'l Bank, Boston,	5,200	6,500 00	5,993 00
Market Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
Second Nat'l Bank, Boston,	5,500	8,415 00	5,500 00
Commerce Nat'l Bank, Boston,	1,500	1,830 00	2,000 00
Atlantic Nat'l Bank, Boston,	5,000	7,250 00	5,000 00
Revere Nat'l Bank, Boston,	15,000	18,450 00	15,000 00
First Nat'l Bank, Boston,	20,000	40,400 00	20,000 00
Rockland Nat'l Bank, Boston,	17,300	23,528 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
Republic Nat'l Bank, Boston,	2,100	2,793 00	2,698 87
Shoe and Leather Nat'l B'k, Boston,	800	808 00	872 00
Suffolk Nat'l Bank, Boston,	900	1,053 00	1,070 25
Eagle Nat'l Bank, Boston,	3,700	3,996 00	4,144 00
Tremont Nat'l Bank, Boston,	3,200	3,488 00	3,762 75
Hamilton Nat'l Bank, Boston,	3,000	3,930 00	3,580 00
Howard Nat'l Bank, Boston,	500	565 00	606 25
	$191,400	$265,758 00	$205,067 09

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R. R., ...	$16,000	$19,680 00	$17,760 39
Boston & Providence R. R., . .	12,000	14,880 00	13,614 67
Boston & Albany R. R., . . .	17,000	21,080 00	19,240 42
Boston & Maine R. R., . . .	6,000	7,320 00	6,706 25
	$51,000	$62,960 00	$57,321 73

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INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated 1820. Number of corporators, 70.

EDWARD S. MOSELEY, *President.* PHILIP K. HILLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,712,115 67	Public funds,	$894,000 00
Earnings undivided,	65,502 74	Loan on public funds,	300 00
Guaranty fund,	151,000 00	Bank stock,	933,320 00
		Loans on bank stock,	8,350 00
		Railroad bonds,	115,000 00
		Railroad notes,	200,000 00
		Real estate,	10,000 00
		Real estate by foreclosure,	7,521 97
		Loans on real estate,	861,372 00
		Loans on personal security,	1,527,530 00
		Loans to counties, cities or towns,	297,000 00
		Deposit in bank, on interest,	72,296 13
		Cash on hand,	1,928 31
	$4,928,618 41		$4,928,618 41

Loan on Public Funds: —

On $500 State of New Hampshire 6s, ... $300 00

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Newburyport, ... $1,000 00

On 53 shares Mechanicks' National Bank, Newburyport, ... } 6,800 00
On 88 shares Merchants' National Bank, Newburyport, ... }

On 6 shares First National Bank, Newburyport, ... 550 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, ... 7,521 97
Assessed value of the same, ... 18,500 00
Amount of income received from the same, ... 1,466 92
Amount of municipal tax on real estate, ... 306 00

Cash on Deposit in Bank: —

First National Bank, Newburyport, ... $72,296 13

Whole amount of interest or profits received or earned, ... $245,239 68
Rate and amount of each semi-annual dividend for previous year, ... } 2 per cent., 90,421 30; 2 per cent., 90,841 08

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: $145,000, $3\frac{1}{2}$ per cent.; $150,000, $3\frac{3}{4}$ per cent; $75,000, $3\frac{7}{8}$ per cent.; $1,076,500, 4 per cent.; $25,000, $4\frac{1}{8}$ per cent.; $124,800, $4\frac{1}{4}$ per cent.; $25,000, $4\frac{3}{8}$ per cent. $614,500, $4\frac{1}{2}$ per cent.; $86,000, $4\frac{3}{4}$ per cent.; $403,925, 5 per cent.; $87,255, $5\frac{1}{2}$ per cent.; $7,800, $5\frac{3}{4}$ per cent.; $1,009,772, 6 per cent.; $73,000, 7 per cent.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	366	
Aggregate amount of the same,		$364,632 00
Amount of investments from which no income is received,		2,944 10
Number of open accounts,	10,415	
Number and amount of deposits (including dividends) received for previous year,	4,532	615,203 48
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	290	177,276 39
Number and amount of withdrawals,	5,780	528,621 73
Number of accounts opened the previous year,	895	
Number of accounts closed the previous year,	853	
Amount of expenses of the corporation during previous year,		6,674 80
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 8.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	$95,000	$107,707 00	$95,000 00
United States 4s, registered,	50,000	61,875 00	50,000 00
City of Charlestown 6s,	35,000	37,450 00	35,000 00
of Holyoke 6s,	25,000	31,875 00	25,000 00
of Lynn 6s,	75,000	87,500 00	75,000 00
of Lynn 3½s,	25,000	25,000 00	25,000 00
of Springfield 7s,	40,000	56,400 00	40,000 00
of Nashua, N. H., 6s,	50,000	56,500 00	50,000 00
of Hartford, Conn., 6s,	5,000	5,500 00	5,000 00
of Concord, N. H., 6s,	35,000	40,250 00	35,000 00
of Des Moines, Iowa, 4½s,	25,000	25,750 00	25,000 00
of Somerville 4s,	11,000	11,440 00	11,000 00
of Newburyport 6s,	183,000	201,300 00	183,000 00
of Lewiston, Me., 6s,	10,000	11,000 00	10,000 00
of Bangor, Me., 7s,	25,000	31,250 00	25,000 00
of Lawrence 4s,	30,000	31,350 00	30,000 00
of Worcester 3½s,	25,000	25,000 00	25,000 00
of Portland, Me., 6s,	60,000	66,100 00	60,000 00
of Lowell 4s,	20,000	21,000 00	20,000 00
Town of Groveland 5s,	17,000	17,170 00	17,000 00
of Beverly 4s,	14,000	14,700 00	14,000 00
of Melrose 7s,	8,000	9,600 00	8,000 00
of Marlborough 4s,	31,000	32,705 00	31,000 00
	$894,000	$1,008,422 00	$894,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$12,200	$17,476 00	$12,200 00
Atlas Nat'l Bank, Boston,	75,000	93,750 00	75,000 00
Blackstone Nat'l Bank, Boston,	4,700	5,187 00	4,700 00
Boston Nat'l Bank, Boston,	3,700	4,440 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	11,866 00	10,800 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Columbian Nat'l Bank, Boston,	$30,000	$39,975 00	$30,000 00
Commerce Nat'l Bank, Boston,	22,100	27,072 00	22,100 00
Commonwealth Nat'l Bank, Boston,	25,000	29,187 00	25,000 00
Eagle Nat'l Bank, Boston,	28,600	31,363 00	28,600 00
Eliot Nat'l Bank, Boston,	7,400	9,065 00	7,400 00
Exchange Nat'l Bank, Boston,	10,000	11,800 00	10,000 00
Faneuil Hall Nat'l Bank, Boston,	24,000	32,400 00	24,000 00
First Nat'l Bank, Boston,	10,000	20,500 00	10,000 00
Freeman's Nat'l Bank, Boston,	27,000	28,350 00	27,000 00
Globe Nat'l Bank, Boston,	14,200	13,596 00	14,200 00
Hamilton Nat'l Bank, Boston,	25,000	32,562 00	25,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,737 00	15,000 00
Howard Nat'l Bank, Boston,	26,700	31,038 00	26,700 00
Market Nat'l Bank, Boston,	50,800	46,228 00	50,800 00
Massachusetts Nat'l Bank, Boston,	8,250	8,147 00	8,250 00
Maverick Nat'l Bank, Boston,	20,000	44,000 00	20,000 00
Merchants' Nat'l Bank, Boston,	17,300	25,373 00	17,300 00
New England Nat'l Bank, Boston,	10,000	14,650 00	10,000 00
North Nat'l Bank, Boston,	30,200	41,110 00	30,200 00
No. America Nat'l Bank, Boston,	6,000	6,150 00	6,000 00
Redemption Nat'l Bank, Boston,	25,800	33,153 00	25,800 00
Revere Nat'l Bank, Boston,	37,500	47,156 00	37,500 00
Second Nat'l Bank, Boston,	48,000	74,400 00	48,000 00
Shawmut Nat'l Bank, Boston,	20,000	24,425 00	20,000 00
Shoe and Leather N'l Bank, Boston,	40,000	40,300 00	40,000 00
State Nat'l Bank, Boston,	6,900	8,642 00	6,900 00
Suffolk Natl' Bank, Boston,	22,500	26,156 00	22,500 00
Traders' Nat'l Bank, Boston,	22,500	21,656 00	22,500 00
Tremont Nat'l Bank, Boston,	50,000	55,000 00	50,000 00
Union Nat'l Bank, Boston,	20,800	29,120 00	20,800 00
Washington Nat'l Bank, Boston,	35,300	46,949 00	35,300 00
Webster Nat'l Bank, Boston,	20,000	21,250 00	20,000 00
Mechanicks' N'l B'k, Newburyport,	21,500	27,950 00	21,500 00
Merchants' Nat'l B'k, Newburyport,	24,520	30,650 00	24,520 00
Ocean Nat'l Bank, Newburyport,	5,250	6,825 00	5,250 00
First Nat'l Bank, Newburyport,	2,800	3,304 00	2,800 00
Gloucester Nat'l Bank, Gloucester,	6,000	8,100 00	6,000 00
	$933,320	$1,160,058 00	$933,320 00

RAILROAD BONDS.

Eastern R R. 6s,	$50,000	$61,000 00	$50,000 00
Vermont & Massachusetts R. R. 5s,	25,000	27,875 00	25,000 00
Old Colony R R. 4s,	15,000	15,450 00	15,000 00
Fitchburg Railroad 4s.	25,000	25,500 00	25,000 00
	$115,000	$129,825 00	$115,000 00

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IPSWICH SAVINGS BANK — IPSWICH.

Incorporated 1869. Number of corporators, 29.

JOSEPH ROSS, *President.* THEO. F. COGSWELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$265,303 69	Public funds, ...	$5,030 00
Earnings undivided, .	6,590 39	Loan on public funds, . .	800 00
Guaranty fund, . .	4,155 00	Bank stock, ...	59,399 00
		Real estate by foreclosure, .	3,963 21
		Loans on real estate, . .	153,743 00
		Loans on personal security, .	19,660 00
		Loans to counties, cities or towns, ...	14,700 00
		Deposit in bank on interest .	14,200 00
		Deposit in bank not on interest	3,338 06
		Cash on hand, ...	1,215 81
	$276,049 08		$276,049 08

Loan on Public Funds: —

On $1,000 City of Newton 6s, ... $800 00

Amount of real estate held by foreclosure, ... $3,963 21

Assessed value of the same, ... 4,200 00

Amount of income received from the same, ... 144 00

Amount of municipal tax on real estate, ... 54 63

Cash on Deposit in Bank: —

First National Bank, Salem, ... $17,538 06

Whole amount of interest or profits received or earned, ... $14,128 39

Rate and amount of each semi-annual dividend, for previous year, ... 2 per cent., 4,780 00; 2 per cent., 4,875 00

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

The total amount of loans, with each specified rate of interest: $3,000, 4 per cent.; $1,600, 4½ per cent.; $4,800, 4¾ per cent.; $5,300, 5 per cent.; $5,900 5½ per cent.; $148,158, 6 per cent.; $9,500, 6½ per cent.; $10,100, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 256

Aggregate amount of the same, ... 178,358 00

Number of open accounts, ... 1,328

Number and amount of deposits (including dividends) received for previous year, ... 978 78,311 95

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 57 32,727 00

Number and amount of withdrawals, ... 767 61,015 12

Number of accounts opened the previous year, ... 204

Number of accounts closed the previous year, ... 137

Amount of expenses of the corporation during previous year, ... 618 95

Amount of treasurer's bond, ... 25,000 00

Date of examination by commissioner: June 11.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 6s,	$600	$690 00	$600 00
of Providence, R. I., 5s,	2,000	2,300 00	2,000 00
of Bangor, Me., 6s,	1,000	1,150 00	930 00
of Dover, N. H., 6s,	500	575 00	500 00
Town of Provincetown, Mass., 5s,	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	$2,730 00	$2,310 00
Naumkeag Nat'l Bank, Salem,	2,700	3,915 00	3,982 00
Mercantile Nat'l Bank, Salem,	1,900	2,280 00	2,090 00
First Nat'l Bank, Salem	4,300	5,719 00	4,945 00
Asiatic Nat'l Bank, Salem,	1,890	2,583 00	2,680 00
Merchants' Nat'l Bank, Salem,	2,050	2,747 00	2,762 00
Exchange Nat'l Bank, Salem,	1,300	1,625 00	1,456 00
Merchants' Nat'l Bank, Boston,	3,600	5,265 00	5,004 00
Republic Nat'l Bank, Boston,	2,500	3,500 00	3,150 00
Second Nat'l Bank, Boston,	400	621 00	580 00
Atlas Nat'l Bank, Boston,	1,000	1,250 00	1,175 00
Commerce Nat'l Bank, Boston,	400	500 00	400 00
Union Nat'l Bank, Boston,	2,400	3,426 00	3,360 00
Globe Nat'l Bank, Boston,	2,500	2,400 00	2,500 00
Revere Nat'l Bank, Boston,	800	1,006 00	800 00
Gloucester Nat'l Bank, Gloucester,	500	700 00	665 00
Howard Nat'l Bank, Boston,	2,000	2,325 00	2,400 00
New England Nat'l Bank, Boston,	4,000	5,870 00	6,000 00
Continental Nat'l Bank, Boston,	1,000	1,112 00	1,080 00
Redemption Nat'l Bank, Boston,	3,000	3,750 00	3,840 00
Blackstone Nat'l Bank, Boston,	1,000	1,150 00	1,000 00
Hamilton Nat'l Bank, Boston,	1,000	1,310 00	1,180 00
Tremont Nat'l Bank, Boston,	1,000	1,100 00	1,080 00
Eliot Nat'l Bank, Boston,	1,800	2,205 00	2,160 00
Freeman's Nat'l Bank, Boston,	2,000	2,100 00	2,340 00
Grand Nat'l Bank, Marblehead,	400	480 00	460 00
	$47,540	$61,669 00	$59,399 00

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LAWRENCE SAVINGS BANK — LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

HEZEKIAH PLUMMER, *President.* WM. R. SPALDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$428,045 13	Public funds,	$34,000 00
Earnings undivided,	16,813 79	Bank stock,	79,300 00
Guaranty fund,	8,633 30	Loans on bank stock,	16,000 00
		Railroad bonds,	25,000 00
		Real estate by foreclosure,	11,373 36
		Loans on real estate,	207,702 50
		Loans on personal security,	36,992 00
		Deposit in banks on interest,	36,382 02
		Deposit in bank not on interest,	5,000 00
		Expense account,	1,028 09
		Cash on hand,	714 25
	$453,492 22		$453,492 22

Loans on Bank Stock, amount on each: —

On 60 shares Pemberton National Bank,	$6,000 00
On 100 shares Bay State National Bank,	10,000 00
Amount of real estate held by foreclosure,	$11,373 36
Assessed value of the same,	9,625 00
Amount of income received from the same,	869 57
Amount of municipal tax on real estate,	159 78

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$6,661 90
Pemberton National Bank, Lawrence,	34,720 12
Whole amount of interest or profits received or earned,	$23,771 10
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	7,892 49
2 per cent.,	8,015 67

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: $17,200, 4½ per cent.; $25,500, 5 per cent.; $23,500, 5½ per cent.; $150,787.50, 6 per cent.; $9,450, 6½ per cent.; $34,257, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	188	
Aggregate amount of the same,		159,094 50
Number of open accounts,	1,421	
Number and amount of deposits (including dividends) received for previous year,	1,371	123,589 43
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	94	57,746 21
Number and amount of withdrawals,	945	111,265 50
Number of accounts opened the previous year,	263	
Number of accounts closed the previous year,	262	

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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 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$22,000	$27,232 50	$22,000 00
United States 6s, ...	1,000	1,281 25	1,000 00
City of Lawrence 6s, ...	1,000	1,250 00	1,000 00
of Keene, N. H., 4s, ...	6,000	6,190 00	6,000 00
of Worcester 6s, ...	4,000	4,720 00	4,000 00
	$34,000	$40,673 75	$34,000 00

Bank Stock.

Commonwealth Nat'l Bank, Boston,	$2,700	$3,206 25	$2,700 00
Nat'l Bank of No. America, Boston,	2,300	2,357 50	2,300 00
Market Nat'l Bank, Boston, . .	5,600	5,096 00	5,600 00
Howard Nat'l Bank, Boston, . .	1,500	1,747 50	1,500 00
State Nat'l Bank, Boston, . .	5,400	6,810 48	5,400 00
Webster Nat'l Bank, Boston, . .	8,900	9,478 50	8,900 00
City Nat'l Bank, Boston, . .	1,000	1,078 75	1,000 00
Eliot Nat'l Bank, Boston, . .	2,400	2,940 00	2,400 00
Hide and Leather Nat'l B'k, Boston,	10,300	12,128 25	10,300 00
Third Nat'l Bank, Boston, . .	3,400	2,876 00	3,400 00
Merchants' Nat'l Bank, Boston, .	2,000	2,930 00	2,000 00
Commerce Nat'l Bank, Boston, .	2,700	3,307 50	2,700 00
Central Nat'l Bank, Boston, . .	5,500	5,912 50	5,500 00
First Ward Nat'l Bank, Boston, .	1,600	1,920 00	1,600 00
Fourth Nat'l Bank, Boston, . .	6,300	6,930 00	6,300 00
Blackstone Nat'l Bank, Boston, .	2,900	3,204 50	2,900 00
Tremont Nat'l Bank, Boston, .	4,000	4,400 00	4,000 00
Traders' Nat'l Bank, . . .	1,800	1,732 50	1,800 00
Atlas Nat'l Bank, Boston, . .	2,000	2,542 50	2,000 00
Lawrence Nat'l Bank, Lawrence, .	700	770 00	700 00
Pemberton Nat'l Bank, Lawrence, .	6,300	8,505 00	6,300 00
	$79,300	$89,873 73	$79,300 00

Railroad Bonds.

Fitchburg R.R. 5s, ...	$20,000	$22,500 00	$20,000 00
Fitchburg R R. 6s, ...	5,000	5,975 00	5,000 00
	$25,000	$28,475 00	$25,000 00

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LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Number of corporators, 79.

H. GARFIELD, *President.* J. L. KILBON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$592,545 36	Public funds,	$125,650 00
Earnings undivided,	16,469 64	Bank stock,	115,800 00
Guaranty fund,	17,771 88	Loans on bank stock,	900 00
		Loans on real estate,	315,040 35
		Loans on personal security,	37,963 00
		Loans to counties, cities or towns,	10,500 00
		Deposit in bank not on interest,	16,528 27
		Expense account,	1,030 26
		Premium account,	3,375 00
	$626,786 88		$626,786 88

Loans on Bank Stock: —

On 20 shares Lee National Bank,		$900 00
Amount of income received from real estate,		*$128 78
Amount of municipal tax on real estate,		*34 55
Cash on Deposit in Bank: —		
Lee National Bank, Lee,		$16,528 27
Whole amount of interest or profits received or earned,		$31,881 10
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	10,933 32
	2 per cent.,	11,125 51

Times for the dividends fixed by the by-laws: May 31 and Nov. 30.

The total amount of loans, with each specified rate of interest: $5,500, 5 per cent.; $358,903.35, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	253	
Aggregate amount of the same,		203,817 47
Number of open accounts,	1,814	
Number and amount of deposits (including dividends) received for previous year.	1,214	132,748 74
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	94	56,556 95
Number and amount of withdrawals,	988	108,994 52
Number of accounts opened the previous year,	262	
Number of accounts closed the previous year,	229	
Amount of expenses of the corporation during previous year,		2,320 29
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 21.

* This bank has disposed of its foreclosed real estate, but the income and tax accrued previous to the sale.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
State of Massachusetts 5s,	$20,000	$23,250 00	$20,000 00
District of Columbia 5s,	10,000	11,500 00	10,000 00
County and city bonds: —			
County of Hampden 3s,	45,000	42,750 00	43,650 00
City of Boston 4s,	9,000	9,180 00	9,000 00
of Boston 5s,	1,000	1,210 00	1,000 00
of Boston 6s,	10,000	13,200 00	10,000 00
of Springfield 7s,	10,000	11,600 00	10,000 00
of Hartford, Conn., 4½s,	2,000	2,250 00	2,000 00
of Providence, R. I., 5s,	10,000	11,945 00	10,000 00
of Indianapolis, Ind., 6s,	10,000	11,900 00	10,000 00
	$127,000	$138,785 00	$125,650 00

BANK STOCK.

Lee Nat'l Bank, Lee,	$16,000	$22,080 00	$16,000 00
Adams Nat'l Bank, North Adams,	7,000	9,800 00	7,000 00
First Nat'l Bank, Adams,	3,300	4,950 00	3,300 00
Pittsfield Nat'l Bank, Pittsfield,	10,000	16,400 00	10,000 00
Housatonic Nat'l Bank, Stockbridge,	5,000	8,750 00	5,000 00
First Nat'l Bank, Amherst,	2,500	3,750 00	2,500 00
Continental Nat'l Bank, Boston,	2,300	2,541 50	2,300 00
Everett Nat'l Bank, Boston,	1,500	1,425 00	1,500 00
Massachusetts Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,300 00	1,000 00
First Nat'l Bank, Boston,	10,000	20,500 00	10,000 00
Merchandise Nat'l Bank, Boston,	5,000	5,025 00	5,000 00
Atlas Nat'l Bank, Boston,	2,800	3,500 00	2,800 00
Atlantic Nat'l Bank, Boston,	1,000	1,430 00	1,000 00
N'l Hide and Leather Bank, Boston,	6,500	7,670 00	6,500 00
Nat'l Eagle Bank, Boston,	6,800	7,446 00	6,800 00
Nat'l Revere Bank, Boston,	4,000	5,020 00	4,000 00
Nat'l Webster Bank, Boston,	3,500	3,727 50	3,500 00
Nat'l State Bank, Boston,	1,500	1,875 00	1,500 00
Nat'l Bank of Commerce, Boston,	5,500	6,710 00	5,500 00
Nat'l Bank of Redemption, Boston,	5,000	6,325 00	5,000 00
N'l B'k of Commonwealth, Boston,	1,000	1,185 00	1,000 00
Nat'l Bank of Republic, Boston,	3,000	4,200 00	3,000 00
Nat'l B'k of North America, Boston,	9,100	9,327 50	9,100 00
	$115,800	$157,437 50	$115,800 00

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LEICESTER SAVINGS BANK — LEICESTER.

Incorporated 1869. Number of corporators, 33.

LORY S. WATSON, *President.* GEO. H. SPRAGUE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$343,065 62	Public funds,	$138,806 25
Earnings undivided,	10,806 13	Loan on public funds,	2,100 00
Guaranty fund,	8,452 06	Bank stock,	48,345 87
		Loan on bank stock,	500 00
		Railroad bonds,	13,000 00
		Loans on real estate,	126,595 00
		Loans on personal security,	18,700 00
		Loans to counties, cities or towns,	1,000 00
		Deposit in bank on interest,	10,873 12
		Expense account,	151 90
		Premium account,	2,251 67
	$362,323 81		$362,323 81

Loan on Public Funds: —

On $2,500 United States 4s, ... $2,100 00

Loan on Bank Stock: —

On 5 shares Leicester National Bank, ... $500 00

Cash on Deposit in Bank: —

Leicester National Bank, ... $10,873 12

Whole amount of interest or profits received or earned, ... $17,304 95

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 6,496 74; 2 per cent., 6,459 12

Times for the dividends fixed by the by-laws: June 2 and December 2.

The total amount of loans, with each specified rate of interest: $3,000, 4 per cent.; $79,350, 5 per cent.; $1,800, 5½ per cent.; $64,095, 6 per cent.; $650, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 102

Aggregate amount of the same, ... 85,295 00

Amount of investments from which no income is received, ... 2,000 00

Number of open accounts, ... 740

Number and amount of deposits (including dividends), received for previous year, ... 410 46,948 67

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 32 15,894 55

Number and amount of withdrawals, ... 396 38,684 96

Number of accounts opened the previous year, ... 82

Number of accounts closed the previous year, ... 58

Amount of expenses of the corporation during previous year, . . . 1,038 90

Amount of treasurer's bond, ... 10,000 00

Date of examination by commissioner: May 12.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$20,000	$24,750 00	$20,000 00
United States 4½s,	10,000	11,337 50	10,000 00
County, city and town bonds: —			
Strafford County, N. H., 4s,	5,000	5,112 50	5,000 00
City of Worcester 6s,	12,000	13,680 00	12,000 00
of Fall River 6s,	1,000	1,240 00	1,000 00
of Somerville 5s,	10,000	10,637 50	10,806 25
of Chelsea 6s,	8,000	9,560 00	8,000 00
of Lynn 6s,	9,000	10,237 50	9,000 00
of Springfield 7s,	2,000	2,160 00	2,000 00
of Manchester, N. H., 6s,	1,000	1,270 00	1,000 00
of Lawrence 4s,	10,000	10,650 00	10,000 00
of Columbus, Ohio, 4s,	10,000	10,400 00	10,000 00
of Dayton, Ohio, 4s,	5,000	5,250 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,150 00	5,000 00
of Lowell 4s,	10,000	10,700 00	10,000 00
Town of Clinton 4s,	10,000	10,300 00	10,000 00
of Beverly 4s,	10,000	10,500 00	10,000 00
	$138,000	$152,935 00	$138,806 25

BANK STOCK.

Howard Nat'l Bank, Boston,	$2,500	$2,906 25	$2,635 00
State Nat'l Bank, Boston,	5,000	6,275 00	5,397 50
Traders' Nat'l Bank, Boston,	2,100	2,021 25	2,628 50
Eliot Nat'l Bank, Boston,	3,000	3,675 00	3,610 00
Continental Nat'l Bank,	1,000	1,105 00	1,150 00
Maverick Nat'l Bank, Boston,	1,000	2,200 00	1,178 75
North Nat'l Bank, Boston,	2,000	2,722 50	2,425 00
Market Nat'l Bank, Boston,	1,500	1,372 50	1,815 40
Nat'l Webster Bank, Boston,	3,000	3,195 00	3,162 50
Nat'l Bank of No. America, Boston,	1,200	1,230 00	1,346 00
Nat'l Hide and Leather B'k, Boston,	5,000	5,912 50	5,954 40
Nat'l Bank of the Commonwealth,	1,000	1,187 50	1,100 00
Nat'l Revere Bank, Boston,	1,500	1,856 25	1,925 00
Central Nat'l Bank, Worcester,	2,500	4,325 00	3,525 00
Millbury Nat'l Bank, Millbury,	1,100	1,430 00	1,314 50
Leicester Nat'l Bank, Leicester,	7,400	8,436 00	9,178 32
	$40,800	$49,849 75	$48,345 87

RAILROAD BONDS.

Vermont & Massachusetts R. R., 5s,	$10,000	$11,300 00	$10,000 00
Eastern Railroad 6s,	3,000	3,630 00	3,000 00
	$13,000	$14,930 00	$13,000 00

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LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

DWIGHT B. LOOK, *President.* A. L. BURDITT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$601,995 79	Loan on public funds,	$500 00
Earnings undivided,	4,309 09	Bank stock,	68,850 00
Guaranty fund,	18,500 00	Loans on bank stock,	1,335 00
		Loan on railroad bonds,	800 00
		Real estate,	20,000 00
		Real estate by foreclosure,	23,724 46
		Loans on real estate,	312,386 00
		Loans on personal security,	165,194 75
		Loans to counties, cities or towns,	14,000 00
		Deposit in bank on interest,	10,000 00
		Deposit in bank not on interest,	6,095 40
		Tax account.	233 12
		Cash on hand,	1,686 15
	$624,804 88		$624,804 88

Loan on Public Funds: —

On $500 United States 4s, ... $500 00

Loans on Bank Stock, amount on each: —

On 15 shares Leominster National Bank, ... $1,200 00
On 9 shares First National Bank, of Leominster, ... 135 00

Loan on Railroad Bond: —

On $1,000 Boston & Albany Railroad, ... $800 00

Invested in real estate (for banking purposes), ... $20,000 00
Estimated value of the same, ... 20,000 00
Amount of real estate held by foreclosure, ... 23,724 46
Assessed value of the same, ... 30,950 00
Amount of income received from the same, ... 1,705 00
Amount of municipal tax on real estate, ... 734 02

Cash on Deposit in Banks, amount in each: —

Westminster National Bank, Westminster, ... $10,000 00
Leominster National Bank, Leominster, ... 6,095 40

Whole amount of interest or profits received or earned, ... $32,886 49
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 11,622 88; 2 per cent., 11,595 79
Times for the dividends, fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $14,500, 4 per cent.; $121,680, 5 per cent.; $37,366, 5½ per cent.; $306,669.75, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 379
Aggregate amount of same, ... 283,198 75

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Amount of investments from which no income is received, . . .		$3,200 00
Number of open accounts, ...	1,922	
Number and amount of deposits (including dividends) received for previous year, ...	1,006	103,238 32
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ...	55	32,509 42
Number and amount of withdrawals, ...	1,065	95,082 76
Number of accounts opened the previous year, ...	203	
Number of accounts closed the previous year, ...	225	
Amount of expenses of the corporation during previous year, . . .		2,024 73
Amount of treasurer's bond, ...		15,000 00

Date of examination by commissioner: December 8.

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 of Leominster, .	3,350	1,675 00	3,350 00
Safety Fund Nat'l Bank, Fitchburg,	8,000	8,800 00	8,000 00
Webster Nat'l Bank, Boston, . .	7,500	7,987 50	7,500 00
Boston Nat'l Bank, Boston, . .	6,200	7,362 50	6,200 00
Traders' Nat'l Bank, Boston, . .	2,100	2,021 25	2,100 00
Globe Nat'l Bank, Boston, . .	6,100	5,810 25	6,100 00
Central Nat'l Bank, Boston, . .	2,700	2,814 75	2,700 00
Market Nat'l Bank, Boston, . .	1,000	915 00	1,000 00
Blackstone Nat'l Bank, Boston, .	500	550 00	500 00
Eliot Nat'l Bank, Boston, . .	2,500	3,062 50	2,500 00
Everett Nat'l Bank, Boston, . .	3,400	3,230 00	3,400 00
Continental Nat'l Bank, Boston, .	2,000	2,210 00	2,000 00
Boylston Nat'l Bank, Boston, . .	1,500	1,912 50	1,500 00
Eagle Nat'l Bank, Boston, . .	1,700	1,865 75	1,700 00
Shoe and Leather Nat'l B'k, Boston,	200	201 50	200 00
Merchandise Nat'l Bank, Boston, .	200	201 00	200 00
Nat'l Bank of Commerce, Boston, .	900	1,098 00	900 00
N'l B'k of Commonwealth, Boston,	1,000	1,187 50	1,000 00
Nat'l Bank of N. America, Boston, .	3,000	3,075 00	3,000 00
	$68,850	$71,430 00	$68,850 00

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LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Number of corporators, 13.

GEO. W. ROBINSON, *President.* BRADLY C. WHITCHER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$96,053 50	Bank stock,	$4,317 75
Earnings undivided,	362 54	Loans on real estate,	63,960 45
Guaranty fund,	1,405 78	Loans on personal security,	25,700 00
Profit and loss,	3,246 47	Deposit in banks on interest,	6,193 54
		Expense account,	46 85
		Furniture,	85 00
		Cash on hand,	764 70
	$101,068 29		$101,068 29

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	$6,067 95
National Bank of the Commonwealth, Boston,	125 59

Whole amount of interest or profits received,		$4,071 45
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	1,408 33
	2½ per cent.,	1,840 38

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: 5.

Date of the last extra dividend: April, 1883.

The total amount of loans, with each specified rate of interest: $86,160 45, 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,	37	
Aggregate amount of the same,		50,750 00
Number of open accounts,	496	
Number and amount of deposits (including dividends) received for previous year,	878	115,839 20
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	91	48,386 14
Number and amount of withdrawals,	1,170	82,352 51
Number of accounts opened the previous year,	81	
Number of accounts closed the previous year,	33	
Amount of expenses of the corporation during previous year,		295 88
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: May 16.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchandise Nat'l Bank, Boston, .	$1,800	$1,800 00	$1,764 00
Market Nat'l Bank, Boston, . .	1,200	1,092 00	1,080 00
Globe Nat'l Bank, Boston, . .	1,500	1,421 25	1,473 75
	$4,500	$4,313 25	$4,317 75

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LOWELL FIVE CENTS SAVINGS BANK — LOWELL.

Incorporated 1854. Number of corporators, 112.

SAVALL G. MACK, *President.* ARTEMAS S. TYLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,211,708 92	Public funds,	$57,975 00
Earnings undivided,	96,107 12	Loan on public funds,	500 00
Guaranty fund,	34,113 24	Bank stock,	164,471 50
		Loans on bank stock,	18,500 00
		Loans on bank books,	225 00
		Real estate,	65,000 00
		Real estate by foreclosure,	157,600 00
		Loans on real estate,	680,775 00
		Loans on personal security,	107,150 00
		Loans to counties, cities or towns,	25,000 00
		Deposit in banks cn interest,	60,184 01
		Expense account,	2,577 46
		Cash on hand,	1,971 31
	$1,341,929 28		$1,341,929 28

Loan on Public Funds: —

On $500 United States 4½s,	$500 00

Loans on Bank Stock, amount on each: —

On 20 shares Prescott National Bank, Lowell,	$2,000 00
On 63 shares Prescott National Bank, Lowell,	7,000 00
On 14 shares Appleton National Bank, Lowell,	
On 2 shares Old Lowell National Bank, Lowell,	9,000 00
On 1 share First National Bank, Lowell,	
On 67 shares Crocker National Bank, Turner's Falls,	
On 34 shares Rollstone National Bank, Fitchburg,	
On 4 shares Crocker National Bank, Turner's Falls,	500 00
On 1 share First National Bank, Lowell,	
On 1 share Old Lowell 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,	109,190 00
Amount of income received from the same,	6,029 59
Amount of municipal tax on real estate,	1,414 03

Cash on Deposit in Banks, amount in each: —

Prescott National Bank, Lowell,	$38,943 47
Appleton National Bank, Lowell,	15,894 07
Commonwealth National Bank, Boston,	5,346 47

Whole amount of interest or profits received,		$62,527 15
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	23,596 07
	2 per cent.,	23,430 48

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

The total amount of loans, with each specified rate of interest: $170,000, 4¾ per cent.; $343,650, 5 per cent.; $8,500, 5½ per cent.; $246,650, 6 per cent.; $32,500, 6½ per cent.; $26,550, 7 per cent.; $1,300, 7 3/10 per cent.; $3,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	80	
Aggregate amount of the same,		$110,350 00
Amount of investments from which no income is received,		19,200 00
Number of open accounts,	6,065	
Number and amount of deposits (including dividends), received for previous year,	13,635	178,764 29
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	112	60,201 81
Number and amount of withdrawals,	2,150	173,398 17
Number of accounts opened the previous year,	594	
Number of accounts closed the previous year,	674	
Amount of expenses of the corporation during previous year,		6,850 51
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: July 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell bonds,	$35,000	$39,025 00	$32,975 00
of Charlestown bonds,	10,000	10,200 00	10,000 00
of Cambridge bonds,	15,000	15,525 00	15,000 00
	$60,000	$64,750 00	$57,975 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$4,400	$5,544 00	$4,400 00
Boylston Nat'l Bank, Boston,	5,200	6,669 00	5,200 00
Blackstone Nat'l Bank, Boston.	5,000	5,375 00	5,000 00
Continental Nat'l Bank, Boston,	7,000	8,155 00	7,000 00
Commerce Nat'l Bank, Boston,	4,000	4,880 00	4,000 00
Commonwealth Nat'l Bank, Boston,	1,000	1,187 50	1,000 00
City Nat'l Bank, Boston,	5,000	5,300 00	5,000 00
Eagle Nat'l Bank, Boston,	3,000	3,292 50	3,000 00
Eliot Nat'l Bank, Boston,	5,000	6,125 00	5,000 00
Exchange Nat'l Bank, Boston,	1,700	1,993 25	1,700 00
Everett Nat'l Bank, Boston,	400	380 00	400 00
Freeman's Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Globe Nat'l Bank, Boston,	5,200	4,927 00	5,200 00
Howard Nat'l Bank, Boston,	1,800	2,092 50	1,800 00
Hamilton Nat'l Bank, Boston,	5,000	6,512 50	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,747 50	1,500 00
Lincoln Nat'l Bank, Boston,	1,000	1,062 50	1,000 00
Merchants' Nat'l Bank, Boston,	1,000	1,465 00	1,000 00
North Nat'l Bank, Boston,	500	675 00	500 00
North America Nat'l Bank, Boston,	9,000	9,225 00	9,450 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston,	$2,700	$3,375 00	$2,700 00
Redemption Nat'l Bank, Boston,	9,000	11,565 00	9,000 00
Republic Nat'l Bank, Boston,	1,000	1,407 50	1,000 00
State Nat'l Bank, Boston,	2,000	2,525 00	2,000 00
Suffolk Nat'l Bank, Boston,	9,200	10,695 00	9,200 00
Second Nat'l Bank, Boston,	2,500	3,943 75	2,500 00
Shawmut Nat'l Bank, Boston,	500	625 00	500 00
Shoe and Leather Nat'l B'k, Boston,	2,100	2,115 75	2,100 00
Tremont Nat'l Bank, Boston,	7,100	7,810 00	7,100 00
Union Nat'l Bank, Boston,	4,000	5,710 00	4,000 00
Washington Nat'l Bank, Boston,	900	1,197 00	900 00
First Nat'l Bank, Lowell,	8,500	13,175 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,	7,500	9,750 00	8,700 00
	$154,000	$190,337 25	$164,471 50

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LOWELL INSTITUTION FOR SAVINGS — LOWELL.

Incorporated 1829. Number of corporators, 62.

JOHN O. GREEN, *President*. GEORGE J. CARNEY, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,539,223 65	Public funds,	$560,000 00
Earnings undivided,	42,944 17	Loan on public funds,	200 00
Guaranty fund,	131,728 68	Bank stock,	170,500 00
		Loans on bank stock,	45,700 00
		Real estate,	20,334 06
		Loans on real estate,	744,842 00
		Loans to counties, cities or towns,	1,670,600 00
		Deposit in banks on interest,	501,720 44
	$3,713,896 50		$3,713,896 50

Loan on Public Funds: —

On $500 City of Bath Maine 6s, ... $200 00

Loans on Bank Stock, amount on each: —

On 30 shares Merchants' National Bank, Lowell, ... $2,700 00
On 33 shares Appleton National Bank, Lowell, ... 3,000 00
On 453 shares Merchants' National Bank, Lowell, ... 40,000 00

Invested in real estate (for banking purposes), ... $20,334 06
Estimated value of the same, ... 20,334 06
Amount of municipal tax on real estate, ... $544 00

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Lowell, ... $376,720 44
Prescott National Bank, Lowell, ... 50,000 00
Wamesit National Bank, Lowell, ... 75,000 00

Whole amount of interest or profits received or earned, ... $187,796 18
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 66,022 78; 2 per cent., 66,771 40

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: $5\frac{17}{1000}$.

Date of the last extra dividend: November 1882.

The total amount of loans, with each specified rate of interest: $50,000, $3\frac{1}{2}$ per cent.; $100,000, $3\frac{7}{8}$ per cent.; $680,800, 4 per cent.; $50,000, $4\frac{29}{100}$ per cent.; $15,000, $4\frac{1}{2}$ per cent.; $85,300, $4\frac{3}{4}$ per cent.; $536,150, 5 per cent.; $516,092, 6 per cent.; $200,000, $6\frac{1}{2}$ per cent.; $225,000 $6\frac{6}{10}$ per cent.; $3,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 45
Aggregate amount of the same, ... 80,592 00
Number of open accounts, ... 10,014

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Number and amount of deposits (including dividends) received for previous year,	24,380	$687,347 60
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	443	257,848 00
Number and amount of withdrawals,	5,805	586,932 56
Number of accounts opened the previous year,	1,556	
Number of accounts closed the previous year,	1,456	
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: December 3.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	$495,000	$513,562 50	$495,000 00
District of Columbia 5s,	65,000	71,500 00	65,000 00
	$560,000	$585,062 50	$560,000 00

Bank Stock.

Columbian Nat'l Bank, Boston,	$14,200	$18,744 00	$14,200 00
Nat'l Eagle Bank, Boston,	17,400	18,792 00	17,400 00
Merchants' Nat'l Bank, Boston,	34,400	49,536 00	34,400 00
New England Nat'l Bank, Boston,	16,100	23,345 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	10,400 00	8,000 00
Railroad Nat'l Bank, Lowell,	17,100	22,230 00	17,100 00
	$170,500	$238,470 00	$170,500 00

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LYNN FIVE CENTS SAVINGS BANK — LYNN.

Incorporated 1854. Number of corporators, 57.

HENRY A. PEVEAR, *President.* HENRY E. NEWHALL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,975,642 55	Public funds,	$25,000 00
Earnings undivided,	116,732 99	Loans on public funds,	150,000 00
Guaranty fund,	46,500 00	Bank stock,	326,489 47
		Loans on bank stock,	17,775 00
		Railroad bonds,	76,983 65
		Real estate,	30,000 00
		Real estate by foreclosure,	18,427 95
		Loans on real estate,	965,210 45
		Loans on personal security,	297,200 00
		Loans to counties, cities or towns,	35,500 00
		Deposit in banks, on interest,	165,029 44
		Expense account,	1,470 98
		Railroad notes,	20,000 00
		Tax titles,	362 64
		Cash on hand,	9,425 96
	$2,138,875 54		$2,138,875 54

Loans on Public Funds, amount on each: —

On $100,000 United States currency 6s,	$100,000 00
On $10,000 Pawtucket 4s, On $10,000 United States 4s, On $10,000 Weymouth 4s, On $20,000 Montague 4s,	50,000 00

Loans on Bank Stock, amount on each: —

On 75 shares National Security Bank, Lynn,	$7,500 00
On 100 shares Broadway National Bank, Boston,	8,000 00
On 7 shares First National Bank, Lynn,	675 00
On 10 shares National City Bank, Lynn,	1,000 00
On 8 shares Central National Bank, Lynn,	600 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,	18,427 95
Assessed value of the same,	27,600 00
Amount of income received from the same,	1,273 00
Amount of municipal tax on real estate,	1,022 61

Cash on Deposit in Banks, amount in each: —

National City Bank, Lynn,	$11,630 27
Merchants' National Bank, Boston,	2,946 60
National Bank of the Republic, Boston,	115,452 57
Lancaster National Bank, Clinton,	20,000 00
Citizens' National Bank, Worcester,	15,000 00

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Whole amount of interest or profits received or earned,		$101,631 94
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	34,155 46
	2 per cent.,	35,006 99

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: $250,000, 3 per cent.; $154,000, 3½ per cent.; $30,000, 3¾ per cent.; $37,500, 4 per cent.; $198,800, 5 per cent.; $5,400, 5¼ per cent.; $742,190, 5½ per cent.; $57,695, 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,	553	
Aggregate amount of the same,		560,810 00

Amount of investments from which no income is received: Nothing but some land taken to secure a debt; the land standing the bank about $1,700 at date, and having a probable value of $2,800.

Number of open accounts,	11,557	
Number and amount of deposits (including dividends) received for previous year,	14,246	621,738 07
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	424	186,250 00
Number and amount of withdrawals,	8,974	484,824 60
Number of accounts opened the previous year,	2,531	
Number of accounts closed the previous year,	1,769	
Amount of expenses of the corporation during previous year,		6,124 37
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: June 6.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 4s,	$1,000	$1,040 00	$1,000 00
of Lynn 6s,	5,000	5,100 00	5,000 00
of Chelsea 6s,	2,000	2,360 00	2,000 00
Town of Brookline 7s,	10,000	13,200 00	10,000 00
State of Maine 6s,	7,000	7,735 00	7,000 00
	$25,000	$29,435 00	$25,000 00

Bank Stock.

City Nat'l Bank, Lynn,	$32,800	$57,400 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	53,820 00	54,147 87
First Nat'l Bank, Boston,	13,500	27,945 00	21,601 75
Globe Nat'l Bank, Boston,	8,800	8,272 00	11,500 00
Redemption Nat'l Bank, Boston,	25,300	31,878 00	34,000 00
Hide and Leather Nat'l B'k, Boston,	700	791 00	682 50
Revere Nat'l Bank, Boston,	6,900	8,349 00	7,031 63
Freeman's Nat'l Bank, Boston,	2,500	2,625 00	2,500 00
Shoe and Leather N'l Bank, Boston,	1,500	1,530 00	1,500 00
Continental Nat'l Bank, Boston,	15,400	16,940 00	21,816 50
Traders' Nat'l Bank, Boston,	10,800	10,368 00	13,617 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boylston Nat'l Bank, Boston,	$1,400	$1,722 00	$1,900 00
Columbian Nat'l Bank, Boston,	1,700	2,125 00	2,450 00
Union Nat'l Bank, Boston,	12,700	17,780 00	18,000 00
Blackstone Nat'l Bank, Boston,	5,600	5,992 00	7,512 50
Merchants' Nat'l Bank, Boston,	13,000	18,980 00	19,325 00
Nat'l Bank of the Republic, Boston,	4,200	5,880 00	5,200 00
Tremont Nat'l Bank, Boston,	12,700	13,716 00	17,000 00
Nat'l B'k of Commonwealth, Boston,	5,000	5,900 00	5,000 00
North Nat'l Bank, Boston,	3,000	4,050 00	4,150 25
North America Nat'l Bank, Boston,	2,600	2,600 00	2,418 00
Merchandise Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Georgetown Nat'l B'k, Georgetown,	5,000	4,750 00	6,000 00
	$249,800	$327,271 00	$326,489 47

RAILROAD BONDS.

Fitchburg Railroad 7s,	$2,000	$2,440 00	$2,000 00
Boston & Maine Railroad 7s,	11,000	13,530 00	11,000 00
Eastern Railroad 6s,	10,500	12,705 00	9,983 65
Old Colony Railroad 7s,	23,000	28,290 00	23,000 00
Old Colony Railroad 6s,	7,000	8,430 00	7,000 00
Boston & Albany Railroad 7s,	24,000	28,560 00	24,000 00
	$77,500	$93,955 00	$76,983 65

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LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated 1826. Number of corporators, 63.

PHILIP A. CHASE, *President.* D. H. SWEETSER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,493,608 42	Public funds,	$514,000 00
Earnings undivided,	67,843 47	Loans on public funds,	2,800 00
Guaranty fund,	87,000 00	Bank stock,	196,630 00
		Loans on bank stock,	27,325 00
		Railroad bonds,	29,800 00
		Real estate,	30,000 00
		Loans on real estate,	1,167,771 00
		Loans on personal security,	306,125 00
		Loans to counties, cities or towns,	246,200 00
		Deposit in bank, on interest,	109,268 28
		Tax titles,	612 69
		Cash on hand,	17,919 92
	$2,648,451 89		$2,648,451 89

Loans on Public Funds, amount on each:—

On $2,000 Town of 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 77 shares First National Bank, Lynn,	7,600 00
On 16 shares First National Bank, Lynn,	4,400 00
On 18 shares Central National Bank, Lynn,	
On 10 shares National Exchange Bank, Boston,	
On 40 shares First National Bank, Lynn,	5,400 00
On 14 shares Central National Bank, Lynn,	
On 20 shares Central National Bank, Lynn,	1,925 00
Invested in real estate (for banking purposes),	$30,000 00
Estimated value of the same,	40,000 00
Amount of municipal tax on real estate,	571 38

Cash on Deposit in Bank:—

First National Bank, Lynn,	$109,268 28
Whole amount of interest or profits received or earned,	$130,306 28
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	43,181 70
2 per cent.,	44,948 39

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: $25,000, 3 per cent.; $25,000, 3½ per cent.; $302,700, 4 per cent.; $25,000, 4¼ per cent.; $94,450, 4½ per cent.; $547,205, 5 per cent.; $404,275, 5½ per cent.; $316,391, 6 per cent.; $1,200 6½ per cent.; $8,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, . . . 334

Aggregate amount of the same, . . . 487,787 00

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Number of open accounts,	7,558	
Number and amount of deposits (including dividends), received for previous year,	8,059	$642,321 32
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	394	200,957 00
Number and amount of withdrawals,	5,910	473,800 20
Number of accounts opened the previous year,	1,441	
Number of accounts closed the previous year,	1,007	
Amount of expenses of the corporation during previous year,		5,409 06
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$90,000	$111,375 00	$90,000 00
United States 4½s,	65,000	73,125 00	65,000 00
District of Columbia 6s,	29,500	35,400 00	29,500 00
Franklin County, Me., 4s,	15,000	15,300 00	15,000 00
City and town bonds: —			
City of Lynn 4s,	22,000	22,500 00	22,000 00
of Lynn 6s,	33,000	34,650 00	33,000 00
of Lowell 6s,	10,000	11,200 00	10,000 00
of Boston 6s,	16,000	18,400 00	16,000 00
of Somerville 5½s,	5,500	5,500 00	5,500 00
of Fall River 5s,	25,000	27,000 00	25,000 00
of Fall River 6s,	7,000	8,200 00	7,000 00
of Malden 6s,	15,000	16,500 00	15,000 00
of Newburyport 4s,	10,000	10,200 00	10,000 00
of Providence, R. I., 5s,	14,000	16,100 00	14,000 00
of Fitchburg 4s,	10,000	10,250 00	10,000 00
of Detroit, Mich., 7s,	23,000	30,666 00	23,000 00
of Cleveland, Ohio, 7s,	32,000	37,000 00	32,000 00
of Salem 6s,	5,000	5,300 00	5,000 00
of New Bedford 6s,	5,000	6,500 00	5,000 00
of Manchester, N. H., 6s,	3,000	3,300 00	3,000 00
of Dayton, Ohio, 4s,	25,000	25,500 00	25,000 00
of Auburn, Me., 5s,	1,500	1,550 00	1,500 00
of Boston 4s,	1,000	1,050 00	1,000 00
Town of Saugus 5s,	6,500	6,600 00	6,500 00
of Peabody 4s,	20,000	20,500 00	20,000 00
of Melrose, 6s,	20,000	22,400 00	20,000 00
of South Abington 4s,	5,000	5,150 00	5,000 00
	$514,000	$581,216 00	$514,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$5,300	$7,685 00	$5,300 00
Blackstone Nat'l Bank, Boston,	5,500	6,050 00	5,500 00
Columbian Nat'l Bank, Boston,	8,900	11,570 00	8,900 00
Continental Nat'l Bank, Boston,	3,500	3,850 00	3,500 00
Everett Nat'l Bank, Boston,	5,400	5,130 00	5,400 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Freeman's Nat'l Bank, Boston, .	$1,300	$1,326 00	$1,300 00
Exchange Nat'l Bank, Boston, .	5,500	6,215 00	5,500 00
Merchandise Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
Nat'l B'k of North America, Boston,	3,400	3,468 00	3,400 00
First Nat'l Bank, Boston, . .	2,500	5,125 00	3,750 00
New England Nat'l Bank, Boston, .	5,900	8,260 00	5,900 00
Rockland Nat'l Bank, Boston, .	10,000	13,700 00	10,000 00
Nat'l Bank of the Republic, Boston,	10,000	13,500 00	10,000 00
Shawmut Nat'l Bank, Boston, . .	2,000	2,400 00	2,000 00
Second Nat'l Bank, Boston, . .	5,500	8,525 00	6,875 00
Traders' Nat'l Bank, Boston, . .	4,200	4,074 00	4,200 00
Union Nat'l Bank, Boston, . .	7,300	10,220 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	36,120 00
Nat'l City Bank, Lynn, . . .	21,300	37,275 00	26,625 00
	$181,200	$243,838 00	$196,630 00

RAILROAD BONDS.

Eastern R. R. 6s, ...	$21,000	$25,200 00	$19,700 00
Boston, Revere B'ch & Lynn R. R., .	10,000	11,500 00	10,000 00
Essex R. R., ...	100	100 00	*100 00
	$31,100	$36,800 00	$29,800 00

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

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MALDEN SAVINGS BANK—MALDEN.

Incorporated 1860. Number of corporators, 25.

CALEB WAITE, *President.* CHARLES MERRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$751,331 00	Public funds,	$80,500 00
Earnings undivided,	8,654 43	Loan on public funds,	4,000 00
Guaranty fund,	13,000 00	Bank stock,	67,450 00
		Loans on real estate,	303,045 00
		Loans on personal security,	164,544 24
		Loans to counties, cities or towns,	85,000 00
		Deposit in banks on interest,	55,814 28
		Expense account,	2,808 11
		Premiums,	9,000 00
		Cash on hand,	823 80
	$772,985 43		$772,985 43

Loan on Public Funds: —

On $4,000 City of Norwich, Ct., bonds, ... $4,000 00

Cash on Deposit in Banks, amount in each: —

Blackstone National Bank, Boston, ... $35,000 00
Malden National Bank, Malden, ... 814 28
Abington National Bank, Abington, ... 20,000 00

Whole amount of interest or profits received or earned, ... 36,348 41
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 12,860 64; 2 per cent., 13,262 51
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: $40,000, 2½ per cent.; $56,000, 3½ per cent.; $74,000, 4 per cent.; $5,600, 4½ per cent.; $72,550, 5 per cent.; $308,439.24, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 143
Aggregate amount of the same, ... 182,020 24
Number of open accounts, ... 3,455
Number and amount of deposits (including dividends) received for previous year, ... 10,048 279,233 04
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 163 50,056 69
Number and amount of withdrawals, ... 2374 226,901 46
Number of accounts opened the previous year, ... 686
Number of accounts closed the previous year, ... 414
Amount of expenses of the corporation during previous year, . . . 2,647 61
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: April 29.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$31,500	$35,713 12	$32,964 68
United States 6s,	10,000	13,500 00	10,000 00
City and town bonds: —			
Town of Brookline 7s,	10,000	13,100 00	12,612 50
City of Newton 5s,	8,000	9,600 00	8,120 00
of Fall River 6s,	5,000	6,365 00	5,375 00
of Bangor, Me. 6s,	5,000	6,000 00	5,325 00
Town of Woburn 6s,	10,000	11,650 00	10,950 00
City of Fitchburg 6s,	1,000	1,030 00	1,095 00
	$80,500	$96,958 12	$86,442 18

BANK STOCK.

Atlas Nat'l Bank, Boston,	$2,000	$2,520 00	$2,000 00
Atlantic Nat'l Bank, Boston,	2,300	3,335 00	3,490 75
Commerce Nat'l Bank, Boston,	1,300	1,586 00	1,381 25
Continental Nat'l Bank, Boston.	2,500	2,912 50	2,335 62
City Nat'l Bank, Boston,	3,600	3,816 00	4,354 25
Eagle Nat'l Bank, Boston,	2,800	3,073 00	3,143 50
Eliot Nat'l Bank, Boston,	800	980 00	920 00
Exchange Nat'l Bank, Boston,	6,400	7,504 00	8,953 50
Freeman's Nat'l Bank, Boston,	2,500	2,625 00	2,425 00
First Nat'l Bank, Boston,	1,500	2,108 75	2,745 00
Globe Nat'l Bank, Boston,	2,000	1,895 00	2,045 00
Hamilton Nat'l Bank, Boston,	1,000	1,302 50	1,100 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,330 00	2,000 00
Howard Nat'l Bank, Boston,	1,100	1,278 75	1,100 00
Massachusetts Nat'l Bank, Boston,	1,000	987 50	1,080 00
Merchants' Nat'l Bank, Boston,	3,000	4,395 00	3,834 75
Market Nat'l Bank, Boston,	1,000	910 00	1,000 00
North America Nat'l Bank, Boston,	1,200	1,230 00	1,130 50
North Nat'l Bank, Boston,	1,400	1,890 00	1,778 00
Old Boston Nat'l Bank, Boston,	1,050	1,286 25	1,354 75
Revere Nat'l Bank, Boston,	700	875 00	707 87
Rockland Nat'l Bank, Boston,	500	685 00	653 75
Nat'l Bank of Redemption, Boston,	5,500	7,067 50	7,361 25
State Nat'l Bank, Boston,	4,700	5,927 88	5,539 00
Shawmut Nat'l Bank, Boston,	1,600	2,000 00	1,710 87
Suffolk Nat'l Bank, Boston,	1,200	1,395 00	1,363 50
Traders' Nat'l Bank, Boston,	1,200	1,155 00	1,184 80
Tremont Nat'l Bank, Boston,	1,000	1,100 00	1,015 00
Webster Nat'l Bank, Boston,	3,000	3,195 00	3,256 25
Malden Nat'l Bank, Malden,	7,600	9,120 00	7,600 00
	$67,450	$81,485 63	$78,564 16

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MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated 1871. Number of corporators, 70.

N. P. SANBORN, *President.* WILLIAM GILLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$254,828 31	Public funds,	$31,127 74
Earnings undivided,	4,556 07	Bank stock,	55,818 96
Guaranty fund,	4,376 06	Railroad bonds,	12,304 00
		Real estate by foreclosure,	32,281 47
		Loans on real estate,	60,180 00
		Loans on personal security,	43,417 79
		Loans to counties, cities or towns,	10,500 00
		Deposit in bank on interest,	16,253 59
		Expense account,	753 72
		Cash on hand,	1,123 17
	$263,760 44		$263,760 44

Amount of real estate held by foreclosure,	$32,281 47
Assessed value of the same,	28,500 00
Amount of income received from the same,	2,663 28
Amount of municipal tax on real estate,	371 26

Cash on Deposit in Bank: —

Marblehead National Bank,	$16,253 59

Whole amount of interest or profits received or earned,		$10,480 22
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	4,359 70
	2 per cent.,	4,484 40

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: $10,500, 3 per cent.; $5,000, 3½ per cent.; $5,000, 4½ per cent.; $28,550, 5 per cent.; $1,800, 5½ per cent.; $54,680, 6 per cent.; $2,950, 7 per cent.; $1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	50	
Aggregate amount of the same,		51,780 00
Number of open accounts,	1,332	
Number and amount of deposits (including dividends) received for previous year,	1,141	73,379 10
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	38	21,273 00
Number and amount of withdrawals,	734	52,028 66
Number of accounts opened the previous year,	194	
Number of accounts closed the previous year,	134	
Amount of expenses of the corporation during previous year,		1,477 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 11.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds, . . ,	$1,500	$1,850 00	$1,500 00
City and town bonds: —			
City of Charlestown, . . .	3,000	3,400 00	3,047 00
Town of Arlington, ...	5,000	5,500 00	5,195 00
of Melrose, ...	10,000	12,000 00	12,468 97
City of Bangor, Me., . . .	8,000	9,000 00	8,916 77
	$27,500	$31,750 00	$31,127 74

BANK STOCK.

Nat'l Grand Bank, Marblehead, .	$3,800	$4,408 00	$4,639 15
Marblehead N'l Bank, Marblehead,	1,200	1,392 00	1,344 00
Blackstone Nat'l Bank, Boston, .	3,000	3,311 25	3,485 00
Boylston Nat'l Bank, Boston, . .	3,100	3,944 75	3,839 50
Continental Nat'l Bank, Boston, .	2,500	2,762 50	2,687 50
Hamilton Nat'l Bank, Boston, .	500	651 25	591 25
Market Nat'l Bank, Boston, . .	900	823 50	999 00
Merchants' Nat'l B'k, Boston, . .	2,500	3,653 12	3,331 25
Mount Vernon Nat'l Bank, Boston.	2,000	2,780 00	2,505 20
Merchandise Nat'l Bank, Boston, .	1,300	1,306 50	1,297 67
North Nat'l Bank, Boston, . .	2,500	3,403 12	3,056 25
Shawmut Nat'l Bank, Boston, .	2,500	3,056 25	3,084 37
Shoe and Leather Nat'l B'k, Boston,	2,100	2,115 75	2,366 25
State Nat'l Bank, Boston, . .	5,600	7,028 00	6,048 45
Nat'l Revere Bank, Boston, . .	400	503 00	442 75
Nat'l Hide and Leather B'k, Boston,	3,200	3,784 00	3,744 00
Nat'l Bank of Commerce, Boston, .	1,900	2,318 00	2,440 00
Nat'l Bank of Redemption, Boston,	2,900	3,731 50	4,067 25
Nat'l Bank of No. America, Boston,	2,500	2,562 50	2,778 12
Nat'l Bank of the Republic, Boston,	2,400	3,360 00	3,072 00
	$46,800	$56,894 99	$55,818 96

RAILROAD BONDS.

Boston & Lowell Railroad, . .	$10,000	$11,900 00	$12,304 00

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MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Number of corporators, 88.

S. HERBERT HOWE, *President.* EDWARD R. ALLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,043,671 11	Public funds,	$220,609 50
Earnings undivided,	32,633 75	Bank stock,	142,822 37
Guaranty fund,	19,650 00	Loan on bank stock,	800 00
		Railroad bonds,	17,053 63
		Loans on real estate,	543,035 00
		Loans on personal security,	82,389 42
		Loans to counties, cities or towns,	48,000 00
		Deposit in bank on interest,	40,433 40
		Expense account,	811 54
	$1,095,954 86		$1,095,954 86

Loan on Bank Stock: —

On 12 shares National Bank of the Commonwealth, Boston, . . . $800 00

Cash on Deposit in Banks, amount in each: —

People's National Bank, Marlborough, ... $11,076 81
First National Bank, Marlborough, ... 29,356 59

Whole amount of interest or profits received or earned, ... $52,245 78
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 19,091 41; 2 per cent., 19,412 68
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: $5\frac{83}{100}$
Date of the last extra dividend: July 19, 1865.
The total amount of loans, with each specified rate of interest: $40,903.34, $3\frac{1}{2}$ per cent.; $52,287.08, 4 per cent.; $36,000, $4\frac{1}{2}$ per cent.; $17,000, $4\frac{3}{4}$ per cent.; $91,008, 5 per cent.; $47,108, $5\frac{1}{2}$ per cent.; $389,918, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 403
Aggregate amount of the same, ... 359,776 18
Number of open accounts, ... 3,268
Number and amount of deposits (including dividends) received for previous year, ... 2,746 257,602 09
Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 170 97,527 00
Number and amount of withdrawals, ... 1,822 203,913 24
Number of accounts opened the previous year, ... 639
Number of accounts closed the previous year, ... 474
Amount of expenses of the corporation during previous year, . . . 2,529 09
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: July 27.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
City and town bonds: —			
City of Lowell,	$32,000	$33,794 50	$32,000 00
of Charlestown,	27,000	29,994 00	27,000 00
of Boston,	21,000	25,075 00	21,000 00
of Fall River,	15,000	17,550 00	15,000 00
of Cambridge,	10,000	11,830 00	10,467 00
of Keene, N. H.,	10,000	10,550 00	10,000 00
of Providence, R. I.,	9,000	10,845 00	9,000 00
of Lynn,	9,000	10,365 00	9,000 00
of Worcester,	10,500	10,665 00	10,575 00
of Lewiston, Me.,	7,000	8,400 00	7,000 00
of Dover, N. H.,	4,400	4,972 00	4,400 00
of Taunton,	4,000	4,860 00	4,935 00
of Fitchburg,	3,000	3,075 00	3,000 00
of Newton,	2,000	2,410 00	2,000 00
Town of Marlborough,	20,000	21,500 00	20,000 00
of Winchester,	15,000	15,900 00	15,000 00
of Pawtucket, R. I.,	13,000	14,580 00	13,232 50
of Clinton,	4,000	4,260 00	4,000 00
of Arlington,	3,000	3,375 00	3,000 00
	$218,900	$244,000 50	$220,609 50

BANK STOCK.

First Nat'l Bank, Marlborough,	$16,400	$15,580 00	$16,400 00
Continental Nat'l Bank, Boston,	8,800	9,600 00	8,800 00
Nat'l Bank of the Republic, Boston,	7,500	10,500 00	9,453 12
Webster Nat'l Bank, Boston,	7,500	7,987 00	7,500 00
Manufacturers' Nat'l Bank, Boston,	7,000	7,000 00	7,000 00
Third National Bank, Boston,	7,000	5,880 00	7,000 00
Tremont Nat'l Bank, Boston,	6,500	7,150 00	6,500 00
People's Nat'l Bank, Marlborough,	5,500	6,325 00	5,500 00
Eagle Nat'l Bank, Boston,	5,100	5,597 00	5,355 00
Nat'l Bank of No. America, Boston,	5,000	5,125 00	5,250 00
City Nat'l Bank, Boston,	5,000	5,350 00	5,250 00
Boston Nat'l Bank, Boston,	5,000	6,000 00	5,356 00
Globe Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Merchandise Nat'l Bank, Boston,	5,000	5,025 00	4,970 00
Faneuil Hall Nat'l Bank, Boston,	4,400	5,940 00	5,500 00
State Nat'l Bank, Boston,	4,600	5,750 00	5,079 25
Nat'l Bank of Redemption, Boston,	4,200	5,313 00	4,830 00
Market Nat'l Bank, Boston,	4,000	3,640 00	4,000 00
First Nat'l Bank, Lynn,	3,000	3,675 00	3,150 00
Everett Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,525 00	2,500 00
Traders' Nat'l Bank, Boston,	2,400	2,304 00	2,364 00
Howard Nat'l Bank, Boston,	2,000	2,325 00	2,000 00
Atlas Nat'l Bank, Boston,	2,000	2,500 00	2,100 00
Eliot Nat'l Bank, Boston,	1,600	1,960 00	1,680 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Worcester, . .	$1,600	$1,952 00	$1,600 00
Commerce Nat'l Bank, Boston, .	1,500	1,830 00	1,500 00
First Nat'l Bank, Clinton, . .	1,500	1,800 00	1,680 00
Nat'l Hide and Leather B'k, Boston,	1,400	1,655 00	1,470 00
Blackstone Nat'l Bank, Boston, .	800	880 00	800 00
Nat'l Revere Bank, Boston, . .	700	875 00	735 00
	$137,000	$149,168 00	$142,822 37

RAILROAD BONDS.

Boston & Albany Railroad, . .	$9,000	$10,710 00	$9,000 00
Boston & Maine Railroad, . .	5,500	6,792 50	5,854 63
Old Colony Railroad, . . .	2,000	2,400 00	2,199 00
	$16,500	$19,902 50	$17,053 63

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MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated 1872. Number of corporators, 43.

TIMOTHY MERRICK, *President.* C. B. PRESCOTT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$645,058 77	Loan on public funds,	$1,000 00
Earnings undivided,	9,617 89	Bank stock,	41,078 50
Guaranty fund,	9,703 00	Loans on bank stock,	11,150 00
		Loans on real estate,	420,762 00
		Loans on personal security,	136,280 00
		Deposit in bank on interest,	40,949 38
		Expense account,	1,201 40
		Taxes,	466 14
		Furniture and fixtures,	2,118 75
		Cash on hand,	9,373 49
	$664,379 66		$664,379 66

Loan on Public Funds: —

On $1,000 United States 4s,	$1,000 00

Loans on Bank Stock, amount on each: —

On 8 shares Agawam National Bank, Springfield,	$800 00
On 120 shares Home National Bank, Holyoke,	8,950 00
On 14 shares Hadley Falls National Bank, Holyoke,	900 00
On 10 shares City National Bank, Holyoke,	500 00

Cash on Deposit in Bank: —

City National Bank, Holyoke,	$40,949 38

Whole amount of interest or profits received or earned,		$36,495 97
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	12,192 47
	2 per cent.,	13,626 43

Times for the dividends fixed by the by-laws: May and November.

The total amount of loans with each specified rate of interest: $569,192, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	172	
Aggregate amount of the same,		207,942 00
Amount of investments from which no income is received,		3,700 00
Number of open accounts,	2,278	
Number and amount of deposits (including dividends) received for previous year,	2,648	225,126 69
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	159	96,886 65
Number and amount of withdrawals,	1,601	198,893 26
Number of accounts opened the previous year,	495	
Number of accounts closed the previous year,	319	
Amount of expenses of the corporation during previous year,		2,360 96
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: September 29, 1884.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe & Leather Nat'l Bank, Boston,	$2,200	$2,244 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	$45,669 00	$41,078 50

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MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Number of corporators, 65.

WILLIAM A. BURKE, *President.* CHARLES C. HUTCHINSON, *Treasurer.*

STATEMENT.

LIABITITIES.		ASSETS.	
Deposits, ...	$1,552,522 96	Public funds, ...	$17,000 00
Earnings undivided, .	61,243 84	Bank stock, ...	161,350 00
Guaranty fund, . .	42,000 00	Loans on bank stock, . .	11,000 00
		Real estate, ...	92,175 06
		Real estate by foreclosure, .	134,912 04
		Loans on real estate, . .	628,688 00
		Loans on personal security, .	*572,500 00
		Deposit in bank, on interest .	31,540 25
		Cash on hand, ...	6,601 45
	$1,655,766 80		$1,655,766 80

Loans on Bank Stock, amount on each: —

On 70 shares National Bank of the Commonwealth, Boston, ...	$7,000 00
On 10 shares Railroad National Bank, Lowell, } On 20 shares Metropolitan National Bank, Boston, }	3,000 00
On 14 shares Howard National Bank, Boston, ...	1,000 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, ...	134,912 04
Assessed value of the same, ...	90,000 00
Amount of income received from the same, ...	5,331 18
Amount of municipal tax on real estate, ...	1,157 44

Cash on Deposit in Bank: —

Railroad National Bank, Lowell, ...	$31,540 25
Whole amount of interest or profits received, ...	$65,871 77
Rate and amount of each semi-annual dividend for previous year, ... } 2 per cent., 2 per cent.,	29,051 88 29,581 09

Times for the dividends fixed by the by-laws: first Saturday in June and December.

Average annual per cent. of dividends for the term ending at time of and including last extra dividend: $5\frac{97}{100}$.

Date of the last extra dividend: June, 1876.

The total amount of loans, with each specified rate of interest: $470,000, 3½ per cent.; $50,000, 3¾ per cent.; $21,000, 4 per cent.; $319,345, 5 per cent.; $18,300, 5½ per cent.; $290,743, 6 per cent.; $19,500, 6½ per cent.; $23,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 258	
Aggregate amount of the same, ...	296,288 00

* This bank was notified that these loans exceeded the legal limit, and they have since been reduced to conform to the provisions of the statute.

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Number of open accounts,	4,313	
Number and amount of deposits (including dividends), received for previous year,	2,867	$316,897 52
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	232	127,439 73
Number and amount of withdrawals,	2,684	265,329 97
Number of accounts opened the previous year,	682	
Number of accounts closed the previous year,	583	
Amount of expenses of the corporation during previous year,		5,481 64
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: July 15.

Public Funds

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$17,000	$17,510 00	$17,000 00

Bank Stock.

New England Nat'l Bank, Boston,	$500	$737 50	$500 00
Traders' Nat'l Bank, Boston,	700	763 00	700 00
First Nat'l Bank, Boston,	800	1,640 00	800 00
Nat'l City Bank, Boston,	900	972 00	900 00
Mt. Vernon Nat'l Bank, Boston,	1,000	1,350 00	1,000 00
Howard Nat'l Bank, Boston,	1,300	1,482 00	1,300 00
Merchants' Nat'l Bank, Boston,	1,500	2,197 50	1,500 00
Second Nat'l Bank, Boston,	2,000	3,020 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,355 00	2,000 00
Collateral Loan Co., Boston,	2,800	2,940 00	2,800 00
Eliot Nat'l Bank, Boston,	2,500	3,062 50	2,500 00
North America Nat'l Bank, Boston,	3,700	3,792 50	3,700 00
Shawmut Nat'l Bank, Boston,	3,900	4,875 00	3,900 00
Eagle Nat'l Bank, Boston,	4,000	4,420 00	4,000 00
North Nat'l Bank, Boston,	4,300	5,418 00	4,300 00
Everett Nat'l Bank, Boston,	9,000	8,550 00	9,000 00
Mechanics' Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,325 00	5,000 00
Nat'l Bank of Commerce, Boston,	4,500	5,512 50	4,500 00
Boston Nat'l Bank, Boston,	6,300	7,560 00	6,300 00
Revere Nat'l Bank, Boston,	16,000	20,000 00	16,000 00
Nat'l Bank of the Republic, Boston,	8,300	11,682 25	8,300 00
Blackstone Nat'l Bank, Boston,	9,900	10,890 00	9,900 00
Atlas Nat'l Bank, Boston,	10,600	13,395 75	10,600 00
Redemption Nat'l Bank, Boston,	28,100	33,720 00	28,100 00
Metropolitan Nat'l Bank, Boston,	6,000	6,720 00	6,000 00
Railroad Nat'l Bank, Lowell,	11,700	15,239 25	11,700 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
	$161,350	$194,899 75	$161,350 00

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MEDFORD SAVINGS BANK — MEDFORD.

Incorporated 1869. Number of corporators, 63.

HENRY HASTINGS, *President.* CHARLES B. BUSS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$515,602 82	Public funds,	$71,222 50
Earnings undivided,	18,550 00	Loan on public funds,	1,000 00
Guaranty fund,	9,800 00	Bank stock,	30,514 37
		Real estate by foreclosure,	4,574 83
		Loans on real estate,	219,360 59
		Loans on personal security,	122,875 00
		Loans to counties, cities or towns,	46,000 00
		Deposit in bank on interest,	45,745 77
		Cash on hand,	2,659 76
	$543,952 82		$543,952 82

Loan on Public Funds: —

On $1,000 United States 4s,	$1,000 00
Amount of real estate held by foreclosure,	$4,574 83
Assessed value of the same,	5,500 00
Amount of income received from the same,	550 15
Amount of municipal tax on real estate,	77 00

Cash on Deposit in Bank: —

National Exchange Bank, Boston,	$45,745 77
Whole amount of interest or profits received or earned,	$26,410 70
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	9,142 65
2 per cent.,	9,440 62

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 1-6.

Date of the last extra dividend: May, 1882.

The total amount of loans, with each specified rate of interest: $10,000, 3½ per cent.; $20,000, 3¾ per cent.; $115,500, 4 per cent.; $20,500, 4½ per cent.; $45,500, 5 per cent.; $6,000, 5¼ per cent.; $1,600, 5½ per cent.; $193,945, 6 per cent.; $22,350, 6½ per cent.; $20,600, 7 per cent.; $2,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	149	
Aggregate amount of the same,		169,690 00
Number of open accounts,	1,914	
Number and amount of deposits (including dividends) received for previous year,	1,945	120,596 27
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	68	37,665 00

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Number and amount of withdrawals,	1,047	$88,695 24
Number of accounts opened the previous year,	275	
Number of accounts closed the previous year,	163	
Amount of expenses of the corporation during previous year,		1,763 15
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: April 25.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s,	$14,500	$14,500 00	$14,500 00
Town of Melrose 7s,	5,000	5,950 00	5,000 00
District of Columbia 6s,	26,000	28,840 00	28,882 50
City of Lynn 5s,	5,000	5,850 00	5,000 00
Town of Natick 4s,	5,000	5,137 50	5,000 00
of Medford 6s,	12,000	13,170 00	12,840 00
	$67,500	$73,447 50	$71,222 50

Bank Stock.

Commerce Nat'l Bank, Boston,	$1,200	$1,488 00	$1,200 00
Hamilton Nat'l Bank, Boston,	1,500	1,965 00	1,800 00
Blackstone Nat'l Bank, Boston,	3,300	3,646 50	3,500 00
Revere Nat'l Bank, Boston,	400	500 00	440 00
Eagle Nat'l Bank, Boston,	1,000	1,087 50	1,120 00
Republic Nat'l Bank, Boston,	1,500	2,111 25	1,725 00
N'l B'k of Commonwealth, Boston,	2,000	2,375 00	2,140 00
Monument Nat'l Bank, Boston,	2,500	5,562 50	4,265 00
Market Nat'l Bank, Boston,	1,000	905 00	1,000 00
Hide & Leather Nat'l Bank, Boston,	2,000	2,330 00	2,200 00
Webster Nat'l Bank, Boston,	1,000	1,050 00	1,030 00
Boston Nat'l Bank, Boston,	2,500	3,000 00	2,800 00
North National Bank, Boston,	2,000	2,700 00	2,490 00
Merchandise Nat'l Bank, Boston,	2,000	2,010 00	1,945 00
Suffolk Nat'l Bank, Boston,	2,500	2,925 00	2,859 37
	$26,400	$33,655 75	$30,514 37

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MEDWAY SAVINGS BANK — MEDWAY.

Incorporated 1871. Number of corporators, 52.

M. M. Fisher, *President.* O. A. Mason, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$184,172 38	Bank stock,	$34,113 75
Earnings undivided,	2,859 99	Loans on bank stock,	900 00
Guaranty fund,	7,200 93	Railroad bonds,	7,035 00
		Real estate by foreclosure,	15,934 85
		Loans on real estate,	84,541 00
		Loans on personal security,	35,617 53
		Loans to counties, cities or towns,	6,500 00
		Deposit in banks on interest,	2,164 22
		Expense account,	531 58
		Assessment on bank stock,	6,300 00
		Cash on hand,	595 37
	$194,233 30		$194,233 30

Loans on Bank Stock, amount on each: —

On 5 shares Dedham National Bank, Dedham,	$300 00
On 10 shares Appleton National Bank, Lowell,	600 00

Amount of real estate held by foreclosure,	$15,934 85
Assessed value of the same,	16,680 00
Amount of income received from the same,	644 00
Amount of municipal tax on real estate,	375 62

Cash on Deposit in Banks, amount in each: —

Howard National Bank, Boston,	$2,102 88
Central National Bank, Boston,	61 34

Whole amount of interest or profits received or earned,		$11,616 28
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	3,473 68
	2 per cent.,	3,500 16

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 1-5.

Date of the last extra dividend: 1880.

The total amount of loans, with each specified rate of interest: $6,500, 4 per cent.; $13,200, 5 per cent.; $3,000, 5½ per cent.; $102,508, 6 per cent.; $2,350, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	170	
Aggregate amount of the same,		99,758 00
Amount of investments from which no income is received,		6,300 00
Number of open accounts,	818	
Number and amount of deposits (including dividends) received for previous year,	552	74,686 80

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	60	$39,158 44
Number and amount of withdrawals,	707	74,034 50
Number of accounts opened the previous year,	82	
Number of accounts closed the previous year,	78	
Amount of expenses of the corporation during previous year,		898 50
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: May 21.

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	4,200 00	4,454 50
Mt. Vernon Nat'l Bank, Boston,	1,500	2,025 00	1,623 75
Market Nat'l Bank, Boston,	1,000	900 00	1,030 00
South Framingham Nat'l Bank, Framingham,	2,000	2,100 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	6,955 00	5,667 50
First Ward Nat'l Bank, Boston,	3,000	3,510 00	3,075 00
Manufacturers' Nat'l Bank, Boston,	5,000	5,000 00	5,100 00
	$32,525	$35,850 00	$34,113 75

Railroad Bonds.

Old Colony R. R. 6s,	$2,000	$2,330 00	$2,330 00
Fitchburg R. R. 6s,	2,000	2,330 00	2,330 00
Boston & Albany 7s,	2,000	2,375 00	2,375 00
	$6,000	$7,035 00	$7,035 00

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MELROSE SAVINGS BANK — MELROSE.

Incorporated 1872. Number of corporators, 22.

DANIEL RUSSELL, *President.* E. H. GOSS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$208,520 46	Public funds, ...	$35,430 00
Earnings undivided, .	5,545 12	Bank stock, ...	7,200 00
Guaranty fund, . .	2,358 22	Loan on bank stock, . .	400 00
		Loans on real estate, . .	138,405 00
		Loans on personal security, .	3,600 00
		Loans to counties, cities or towns, ...	21,000 00
		Deposit in bank, on interest, .	8,355 14
		Expense account, . . .	237 50
		Cash on hand, ...	1,796 16
	$216,423 80		$216,423 80

Loan on Bank Stock: —

On 10 shares First National Bank, Cambridge, ... $400 00

Cash on Deposit in Bank: —

Everett National Bank, Boston, ... $8,355 14

Whole amount of interest or profits received or earned, ... $9,985 69

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 3,200 27; 2 per cent., 3,387 63

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: $19,000, 3 per cent.; $2,000, 3½ per cent.; $8,500, 5 per cent.; $3,000, 5½ per cent.; $130,905, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 92

Aggregate amount of the same, ... 104,005 00

Number of open accounts, ... 1,267

Number and amount of deposits (including dividends) received for previous year, ... 1,814 106,858 79

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 66 40,979 45

Number and amount of withdrawals, ... 892 75,591 22

Number of accounts opened the previous year, ... 309

Number of accounts closed the previous year, ... 166

Amount of expenses of the corporation during previous year, . . . 1,064 30

Amount of treasurer's bond, ... 5,000 00

Date of examination by commissioner: December 19.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 6s, . . .	$3,000	$3,390 00	$3,090 00
of Portsmouth, N. H., 6s, . .	1,000	1,130 00	1,000 00
of Portland, Me., 6s, . .	5,000	6,100 00	5,100 00
of Brockton 5s, . . .	8,000	9,520 00	8,240 00
of Boston 4s, ...	7,000	7,420 00	7,000 00
of Columbus, O., 4s, . .	5,000	5,125 00	5,000 00
Town of Clinton 4s, . . .	6,000	6,090 00	6,000 00
	$35,000	$38,775 00	$35,430 00

BANK STOCK.

Everett Nat'l Bank, Boston, . .	$2,700	$2,700 00	$2,700 00
Freeman's Nat'l Bank, Boston, .	4,500	4,715 00	4,500 00
	$7,200	$7,415 00	$7,200 00

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MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WM. H. HASKELL, *President.* DANIEL J. POORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$342,210 82	Public funds,	$20,000 00
Guaranty fund,	9,853 97	Bank stock,	6,000 00
		Loan on bank stock,	500 00
		Railroad bonds,	25,400 00
		Loans on real estate,	171,040 00
		Loans on personal security,	90,290 55
		Loans to counties, cities or towns,	3,650 00
		Loans on bank books,	2,300 00
		Deposit in bank on interest,	31,000 00
		Deposit in bank not on interest,	1,508 38
		Profit and loss,	375 86
	$352,064 79		$352,064 79

Loan on Bank Stock: —

On 5 shares First National Bank, Merrimac, ... $500 00

Cash on Deposit in Bank: —

First National Bank, Merrimac, ... $32,508 38

Whole amount of interest or profits received or earned, ... $19,315 68

Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 7,725 59; 2 per cent., 6,412 94

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.

Date of the last extra dividend: May 15, 1879.

The total amount of loans, with each specified rate of interest: $3,650, 4 per cent.; $80,427.93, 5 per cent.; $25,400, 5½ per cent.; $140,197.62, 6 per cent.; $2,800, 6½ per cent.; $15,305, 7 per cent.

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

Aggregate amount of the same, ... $138,873 62

Number of open accounts, ... 1,034

Number and amount of deposits (including dividends) received for previous year, ... 2,740 72,369 18

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 49 30,942 07

Number and amount of withdrawals, ... 387 45,127 83

Number of accounts opened the previous year, ... 167

Number of accounts closed the previous year, ... 81

Amount of expenses of the corporation during previous year, . . . 1,389 91

Amount of treasurer's bond, ... 10,000 00

Date of examination by commissioner: June 9.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marlborough, 4s, . .	$12,000	$12,810 00	$12,000 00
City of Dayton, Ohio, 4s, . . .	8,000	8,260 00	8,000 00
	$20,000	$21,070 00	$20,000 00

BANK STOCK.

First Nat'l Bank, Merrimac, . .	$6,000	$7,800 00	$6,000 00

RAILROAD BONDS.

West Amesbury Branch R. R 7s, .	$10,400	$11,440 00	$10,400 00
Fitchburg R. R. 4s, ...	15,000	15,150 00	15,000 00
	$25,400	$26,590 00	$25,400 00

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MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated February 24, 1871. Number of corporators, 39.

J. G. PEABODY, *President.* N. G. LAMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$522,975 42	Public funds,	$4,000 00
Earnings undivided,	16,634 03	Bank stock,	54,114 75
Guaranty fund,	5,017 87	Loans on bank stock,	2,400 00
		Railroad bonds,	11,000 00
		Real estate by foreclosure,	1,800 00
		Loans on real estate,	273,502 47
		Loans on personal security,	128,900 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank on interest,	65,000 00
		Cash on hand,	910 10
	$544,627 32		$544,627 32

Loans on Bank Stock: —

On 34 shares Wamesit National Bank,	$2,400 00
Amount of real estate held by foreclosure,	$1,800 00
Assessed value of the same,	2,000 00
Amount of income received from the same,	215 00
Amount of municipal tax on real estate,	29 76

Cash on Deposit in Bank: —

Wamesit National Bank, Lowell,	$65,000 00
Whole amount of interest or profits received or earned,	$28,486 87
Rate and amount of each semi-annual dividend for previous year, ... er cent.,	8,867 32
. . . . . 2 per cent.,	9,886 22

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: $5\frac{15}{100}$.

Date of the last extra dividend: May 2, 1885.

The total amount of loans, with each specified rate of interest: $40,000, $4\frac{1}{4}$ per cent.; $61,050, $4\frac{1}{2}$ per cent.; $46,800, 5 per cent.; $57,870, $5\frac{1}{2}$ per cent.; $188,236.22, 6 per cent.; $10,846.25, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	103	
Aggregate amount of the same,		181,108 25
Number of open accounts,	1,197	
Number and amount of deposits (including dividends) received for previous year,	835	139,034 31
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	113	68,257 14

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Number and amount of withdrawals,	622	$75,656 80
Number of accounts opened the previous year,	232	
Number of accounts closed the previous year,	121	
Amount of expenses of the corporation during previous year,		1,178 56
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: July 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Provincetown bond,	$4,000	$4,100 00	$4,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$4,000	$5,040 00	$4,272 50
Atlantic Nat'l Bank, Boston,	1,000	1,430 00	1,000 00
Blackstone Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
Boston Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Eliot Nat'l Bank, Boston,	2,000	2,460 00	2,405 00
Fourth Nat'l Bank, Boston,	2,300	2,530 00	2,532 00
Globe Nat'l Bank, Boston,	2,000	1,900 00	2,027 50
Hamilton Nat'l Bank, Boston,	900	1,170 00	1,084 50
Hide and Leather Nat'l Bank, Boston,	3,400	4,003 50	3,650 25
Howard Nat'l Bank, Boston,	2,000	2,320 00	2,206 25
Metropolitan Nat'l Bank, Boston,	2, 00	2,736 00	2,400 00
North Nat'l Bank, Boston,	900	1,224 00	900 00
North America Nat'l B'k, Boston,	300	307 50	330 75
Old Boston Nat'l Bank, Boston,	500	610 00	620 00
Redemption Nat'l Bank, Boston,	2,000	2,560 00	2,000 00
Suffolk Nat'l Bank, Boston,	1,500	1,755 00	1,788 75
Tremont Nat'l Bank, Boston,	4,500	4,950 00	4,500 00
Webster Nat'l Bank, Boston,	1,000	1,065 00	1,072 25
Wamesit Nat'l Bank, Lowell,	10,000	14,000 00	13,825 00
	$48,200	$58,823 50	$54,114 75

Railroad Bonds.

Lowell & Andover Railroad,	$10,000	$11,400 00	$10,000 00
Nashua & Lowell Railroad,	1,000	1,130 00	1,000 00
	$11,000	$12,530 00	$11,000 00

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MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President.* ANDREW M. WOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$523,903 50	Bank stock,	$12,300 00
Earnings undivided,	11,758 06	Railroad bonds,	7,000 00
Guaranty fund,	8,332 00	Real estate by foreclosure,	4,400 00
Interest paid in advance,	3,761 63	Loans on real estate,	307,710 66
		Loans on personal security,	137,450 06
		Loans to counties, cities or towns,	18,400 00
		Deposit in banks on interest,	56,789 69
		Expense account,	248 59
		Cash on hand,	3,456 19
	$547,755 19		$547,755 19

Amount of real estate held by foreclosure,	$4,400 00
Assessed value of the same,	3,450 00
Amount of municipal tax on real estate,	40 54
Cash on Deposit in Banks, amount in each: —	
Home National Bank, Brockton,	$10,000 00
Plymouth National Bank, Plymouth,	10,000 00
Commonwealth National Bank, Boston,	17,537 99
Maverick National Bank, Boston,	19,251 70
Whole amount of interest or profits received or earned,	$28,243 57
Rate and amount of each semi-annual dividend for previous year, 2¼ per cent.,	10,664 71
2¼ per cent.,	11,066 86

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

The total amount of loans, with each specified rate of interest: $10,000, 2½ per cent.; $10,000, 3 per cent.; $76,500, 5 per cent.; $416,750.41, 6 per cent.; $6,200, 6½ per cent.; $900, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	432	
Aggregate amount of the same,		314,598 00
Amount of investments from which no income is received,		4,400 00
Number of open accounts,	1,833	
Number and amount of deposits (including dividends) received for previous year,	944	110,573 72
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	82	48,041 58
Number and amount of withdrawals,	871	80,443 53
Number of accounts opened the previous year,	231	
Number of accounts closed the previous year,	148	
Amount of expenses of the corporation during previous year,		1,350 13
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: July 31.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, New Bedford, ...	$3,000	$3,720 00	$3,000 00
Webster Nat'l Bank, Boston, . .	5,000	5,250 00	5,000 00
Tremont Nat'l Bank, Boston, . .	2,200	2,420 00	2,200 00
Suffolk Nat'l Bank, Boston, . .	2,100	2,436 00	2,100 00
	$12,300	$13,826 00	$12,300 00

RAILROAD BONDS.

Old Colony Railroad, ...	$7,000	$8,590 00	$7,000 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,	$1,062,785 31	Public funds,	$5,000 00
Earnings undivided,	36,182 66	Bank stock,	280,800 00
Guaranty fund,	20,000 00	Railroad bonds,	142,000 00
		Real estate by foreclosure,	20,500 00
		Loans on real estate,	303,068 80
		Loans on personal security,	255,400 00
		Loans to counties, cities, or towns,	51,500 00
		Deposit in bank on interest,	50,000 00
		Deposit in bank not on interest,	9,840 97
		Expense account,	858 20
	$1,118,967 97		$1,118,967 97

Amount of real estate held by foreclosure,	$20,500 00
Assessed value of the same,	17,350 00
Amount of income received from the same,	200 00
Amount of municipal tax on real estate,	273 00
Cash on Deposit in Bank: —	
Concord National Bank,	$59,840 97
Whole amount of interest or profits received or earned,	$57,856 93
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	24,575 96
2½ per cent.,	25,042 38

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: $4\frac{77}{100}$.

Date of the last extra dividend: June, 1882.

The total amount of loans, with each specified rate of interest: $113,000, 4 per cent.; $25,000, 4⅜ per cent.; $37,500, 4½ per cent.; $25,000, 4¾ per cent.; $70,068.80, 5 per cent.; $282,600, 6 per cent.; $40,150, 6½ per cent.; $13,150, 7 per cent.; $3,500, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	134	
Aggregate amount of the same,		186,600 00
Amount of investments from which no income is received,		21,000 00
Number of open accounts,	3,245	
Number and amount of deposits (including dividends) received for previous year,	1,680	182,948 54
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	107	57,969 54

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Number and amount of withdrawals, ...	1,484	$163,316 79
Number of accounts opened the previous year, ...	393	
Number of accounts closed the previous year, ...	280	
Amount of expenses of the corporation during previous year, . . .		2,996 58
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: June 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Rhode Island bonds, . .	$5,000	$6,000 00	$5,000 00

Bank Stock.

Concord Nat'l Bank, Concord, .	$10,000	$14,000 00	$10,000 00
Framingham N'l B'k, Framingham,	500	675 00	500 00
First Nat'l Bank, Marlborough, .	3,000	3,300 00	3,000 00
Old Lowell Nat'l Bank, Lowell, .	900	1,080 00	900 00
Blackstone Nat'l Bank, Boston, .	10,600	11,660 00	10,600 00
Boston Nat'l Bank, Boston, . .	13,300	15,960 00	13,300 00
Central Nat'l Bank, Boston, . .	5,000	5,200 00	10,000 00
City Nat'l Bank, Boston, . . .	10,000	10,800 00	10,000 00
Columbian Nat'l Bank, Boston, .	6,700	8,777 00	6,700 00
Continental Nat'l Bank, Boston, .	2,700	2,970 00	2,700 00
Nat'l Bank of Commerce, Boston, .	11,300	13,786 00	11,300 00
Eagle Nat'l Bank, Boston, . .	15,000	16,350 00	15,000 00
Eliot Nat'l Bank, Boston, . .	16,700	20,374 00	16,700 00
Faneuil Hall Nat'l Bank, Boston, .	10,000	13,500 00	10,000 00
First Nat'l Bank, Boston, . .	2,800	5,796 00	2,800 00
Hamilton Nat'l Bank, Boston, .	2,100	2,730 00	2,100 00
Hide & Leather Nat'l Bank, Boston,	7,200	8,496 00	7,200 00
Howard Nat'l Bank, Boston, . .	20,000	23,200 00	20,000 00
Lincoln Nat'l Bank, Boston, . .	5,000	5,300 00	5,000 00
Market Nat'l Bank, Boston, . .	5,600	5,096 00	5,600 00
Merchants' Nat'l Bank, Boston, .	15,000	21,900 00	15,000 00
No. America Nat'l Bank, Boston, .	10,000	10,200 00	10,000 00
Old Boston Nat'l Bank, Boston, .	600	720 00	600 00
Revere Nat'l Bank, Boston, . .	22,500	27,675 00	22,500 00
Second Nat'l Bank, Boston, . .	4,500	6,975 00	4,500 00
Shawmut Nat'l Bank, Boston, .	10,000	12,300 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	10,000	10,100 00	10,000 00
State Nat'l Bank, Boston, . .	13,800	17,250 00	13,800 00
Traders' Nat'l Bank, Boston, . .	5,000	4,800 00	5,000 00
Tremont Nat'l Bank, Boston, . .	10,000	11,000 00	10,000 00
Third Nat'l Bank, Boston, . .	1,000	840 00	1,000 00
Webster Nat'l Bank, Boston, . .	15,000	15,900 00	15,000 00
	$275,800	$328,710 00	$280,800 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R. R., 7s, . . .	$100,000	$120,000 00	$100,000 00
Eastern R. R. 6s, ...	42,000	51,240 00	42,000 00
	$142,000	$171,240 00	$142,000 00

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MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 39.

JOHN P. DANIELS, *President.* JAMES E. WALKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$986,648 65	Public funds,	$151,500 00
Earnings undivided,	8,801 49	Loan on public funds,	450 00
Guaranty fund,	17,975 95	Bank stock,	169,878 99
		Loans on bank stock,	8,080 00
		Railroad bonds,	10,000 00
		Real estate,	25,000 00
		Loans on real estate,	296,168 85
		Loans on personal security,	314,718 24
		Loans to counties, cities or towns,	25,177 92
		Loan on bank book,	175 00
		Deposit in banks on interest,	2,060 58
		Deposit in banks not on interest,	10,216 51
	$1,013,426 09		$1,013,426 09

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), ... $25,000 00

Estimated value of the same, ... 25,000 00

Amount of municipal tax on real estate, ... 347 59

Cash on Deposit in Banks, amount in each: —

Manufacturers' National Bank, Boston, ... $1,060 58

Milford National Bank, Milford, ... 11,216 51

Whole amount of profits received or earned, ... $49,841 41

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 18,225 39; 2 per cent., 18,753 37

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: $6\frac{17}{20}$

Date of the last extra dividend: May, 1872.

The total amount of loans, with each specified rate of interest: $10,177.92, 3 per cent.; $30,426.44, 3½ per cent.; $154,841.80, 4 per cent.; $35,500, 4½ per cent.; $251,475, 5 per cent.; $21,500, 5½ per cent.; $102,556.35, 6 per cent.; $9,737, 6½ per cent.; $27,105.50, 7 per cent.; $1,450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 280

Aggregate amount of the same, ... 261,235 40

Number of open accounts, ... 3,372

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Number and amount of deposits (including dividends) received for previous year,	2,540	$212,304 18
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	118	64,298 86
Number and amount of withdrawals,	2,311	181,327 61
Number of accounts opened the previous year,	511	
Number of accounts closed the previous year,	418	
Amount of expenses of the corporation during previous year,		2,238 01
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: July 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$16,500	$20,439 38	$16,500 00
United States 4½s,	42,000	47,670 00	42,000 00
City and town bonds: —			
Town of Milford 5s,	36,000	39,600 00	36,000 00
of Milford 6s,	20,000	22,900 00	20,000 00
City of Portland, Me, 6s,	2,000	2,600 00	2,000 00
of Dayton, Ohio, 4s,	15,000	15,712 50	15,000 00
Town of Weymouth, 4s,	10,000	10,775 00	10,000 00
of Beverly, 6s,	10,000	10,100 00	10,000 00
	$151,500	$169,796 88	$151,500 00

Bank Stock.

Milford Nat'l Bank, Milford,	$25,300	$34,155 00	$27,000 00
Home Nat'l Bank, Milford,	7,000	8,750 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	3,750 00	3,000 00
Blackstone Nat'l Bank, Boston,	2,300	2,472 50	2,300 00
Howard Nat'l Bank, Boston,	4,200	4,882 50	4,496 00
Webster Nat'l Bank, Boston,	700	745 50	700 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,650 00	10,659 50
Eliot Nat'l Bank, Boston,	4,800	5,880 00	5,682 99
Shawmut Nat'l Bank, Boston,	10,000	12,500 00	12,057 50
Freeman's Nat'l Bank, Boston,	4,000	4,200 00	5,360 00
Union Nat'l Bank, Boston,	4,700	6,709 25	7,496 50
Continental Nat'l Bank, Boston,	2,500	2,912 15	2,955 25
Redemption Nat'l Bank, Boston,	11,000	14,135 00	15,655 00
Shoe and Leather Nat'l B'k, Boston,	200	201 50	274 50
Boylston Nat'l Bank, Boston,	700	897 75	1,070 12
North Nat'l Bank, Boston,	7,800	10,530 00	10,766 63
Central Nat'l Bank, Boston,	15,000	16,125 00	23,000 00
Exchange Nat'l Bank, Boston,	2,500	2,931 25	3,581 25
Atlantic Nat'l Bank, Boston,	1,000	1,450 00	1,530 00
Atlas Nat'l Bank, Boston,	5,000	6,300 00	6,500 00
Washington Nat'l Bank, Boston,	4,000	5,320 00	5,505 00
Eagle Nat'l Bank, Boston,	500	548 75	588 75
	$138,900	$171,786 15	$169,878 99

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s, .	$7,000	$8,400 00	$7,000 00
Boston & Albany Railroad 7s, .	3,000	3,720 00	3,000 00
	$10,000	$12,120 00	$10,000 00

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MILLBURY SAVINGS BANK — MILLBURY.

Incorporated 1854. Number of corporators, 50.

WILLIAM R. HILL, *President.* DAVID ATWOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$641,137 74	Public funds,	$73,000 00
Earnings undivided,	16,185 35	Bank stock,	138,100 00
Guaranty fund,	12,075 00	Loan on bank stock,	2,500 00
Suspense account,	275 00	Railroad bonds,	34,000 00
		Real estate,	18,000 00
		Real estate by foreclosure,	4,190 12
		Loans on real estate,	224,740 00
		Loans on personal security,	26,825 00
		Loans to counties, cities or towns,	94,300 00
		Deposit in bank on interest,	40,469 79
		Expense account,	452 07
		Premiums,	12,000 00
		Safe and furniture,	800 00
		Insurance,	19 60
		Cash on hand,	276 51
	$669,673 09		$669,673 09

Loan on Bank Stock: —

On 30 shares Millbury National Bank, ... $2,500 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, ... 4,190 12
Assessed value of the same, ... 3,930 00
Amount of income received from the same, ... 216 00
Amount of municipal tax on real estate, ... 276 05

Cash on Deposit in Bank: —

Millbury National Bank, ... $40,469 79

Whole amount of interest or profits received or earned, ... $34,485 68
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 12,199 46; 2 per cent., 12,473 93
Times for the dividends fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $28,000, 4 per cent.; $8,800, 4¼ per cent.; $32,000, 4½ per cent.; $43,000, 5 per cent.; $2,200, 5½ per cent.; $234,365, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 157
Aggregate amount of the same, ... 138,840 00
Number of open accounts, ... 1,569
Number and amount of deposits (including dividends) received for previous year, ... 923 99,076 11
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 61 37,199 65

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Number and amount of withdrawals,	888	$88,500 47
Number of accounts opened the previous year,	160	
Number of accounts closed the previous year,	156	
Amount of expenses of the corporation during previous year,		1,266 94
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: April 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$10,000	$11,287 00	$10,000 00
City and town bonds: —			
City of Portland, Me., 6s,	6,000	7,080 00	6,000 00
of Bath, Me., 6s,	6,000	6,380 00	6,000 00
of Lawrence 6s,	3,000	3,540 00	3,000 00
of South Norwalk, Conn., 6s,	10,000	11,500 00	10,000 00
of Columbus, Ohio, 4s,	10,000	10,300 00	10,000 00
Town of Westborough 5s,	3,000	3,360 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	$79,047 00	$73,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$5,000	$6,000 00	$5,000 00
Blackstone Nat'l Bank, Boston,	6,300	6,741 00	6,300 00
Boston Nat'l Bank, Boston,	4,900	5,880 00	4,900 00
Continental Nat'l Bank, Boston,	2,000	2,180 00	2,000 00
Eliot Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
First Ward Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Globe Nat'l Bank, Boston,	4,200	3,990 00	4,200 00
Hamilton Nat'l Bank, Boston,	2,500	3,025 00	2,500 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,475 00	2,500 00
Merchants' Nat'l Bank, Boston,	2,300	3,312 00	2,300 00
North America Nat'l B'k, Boston,	1,500	1,500 00	1,500 00
Commerce Nat'l Bank, Boston,	5,700	6,726 00	5,700 00
Nat'l B'k of Commonwealth, Boston,	10,000	11,800 00	10,000 00
Eagle Nat'l Bank, Boston,	1,200	1,296 00	1,200 00
Hide and Leather Nat'l B'k, Boston.	5,000	5,750 00	5,000 00
North Nat'l Bank, Boston,	4,000	5,080 00	4,000 00
Old Boston Nat'l Bank, Boston,	300	360 00	300 00
Second Nat'l Bank, Boston,	3,500	5,250 00	3,500 00
Shawmut Nat'l Bank, Boston,	2,500	2,950 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	7,400	7,400 00	7,400 00
State Nat'l Bank, Boston,	5,000	5,900 00	5,000 00
Suffolk Nat'l Bank, Boston,	2,000	2,260 00	2,000 00
Third Nat'l Bank, Boston,	2,000	1,640 00	2,000 00
Traders' Nat'l Bank, Boston,	5,800	5,568 00	5,800 00
Central Nat'l Bank, Worcester,	3,600	5,076 00	3,600 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Worcester, . .	$2,700	$3,294 00	$2,700 00
Citizens' Nat'l Bank, Worcester, .	500	600 00	500 00
Quinsigamond Nat'l B'k, Worcester,	5,000	5,500 00	5,000 00
Worcester Nat'l Bank, Worcester, .	900	1,170 00	900 00
First Nat'l Bank, Grafton, . .	4,000	5,000 00	4,000 00
Oxford Nat'l Bank, Oxford, . .	1,500	1,920 00	1,500 00
Millbury Nat'l Bank, Millbury, .	16,800	21,840 00	16,800 00
	$138,100	$161,683 00	$138,100 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
Nashua & Rochester R. R. 5s, . .	4,000	4,120 00	4,000 00
	$34,000	$38,820 00	$34,000 00

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MINERS' SAVINGS BANK — WEST STOCKBRIDGE.

Incorporated February 28, 1872. Number of corporators, 34.

GEORGE W. KNIFFIN, *President.* WILLIAM C. SPAULDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$74,108 17	Public funds,	$20,269 50
Earnings undivided,	2,035 42	Bank stock,	7,425 50
Guaranty fund,	1,250 00	Railroad bonds,	6,720 00
		Loans on real estate,	36,250 00
		Loans on personal security,	6,200 00
		Deposit in bank not on interest,	528 59
	$77,393 59		$77,393 59

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge,	$528 59

Whole amount of interest or profits received or earned,		$3,554 40
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	1,330 33
	2 per cent.,	1,343 40
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: $6\frac{452}{1000}$.		
Date of the last extra dividend: January, 1884.		
The total amount of loans, with each specified rate of interest: $17,500, 5 per cent.; $24,950 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	35	
Aggregate amount of the same,		23,950 00
Amount of investments from which no income is received,		1,840 00
Number of open accounts,	264	
Number and amount of deposits (including dividends) received for previous year,	136	16,706 45
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	11	6,733 18
Number and amount of withdrawals,	179	11,418 07
Number of accounts opened the previous year,	30	
Number of accounts closed the previous year,	42	
Amount of expenses of the corporation during previous year,		479 60
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: July 20.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$12,200	$13,294 50	$13,294 50
City of Providence, R. I., bonds, .	6,000	6,975 00	6,975 00
	$18,200	$20,269 50	$20,269 50

BANK STOCK.

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 B'k, North Adams, .	1,500	1,840 00	1,840 00
	$5,200	$7,425 50	$7,425 50

RAILROAD BONDS.

Vermont & Mass. Railroad, . .	$6,000	$6,720 00	$6,720 00

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MONSON SAVINGS BANK — MONSON.

Incorporated 1872. Number of corporators, 20.

RICE S. MUNN, *President.* E. F. MORRIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$505,751 39	Public funds,	$33,500 00
Earnings undivided,	12,455 35	Loan on public funds,	2,000 00
Guaranty fund,	7,800 00	Bank stock,	45,644 58
		Loans on bank stock,	8,050 00
		Railroad bonds,	4,144 65
		Real estate by foreclosure,	9,690 55
		Loans on real estate,	334,033 00
		Loans on personal security,	26,820 00
		Loans to counties, cities or towns,	19,000 00
		Deposit in banks on interest,	36,559 36
		Expense account,	22 92
		Cash on hand,	6,541 68
	$526,006 74		$526,006 74

Loan on Public Funds: —

On $2,000 United States 4s,	$2,000 00

Loans on Bank Stock, amount on each: —

On 141 shares Monson National Bank,	$7,050 00
On 10 shares Third National Bank, Springfield,	1,000 00
Amount of real estate held by foreclosure,	$9,690 55
Assessed value of the same,	10,200 00
Amount of income received from the same.	504 00
Amount of municipal tax on real estate,	129 56

Cash on Deposit in Banks, amount in each: —

Third National Bank, Springfield,	$15,000 00
City National Bank, Springfield,	10,000 00
Holyoke National Bank, Holyoke,	10,000 00
National Bank of the Commonwealth, Boston,	1,559 36
Whole amount of interest or profits received or earned,	$26,033 18
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	9,445 18
2 per cent.,	9,567 08

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: $19,000, 4½ per cent.; $217,560, 5 per cent.; $27,728, 5½ per cent.; $125,615, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	144	
Aggregate amount of the same,		182,300 00
Amount of investments from which no income is received,		950 00
Number of open accounts,	1,324	

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Number and amount of deposits (including dividends) received for previous year,	3,442	$94,881 57
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	36	23,053
Number and amount of withdrawals,	658	79,593 76
Number of accounts opened the previous year,	208	
Number of accounts closed the previous year,	176	
Amount of expenses of the corporation during previous year,		1,534 84
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: June 16.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$10,000	$12,375 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	$38,455 00	$33,500 00

Bank Stock.

North Nat'l Bank, Boston,	$2,000	$2,720 00	$2,465 00
Eagle Nat'l Bank, Boston,	2,000	2,200 00	2,260 00
Nat'l Bank of No. America, Boston,	2,000	2,100 00	2,290 00
Blackstone Nat'l Bank, Boston,	1,500	1,650 00	1,440 00
Nat'l Bank of Redemption, Boston,	2,500	3,125 00	3,576 50
Eliot Nat'l Bank, Boston,	2,500	3,100 00	2,800 00
Suffolk Nat'l Bank, Boston,	4,000	4,640 00	5,070 00
Tremont Nat'l Bank, Boston,	1,000	1,100 00	1,150 00
Webster Nat'l Bank, Boston,	1,000	1,060 00	1,065 00
Hide and Leather Nat'l B'k, Boston,	1,000	1,185 00	1,162 75
Merchants' Nat'l Bank, Boston,	3,000	4,380 00	3,946 25
Commerce Nat'l Bank, Boston,	2,500	3,000 00	3,859 50
Revere Nat'l Bank, Boston,	1,100	1,375 00	1,277 25
Exchange Nat'l Bank, Boston,	500	575 00	881 25
State Nat'l Bank, Boston,	500	625 00	577 75
Massachusetts Nat'l Bank, Boston,	500	505 00	641 50
Ware Nat'l Bank, Ware,	300	375 00	382 50
City Nat'l Bank, Springfield,	2,000	2,600 00	2,000 00
Monson Nat'l Bank, Monson,	7,000	10,500 00	8,799 33
	$36,900	$46,815 00	$45,644 58

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NANTUCKET INSTITUTION FOR SAVINGS — NANTUCKET.

Incorporated 1834. Number of corporators, 41.

THADDEUS C. DEFRIEZ, *President.* MATTHEW BARNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$331,024 76	Public funds,	$34,500 00
Earnings undivided,	3,447 89	Loan on public funds,	100 00
Guaranty fund,	7,651 64	Bank stock,	8,400 00
		Loans on bank stock,	2,000 00
		Railroad bonds,	6,000 00
		Real estate,	3,575 00
		Real estate by foreclosure,	19,317 84
		Loans on real estate,	200,307 50
		Loans on personal security,	55,441 17
		Loan on bank book,	135 00
		Deposit in banks on interest,	5,751 03
		Deposit in banks not on interest,	2,257 34
		Expense account,	625 34
		Cash on hand,	3,714 07
	$342,124 29		$342,124 29

Loan on Public Funds: —

On $500 United States bonds, ... $100 00

Loans on Bank Stock, amount on each: —

On 10 shares Pacific National Bank, Nantucket, ... } $1,200 00
On 2 shares Cape Cod National Bank, Harwich, ... }
On 8 shares Pacific National Bank, Nantucket, ... 800 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, ... 19,317 84
Assessed value of the same, ... 23,225 00
Amount of income received from the same, ... 1,465 00
Amount of municipal tax on real estate, ... 402 29

Cash on Deposit in Banks, amount in each: —

North National Bank, Boston, ... $751 03
Pacific National Bank, Nantucket, ... 7,257 34

Whole amount of interest or profits received or earned, ... $17,535 31
Rate and amount of each semi-annual dividend for previous year, ... } 2 per cent., 6,543 10 / 2 per cent., 6,558 10
Times for the dividends fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $68,250, 5 per cent; $47,350, 5½ per cent; $107,735, 6 per cent; $17,187.50, 6½ per cent.; $1,433, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 102
Aggregate amount of the same, ... 96,455 50

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Amount of investments from which no income is received,		$16,028 17
Number of open accounts,	1,145	
Number and amount of deposits (including dividends), received for previous year,	522	57,187 66
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	38	21,041 81
Number and amount of withdrawals,	793	66,847 63
Number of accounts opened the previous year,	96	
Number of accounts closed the previous year,	130	
Amount of expenses of the corporation during previous year,		1,776 84
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: September 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Centre township, Indiana,	$500	$500 00	*$500 00
District of Columbia,	10,000	11,300 00	10,000 00
City of Detroit, Mich.,	2,000	2,440 00	2,000 00
of Scranton, Pa.,	1,000	1,170 00	1,000 00
of Fall River,	6,000	7,380 00	6,000 00
of Haverhill,	4,000	4,160 00	4,000 00
of Lawrence,	1,000	1,117 00	1,000 00
of Fitchburg,	1,000	1,117 00	1,000 00
of Milwaukee, Wis.,	9,000	10,035 00	9,000 00
	$34,500	$39,219 00	$34,500 00

Bank Stock.

North Nat'l Bank, Boston,	$2,000	$2,720 00	$2,000 00
Columbian Nat'l Bank, Boston,	1,000	1,320 00	1,000 00
Continental Nat'l Bank, Boston,	1,000	1,110 00	1,000 00
Boylston Nat'l Bank, Boston,	1,000	1,270 00	1,000 00
Old Boston Nat'l Bank, Boston,	1,000	1,180 00	1,000 00
Lincoln Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
N'l B'k of Commerce, New Bedford,	1,400	1,726 00	1,400 00
	$8,400	$10,376 00	$8,400 00

Railroad Bonds.

Old Colony R. R.,	$5,000	$6,000 00	$5,000 00
Conn. & Passumpsic Rivers R. R.,	1,000	1,190 00	1,000 00
	$6,000	$7,190 00	$6,000 00

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

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NATICK FIVE CENTS SAVINGS BANK—NATICK

Incorporated April 5, 1859. Number of corporators, 45.

JOHN O. WILSON, *President.* JAMES WHITNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$838,114 00	Public funds,	$63,000 00
Earnings undivided,	19,914 57	Loans on public funds,	1,070 00
Guaranty fund,	20,387 38	Bank stock,	119,151 87
		Loans on bank stock,	30,200 00
		Railroad bonds,	34,000 00
		Real estate by foreclosure,	2,075 00
		Loans on real estate,	388,382 62
		Loans on personal security,	65,693 81
		Loans to counties, cities or towns,	41,000 00
		Loan on bank books,	350 00
		Deposit in banks on interest,	100,000 00
		Deposit in bank not on interest,	23,633 55
		Expense account,	1,042 28
		Furniture and fixtures,	583 99
		Cash on hand,	8,232 83
	$878,415 95		$878,415 95

Loans on Public Funds: —

On $1,100 United States 4s,	$1,070 00

Loans on Bank Stock, amount on each: —

On 92 shares Natick National Bank,	$9,200 00
On 50 shares Merchants' National Bank, Boston,	5,000 00
On 38 shares Natick National Bank, On 6 shares Rollstone National Bank, On 50 shares Commonwealth National Bank, On 6 shares Second National Bank,	10,000 00
On 15 shares National Bank of Commerce, On 5 shares Natick National Bank,	2,000 00
On 30 shares Wachusett National Bank,	3,000 00
On 10 shares South Framingham National Bank,	1,000 00

Amount of real estate held by foreclosure,	$2,075 00
Assessed value of the same,	2,925 00
Amount of income received from the same,	198 00
Amount of municipal tax on real estate,	22 20

Cash on Deposit in Banks, amount in each: —

Natick National Bank,	$53,633 55
North National Bank, Boston,	20,000 00
Wachusett National Bank, Fitchburg,	35,000 00
Lancaster National Bank, Clinton,	15,000 00

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Whole amount of interest or profits received or earned,		$43,175 96
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	15,226 48
	2 per cent.,	15,420 78

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: $4\frac{1}{4}$.

Date of the last extra dividend: 1870.

The total amount of loans, with each specified rate of interest: $20,000, 2 per cent.; $30,000, $3\frac{1}{2}$ per cent.; $119,000, 4 per cent.; $4,000, $4\frac{1}{2}$ per cent.; $71,929.55, 5 per cent.; $28,800, $5\frac{1}{2}$ per cent.; $13,500, $5\frac{3}{4}$ per cent.; $278,261.07, 6 per cent.; $58,655.81, $6\frac{1}{2}$ per cent.; $2,550, $7\frac{3}{10}$ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	254	
Aggregate amount of the same,		244,117 62
Number of open accounts,	3,694	
Number and amount of deposits (including dividends) received for previous year,	3,543	233,212 85
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	146	80,306 89
Number and amount of withdrawals,	2,307	208,574 96
Number of accounts opened the previous year,	625	
Number of accounts closed the previous year,	492	
Amount of expenses of the corporation during previous year,		1,932 77
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$10,000	$12,400 00	$10,000 00
City and town bonds: —			
Town of Arlington,	8,000	8,080 00	8,000 00
City of Fall River,	16,000	19,200 00	16,000 00
Town of Brookline,	10,000	13,100 00	10,000 00
of North Adams,	2,000	2,060 00	2,000 00
City of Cambridge,	4,000	5,320 00	4,000 00
of Boston,	10,000	10,750 00	10,000 00
of Worcester,	3,000	3,390 00	3,000 00
	$63,000	$74,300 00	$63,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$2,600	$3,276 00	$3,180 00
Boston Nat'l Bank, Boston,	11,500	13,800 00	13,886 25
Boylston Nat'l Bank, Boston,	700	897 75	845 25
Central Nat'l Bank, Boston,	2,700	2,902 50	2,693 00
Columbian Nat'l Bank, Boston,	1,300	1,690 00	1,855 75
Commerce Nat'l Bank, Boston,	4,600	5,543 00	5,684 50

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth Nat'l B'k, Boston,	$2,100	$2,493 75	$2,654 75
Continental Nat'l Bank, Boston, .	500	582 50	581 25
Dedham Nat'l Bank, Dedham, .	3,300	3,795 00	3,926 50
Eliot Nat'l Bank, Boston, . .	1,900	2,232 50	2,300 00
Everett Nat'l Bank, Boston, . .	7,000	6,650 00	8,210 00
Exchange Nat'l Bank, Boston, .	1,500	1,758 75	2,160 00
First Nat'l Bank, Chelsea, . .	3,200	4,000 00	3,976 00
Framingham Nat'l Bank, Framingham, ...	1,700	2,380 00	2,430 00
Home Nat'l Bank, Brockton, . .	5,500	6,325 00	5,575 00
Howard Nat'l Bank, Boston, . .	6,200	7,207 50	7,779 37
Merchandise Nat'l Bank, Boston, .	3,200	3,216 00	3,501 25
Merchants' Nat'l Bank, Boston, .	4,600	6,750 50	6,393 75
Metropolitan Nat'l Bank, Boston, .	600	657 00	620 00
Monument Nat'l Bank, Boston, .	1,500	3,337 50	2,775 00
Natick Nat'l Bank, Natick, . .	12,000	16,800 00	16,500 00
Newton Nat'l Bank, Newton, .	2,000	2,100 00	2,230 00
North Nat'l Bank, Boston, .	400	540 00	516 00
North America Nat'l Bank, Boston,	5,100	5,112 75	5,826 50
Redemption Nat'l Bank, Boston, .	1,400	1,799 00	2,135 00
Republic Nat'l Bank, Boston, . .	3,000	4,222 50	3,825 00
Second Nat'l Bank, Boston, . .	1,000	1,577 50	1,560 00
State National Bank, Boston, . .	700	880 25	771 75
Traders' Nat'l Bank, Boston, . .	400	385 00	400 00
Wachusett Nat'l Bank, Fitchburg, .	3,700	7,400 00	4,360 00
	$95,900	$120,312 25	$119,151 87

RAILROAD BONDS.

Boston & Albany Railroad, . .	$5,000	$5,975 00	$5,000 00
Fitchburg Railroad, . . .	10,000	11,000 00	10,000 00
Old Colony Railroad, . . .	4,000	4,840 00	4,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad, . . .	5,000	5,700 00	5,000 00
Vermont & Massachusetts Railroad,	10,000	11,150 00	10,000 00
	$34,000	$38,665 00	$34,000 00

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NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated 1855. Number of corporators, 107.

GEORGE HOWLAND, JR., *President*. BARTON RICKETSON, JR., *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,599,665 09	Public funds,	$1,352,000 00
Earnings undivided,	57,676 26	Bank stock,	181,760 00
Guaranty fund,	70,289 96	Loans on bank stock,	5,400 00
		Railroad bonds,	176,000 00
		Loans on real estate,	532,008 59
		Loans on personal security,	1,186,291 01
		Loans to counties, cities or towns,	4,286 71
		Deposit in banks on interest,	262,416 42
		Deposit in banks not on interest,	7,536 35
		Expense account,	788 58
		Cash on hand,	19,203 65
	$3,727,631 31		$3,727,631 31

Loans on Bank Stock, amount on each: —

On 10 shares Merchants' National Bank, New Bedford,	*$1,400 00
On 26 shares Citizens' National Bank, New Bedford, On 17 shares Merchants' National Bank, New Bedford,	4,000 00

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, New Bedford,	$209,651 54
Mechanics' National Bank, New Bedford,	17,536 35
First National Bank, New Bedford,	7,173 60
Citizens' National Bank, New Bedford,	29,813 36
National Bank of Commerce, New Bedford,	5,650 24
National Bank of Redemption, Boston,	127 68

Whole amount of interest or profits received or earned,		$186,616 27
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	73,855 26
	2¼ per cent.,	76,031 60

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: 6½.

Date of the last extra dividend: October 14, 1874.

The total amount of loans, with each specified rate of interest: $466,500, 4 per cent; $477,050, 4½ per cent; $40,000, 4¾ per cent.; $172,390, 5 per cent.; $87,800, 5½ per cent.; $480,959.60, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	251	
Aggregate amount of the same,		224,119 35
Number of open accounts,	13,880	
Number and amount of deposits (including dividends) received for previous year,	8,850	788,818 61

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

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	546	$370,525 55
Number and amount of withdrawals,	6,735	569,777 51
Number of accounts opened the previous year,	1,584	
Number of accounts closed the previous year,	1,051	
Amount of expenses of the corporation during previous year,		8,587 00
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: December 16.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$83,500	$94,668 12	$83,500 00
United States 4s,	104,500	129,318 75	104,500 00
United States currency 6s,	175,000	224,437 50	175,000 00
City and town bonds: —			
City of New Bedford,	80,000	80,000 00	80,000 00
of Northampton,	111,000	124,320 00	111,000 00
Town of North Bridgewater,	24,000	28,910 00	24,000 00
City of New Haven, Conn.,	68,000	69,960 00	68,000 00
of Holyoke,	50,000	54,000 00	50,000 00
Town of Middleborough,	65,000	66,300 00	65,000 00
City of Norwich, Conn.,	13,000	15,600 00	13,000 00
of Portland, Me.,	87,000	91,350 00	87,000 00
of New Bedford,	90,000	109,800 00	90,000 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	98,800 00	95,000 00
of Bangor, Me.,	66,000	79,200 00	66,000 00
of Charlestown,	25,000	25,937 00	25,000 00
of Lowell,	25,000	28,000 00	25,000 00
of Salem,	25,000	26,250 00	25,000 00
of Fall River,	90,000	112,500 00	90,000 00
of Boston,	10,000	10,575 00	10,000 00
of East Saginaw, Mich.,	25,000	28,000 00	25,000 00
	$1,352,000	$1,538,726 37	$1,352,000 00

Bank Stock.

Third Nat'l Bank, Springfield,	$10,000	$17,500 00	$10,000 00
Franklin Nat'l Bank, Franklin,	10,000	11,500 00	10,000 00
Merchants' Nat'l B'k, New Bedford,	50,000	92,437 50	50,000 00
First Nat'l Bank, New Bedford,	22,700	31,382 75	22,700 00
Citizens' Nat'l Bank, New Bedford,	20,000	24,700 00	20,000 00
N'l B'k of Commerce, New Bedford,	30,000	37,162 50	30,000 00
First Nat'l Bank, Boston,	10,000	20,725 00	10,000 00
Revere Nat'l Bank, Boston,	12,000	14,850 00	12,000 00
State Nat'l Bank, Boston,	2,000	2,510 00	2,000 00
Tremont Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,512 50	2,500 00
Merchants' Nat'l Bank, Boston,	10,000	14,675 00	10,000 00
	$181,700	$272,705 25	$181,700 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 6s, .	$10,000	$11,900 00	$10,000 00
Eastern Railroad 6s, . . .	52,500	60,637 50	52,500 00
Old Colony Railroad 6s, . . .	45,000	54,000 00	45,000 00
Old Colony Railroad 7s, . . .	20,000	24,900 00	20,000 00
Boston & Maine Railroad 6s, . .	15,000	18,300 00	15,000 00
Mansfield & Framingham R. R. 7s,	33,500	33,500 00	33,500 00
	$176,000	$203,237 50	$176,000 00

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NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated 1825. Number of corporators, 109.

WILLIAM WATKINS, *President.* CHAS. H. PEIRCE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$10,134,368 80	Public funds,	$2,942,550 00
Earnings undivided,	74,766 27	Loan on public funds,	10,000 00
Guaranty fund,	265,000 00	Bank stock,	1,388,860 00
		Loans on bank stock,	60,900 00
		Railroad bonds,	756,000 00
		Loan on railroad bonds,	2,000 00
		Railroad notes,	500,000 00
		Real estate,	30,000 00
		Real estate by foreclosure,	9,351 65
		Loans on real estate,	763,371 25
		Loans on personal security,	3,223,960 70
		Loans to counties, cities or towns,	2,000 00
		Loans on deposits,	470 00
		Deposit in banks on interest,	770,456 81
		Expense account,	674 62
		Cash on hand,	13,540 04
	$10,474,135 07		$10,474,135 07

Loan on Public Funds: —

On $10,000 United States 4s,	$10,000 00

Loans on Bank Stock, amount on each: —

On 118 shares First National Bank, New Bedford,	$10,000 00
On 70 shares Mechanics' National Bank, New Bedford,	4,000 00
On 28 shares Merchants' National Bank, New Bedford,	4,500 00
On 17 shares Commerce National Bank, New Bedford,	
On 9 shares First National Bank, New Bedford,	4,000 00
On 15 shares Mechanics' National Bank, New Bedford,	
On 22 shares Commerce National Bank, New Bedford,	
On 12 shares Merchants' National Bank, New Bedford,	1,200 00
On 35 shares National Bank of Commerce, New Bedford,	1,000 00
On 101 shares Boston National Bank, Boston,	17,500 00
On 90 shares Metropolitan National Bank, Boston,	
On 100 shares First National Bank, Easton,	10,000 00
On 70 shares Third National Bank, Springfield,	7,000 00
On 10 shares Mechanics' National Bank, New Bedford,	1,700 00
On 7 shares National Bank of Commerce, New Bedford,	

Loan on Railroad Bonds: —

On $3,000 Old Colony Railroad 7s,	$2,000 00

Invested in real estate (for banking purposes),	$30,000 00
Estimated value of the same,	30,000 00
Amount of real estate held by foreclosure,	9,351 65
Assessed value of the same,	10,750 00
Amount of municipal tax on real estate,	309 70

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Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, New Bedford,	$56,520 08
First National Bank, New Bedford,	116,640 71
National Bank of Commerce, New Bedford,	231,365 20
Mechanics' National Bank, New Bedford,	6,202 57
Citizens' National Bank, New Bedford,	7,183 08
Massachusetts National Bank, Boston,	12,869 06
National Revere Bank, Boston,	99,724 51
National Bank of Redemption, Boston,	174,951 60
National Bank of Fairhaven,	15,000 00
Third National Bank, Springfield,	50,000 00

Whole amount of interest or profits received or earned,		$538,629 79
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	217,548 53
	2¼ per cent.,	220,287 86
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, 3¼ per cent.; $175,000, 3½ per cent.; $50,000, 3⅝ per cent.; $50,000, 3⅞ per cent.; $2,147,500, 4 per cent.; $50,000, 4¼ per cent.; $1,004,300, 4½ per cent.; $55,000, 4¾ per cent.; $751,116, 5 per cent.; $116,950, 5½ per cent.; $112,835.95, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	178	
Aggregate amount of same,		182,708 25
Amount of investments from which no income is received,		9,351 65
Number of open accounts,	19,425	
Number and amount of deposits (including dividends) received for previous year,	47,606	1,795,582 76
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	950	608,382 25
Number and amount of withdrawals,	13,109	1,541,886 74
Number of accounts opened the previous year,	2,189	
Number of accounts closed the previous year,	1,927	
Amount of expenses of the corporation during previous year,		18,231 73
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: December 14.		

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$805,500	$990,000 00	$820,500 00
United States 4½s,	700,000	791,000 00	705,000 00
District of Columbia 6s,	65,000	74,000 00	70,000 00
County, city and town bonds: —			
County of Sagadahoc 6s,	19,000	19,760 00	19,000 00
City of New Bedford 6s,	306,000	373,300 00	306,000 00
of New Bedford 7s,	35 000	39,200 00	35,000 00
of New Bedford 4s,	100,000	102,000 00	100,000 00
of Charlestown 5s,	100,000	110,000 00	100,000 00
of Springfield 6s,	5,000	5,200 00	5,000 00
of Manchester, N. H., 6s,	6,000	6,900 00	6,000 00
of Middletown, Conn., 6s,	46,500	53,900 00	46,500 00

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PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Greenfield 6s,	$5,000	$5,450 00	$5,000 00
of Buckland 6s,	5,000	5,450 00	5,000 00
of Shelburne 6s,	6,000	6,540 00	6,000 00
of Adams, 6s,	3,000	3,150 00	3,000 00
City of Northampton 6s,	13,000	13,260 00	13,000 00
of Norwalk, Conn., 7s,	10,000	12,300 00	10,000 00
of Bangor, Me., 6s,	100,000	120,000 00	100,000 00
of Malden 5s,	17,000	18,000 00	17,000 00
of Malden 6s,	50,000	55,000 00	50,000 00
Town of Medford 6s.	50,000	55,000 00	50,000 00
of Melrose 6s,	50,000	55,000 00	50,000 00
City of Meriden, Conn., 7s,	50,000	55,500 00	50,000 00
of Hartford, Conn., 6s,	20,000	22,400 00	20,000 00
of Salem 6s,	50,000	52,500 00	50,000 00
of Burlington, Vt., 6s,	29,050	30,500 00	29,050 00
of Chelsea 6s,	85,000	96,050 00	85,000 00
of Augusta, Me., 6s,	4,500	4,590 00	4,500 00
of Dover, N. H., 6s,	14,000	14,560 00	14,000 00
of Bath, Me., 6s,	39,000	39,780 00	39,000 00
of Newport, R. I., 6s,	1,000	1,020 00	1,000 00
Town of Edgartown 6s,	24,000	24,960 00	24,000 00
of Attleborough Water 7s,	50,000	64,000 00	50,000 00
City of Providence, R. I., 5s,	7,000	8,050 00	7,000 00
of Nashua, N. H., 6s,	5,000	5,600 00	5,000 00
Town of Peterborough, N. H., 6s,	15,000	16,050 00	15,000 00
City of Columbus, Ohio, 6s,	10,000	11,200 00	10,000 00
of Cleveland, Ohio, 6s,	10,000	11,900 00	10,000 00
of Cleveland, Ohio, 7s,	7,000	8,100 00	7,000 00
	$2,917,550	$3,381,170 00	$2,942,550 00

BANK STOCK.

Merchants' Nat'l B'k, New Bedford,	$109,600	$197,280 00	$109,600 00
First Nat'l Bank, New Bedford,	135,600	176,280 00	135,600 00
Nat'l B'k of Commerce, N. Bedford,	136,600	163,920 00	136,600 00
Mechanics' Nat'l Bank, N. Bedford,	100,000	165,000 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	23,600 00	20,000 00
Boston Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
Howard Nat'l Bank, Boston,	14,000	16,240 00	14,000 00
Exchange Nat'l Bank, Boston,	2,000	2,360 00	2,000 00
Nat'l Bank of Commerce, Boston,	46,000	56,120 00	46,000 00
Second Nat'l Bank, Boston,	53,000	82,150 00	53,000 00
Nat'l Bank of No. America, Boston,	38,000	38,760 00	38,000 00
Maverick Nat'l Bank, Boston,	10,000	22,000 00	10,000 00
Nat'l Bank of Republic, Boston,	49,000	68,600 00	49,000 00
First Nat'l Bank, Boston,	23,000	47,150 00	23,000 00
Merchants' Nat'l B'k, Boston,	23,000	33,580 00	23,000 00
Eliot Nat'l Bank, Boston,	9,000	10,980 00	9,000 00
North Nat'l Bank, Boston,	23,000	31,280 00	23,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Boston, . . .	$3,000	$3,210 00	$3,000 00
Tremont Nat'l Bank, Boston, . .	35,000	38,500 00	35,000 00
Hamilton Nat'l Bank, Boston, .	9,000	11,700 00	9,000 00
Shawmut Nat'l Bank, Boston, .	14,000	17,080 00	14,000 00
Continental Nat'l Bank, Boston, .	25,000	29,000 00	25,000 00
Eagle Nat'l Bank, Boston, . .	17,000	18,530 00	17,000 00
Massachusetts Nat'l Bank, Boston, .	44,000	43,120 00	44,000 00
Atlas Nat'l Bank, Boston, . .	36,000	45,000 00	36,000 00
Union Nat'l Bank, Boston, . .	13,000	17,290 00	13,000 00
State Nat'l Bank, Boston, . .	9,000	11,250 00	9,000 00
Traders' Nat'l Bank, Boston, . .	10,800	10,368 00	10,800 00
Columbian Nat'l Bank, Boston, .	26,000	34,060 00	26,000 00
Nat'l Revere Bank, Boston, . .	50,000	62,500 00	50,000 00
Washington Nat'l Bank, Boston, .	13,000	17,290 00	13,000 00
Shoe and Leather N'l Bank, Boston,	14,000	14,000 00	14,000 00
New England Nat'l Bank, Boston, .	4,000	5,840 00	4,000 00
N'l B'k of Commonwealth, Boston,	10,000	11,800 00	10,000 00
Nat'l Bank of Redemption, Boston,	20,000	25,600 00	20,000 00
Everett Nat'l Bank, Boston, . .	3,000	2,850 00	3,000 00
Merchandise Nat'l Bank, Boston, .	3,000	3,000 00	3,000 00
Monument Nat'l Bank, Boston, .	10,000	22,200 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	8,400 00	7,000 00
Fall River Nat'l Bank, Fall River, .	20,000	23,000 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	18,000 00	15,000 00
Nat'l Bank, Fairhaven, . . .	1,760	1,540 00	1,760 00
Railroad Nat'l Bank, Lowell, . .	4,500	5,850 00	4,500 00
Third Nat'l Bank, Springfield, .	20,000	36,000 00	20,000 00
	$1,388,860	$1,864,278 00	$1,388,860 00

RAILROAD BONDS.

Boston & Albany R. R. 7s, . .	$450,000	$535,500 00	$450,000 00
Boston & Albany R. R. 6s, . .	50,000	59,500 00	50,000 00
New Bedford R. R. 7s, . . .	75,000	90,000 00	75,000 00
Worcester & Nashua R. R. 5s, .	125,000	125,000 00	125,000 00
Fitchburg R. R. 5s, ...	20,000	22,200 00	20,000 00
Boston & Lowell R. R. 6s, . .	11,000	12,980 00	11,000 00
Old Colony R. R. 6s, . . .	20,000	24,000 00	20,000 00
Boston & Lowell R. R. 5s, . .	5,000	5,550 00	5,000 00
	$756,000	$874,730 00	$756,000 00

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NEWBURYPORT FIVE CENTS SAVINGS BANK — NEWBURYPORT.

Incorporated April 24, 1854. Number of corporators, 46.

EBEN SUMNER, *President.* J. A. MAYNARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$645,954 22	Public funds,	$45,000 00
Earnings undivided,	71,918 51	Bank stock,	120,200 00
Guaranty fund,	20,619 72	Railroad bonds,	5,000 00
		Real estate,	44,795 95
		Real estate by foreclosure,	58,439 78
		Loans on real estate,	343,434 00
		Loans on personal security,	92,488 00
		Deposit in banks on interest,	25,977 12
		Expense account,	127 08
		Cash on hand,	3,030 52
	$738,492 45		$738,492 45

Invested in real estate (for banking purposes),		$44,795 95
Estimated value of the same,		40,000 00
Amount of real estate held by foreclosure,		58,439 78
Assessed value of the same,		63,767 00
Amount of income received from the same,		1,078 31
Amount of municipal tax on real estate,		1,799 00
Cash on Deposit in Banks, amount in each: —		
First National Bank, Newburyport,		$16,550 45
Maverick National Bank, Boston,		9,426 67
Whole amount of interest or profits received or earned,		$37,722 05
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	15,154 74
	2 per cent.,	12,308 32
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.; $108,600, 5 per cent.; $17,500, 5½ per cent.; $275,572, 6 per cent.; $4,900, 6½ per cent.; $21,350, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	204	
Aggregate amount of the same,		203,893 00
Amount of investments from which no income is received,		34,000 00
Number of open accounts,	2,794	
Number and amount of deposits (including dividends) received for previous year,	854	103,813 84
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	66	38,342 92
Number and amount of withdrawals,	961	85,987 97
Number of accounts opened the previous year,	191	
Number of accounts closed the previous year,	227	
Amount of expenses of the corporation during previous year,		1,974 07
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: April 28.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency, 6s, . .	$30,000	$41,062 50	$30,000 00
City of Bangor, Me., 6s, . . .	10,000	11,550 00	10,000 00
of Springfield 6s, . . .	5,000	5,000 00	5,000 00
	$45,000	$57,612 50	$45,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	$1,000	$1,432 50	$1,000 00
Atlas Nat'l Bank, Boston, . .	6,000	7,500 00	6,000 00
Boylston Nat'l Bank, Boston, . .	800	1,022 00	800 00
Blackstone Nat'l Bank, Boston, .	1,700	2,040 00	1,700 00
Boston Nat'l Bank, Boston, . .	3,300	3,642 37	3,300 00
Columbian Nat'l Bank, Boston, .	1,300	1,706 25	1,300 00
Commerce Nat'l Bank, Boston, .	1,800	2,196 00	1,800 00
Continental Nat'l Bank, Boston, .	4,200	4,641 00	4,200 00
Commonwealth Nat'l Bank, Boston,	5,000	5,937 50	5,000 00
City Nat'l Bank, Boston, . . .	8,000	8,680 00	8,000 00
Exchange Nat'l Bank, Boston, .	500	590 00	500 00
Eliot Nat'l Bank, Boston, . .	3,300	4,042 50	3,300 00
Eagle Nat'l Bank, Boston, . .	7,400	8,121 50	7,400 00
Everett Nat'l Bank, Boston, . .	5,000	4,750 00	5,000 00
Globe Nat'l Bank, Boston, . .	5,000	4,762 50	5,000 00
Howard Nat'l Bank, Boston, . .	1,500	1,743 75	1,500 00
Hamilton Nat'l Bank, Boston, .	1,000	1,302 50	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,956 25	2,500 00
Market Nat'l Bank, Boston, . .	4,400	4,026 00	4,400 00
Maverick Nat'l Bank, Boston, . .	4,000	8,800 00	4,000 00
No. America Nat'l Bank, Boston, .	1,000	1,025 00	1,000 00
New England Nat'l Bank, Boston, .	1,000	1,466 25	1,000 00
Republic Nat'l Bank, Boston, . .	2,300	3,220 00	2,300 00
Revere Nat'l Bank, Boston, . .	3,700	4,652 75	3,700 00
Shawmut Nat'l Bank, Boston, .	1,000	1,227 50	1,000 00
Suffolk Nat'l Bank, Boston, . .	1,200	1,395 00	1,200 00
Tremont Nat'l Bank, Boston, . .	3,300	3,630 00	3,300 00
Third Nat'l Bank, Boston, . .	10,400	8,736 00	10,400 00
Union Nat'l Bank, Boston, . .	2,400	3,426 00	2,400 00
Webster Nat'l Bank, Boston, . .	5,600	5,964 00	5,600 00
First Nat'l Bank, Newburyport, .	10,500	12,390 00	10,500 00
Ocean Nat'l Bank, Newburyport, .	1,000	1,300 00	1,000 00
Mechanicks' N'l B'k, Newburyport,	9,100	11,830 00	9,100 00
	$120,200	$140,155 12	$120,200 00

RAILROAD BONDS.

Old Colony & Newport R. R. 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,	$1,299,749 96	Public funds,	$78,103 05
Earnings undivided,	27,723 05	Bank stock,	28,225 00
Guaranty fund,	21,349 00	Loan on bank stock,	2,500 00
Suspense account,	249 65	Railroad bonds,	10,000 00
		Real estate by foreclosure,	35,551 33
		Loans on real estate,	866,201 38
		Loans on personal security,	306,851 00
		Deposit in banks on interest,	16,039 21
		Deposit in banks not on interest,	2,500 00
		Expense account,	947 95
		Cash on hand,	2,152 74
	$1,349,071 66		$1,349,071 66

Loan on Bank Stock: —

On 25 shares Globe National Bank,	$2,500 00
Amount of real estate held by foreclosure,	$35,551 33
Assessed value of the same,	30,900 00
Amount of income received from the same,	1,086 29
Amount of municipal tax on real estate,	378 56

Cash on Deposit in Banks, amount in each: —

Wachusett National Bank, Fitchburg,	$694 00
Revere National Bank, Boston,	315 68
Newton National Bank, Newton,	3,029 53
Pacific National Bank, Boston,	14,500 00

Whole amount of interest or profits received or earned,		$72,911 52
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	22,569 46
	2 per cent.,	23,500 00

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

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

Date of the last extra dividend: Jan. 1, 1874.

The total amount of loans, with each specified rate of interest: $23,000, 4 per cent.; $303,250, 5 per cent.; $2,500, 5¼ per cent.; $429,787, 5½ per cent.; $401,726.38, 6 per cent.; $1,800, 6½ per cent.; $11,900, 7 per cent.; $1,500, 7½ per cent.; $89, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	184	
Aggregate amount of the same,		300,601 00
Amount of investments from which no income is received,		30,000 00
Number of open accounts,	5,388	
Number and amount of deposits (including dividends) received for previous year,	5,045	352,737 91

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	219	$122,284 59
Number and amount of withdrawals,	2,861	246,975 37
Number of accounts opened the previous year,	724	
Number of accounts closed the previous year,	315	
Amount of expenses of the corporation during previous year,		5,286 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 4.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell 6s,	$6,000	$6,720 00	$6,272 74
of Newton 5s,	50,000	60,000 00	51,136 64
of Worcester 5s,	20,000	23,175 00	20,693 67
	$76,000	$89,895 00	$78,103 05

Bank Stock.

Commonwealth Nat'l Bank, Boston,	$3,000	$3,562 50	$3,000 00
First Nat'l Bank, Cambridge,	1,000	1,500 00	1,000 00
Lincoln Nat'l Bank, Boston,	9,000	9,562 00	9,000 00
Merchandise Nat'l Bank, Boston,	2,400	2,451 00	2,400 00
Natick Nat'l Bank, Natick,	2,500	3,250 00	2,500 00
Newton Nat'l Bank, Newton,	1,500	1,567 50	1,500 00
Revere Nat'l Bank, Boston,	3,000	3,757 50	3,000 00
South Framingham National Bank,	2,500	2,688 00	2,500 00
State Nat'l Bank, Boston,	600	750 00	600 00
Wachusett Nat'l Bank, Fitchburg,	2,500	4,875 00	2,500 00
Waltham Nat'l Bank, Waltham,	225	322 50	225 00
	$28,225	$34,286 00	$28,225 00

Railroad Bonds.

Mansfield & Framingham R. R. 7s,	$10,000	$11,000 00	$10,000 00

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NORTHAMPTON INSTITUTION FOR SAVINGS — NORTHAMPTON.

Incorporated 1842. Number of corporators, 16.

H. G. KNIGHT, *President.* L. MALTBY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,059,535 97	Public funds,	$283,621 00
Earnings undivided,	22,600 65	Loan on public funds,	900 00
Guaranty fund,	65,000 00	Bank stock,	45,500 00
		Loans on bank stock,	23,203 70
		Railroad bonds,	350,000 00
		Railroad notes,	200,000 00
		Real estate,	27,582 40
		Real estate by foreclosure,	3,050 00
		Loans on real estate,	798,306 72
		Loans on personal security,	284,565 00
		Loans on bank books,	825 00
		Deposit in bank on interest,	127,566 84
		Cash on hand,	2,015 96
	$2,147,136 62		$2,147,136 62

Loan on Public Funds: —

On $1,000 United States 4s,	$900 00

Loans on Bank Stock, amount on each: —

On 10 shares First National Bank, Bath, Me.,	$600 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, Ware,	1,000 00
On 3 shares Hampshire County National Bank, Northampton,	300 00
On 92 shares First National Bank, Northampton,	7,490 00
On 44 shares Northampton National Bank, Northampton,	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,	3,050 00
Assessed value of the same,	2,570 00
Amount of income received from the same,	220 00
Amount of municipal tax on real estate,	278 78

Cash on Deposit in Bank: —

Northampton National Bank, Northampton,	$127,566 84

Whole amount of interest or profits received or earned,		$106,335 87
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	39,350 50
	2 per cent.,	39,557 53

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.

Date of the last extra dividend: 1870.

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The total amount of loans, with each specified rate of interest: $5,800, 4 per cent; $292,000, 4½ per cent.; $702,700.80, 5 per cent.; $4,000, 5½ per cent.; $103,299.62, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	334	
Aggregate amount of the same,		$324,641 32
Number of open accounts,	5,668	
Number and amount of deposits (including dividends) received for previous year,	3,625	357,254 76
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	224	124,187 16
Number and amount of withdrawals,	3,533	317,583 64
Number of accounts opened the previous year,	731	
Number of accounts closed the previous year,	630	
Amount of expenses of the corporation during previous year,		4,875 26
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: May 7.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$190,000	$235,125 00	$213,721 00
City of Meriden, Conn., bonds,	60,000	64,200 00	60,000 00
of Milwaukee, Wis., bonds,	9,000	10,530 00	9,900 00
	$259,000	$309,855 00	$283,621 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	1,450 00	1,000 00
Nat'l Bank of Commerce, Boston,	1,500	1,837 00	1,500 00
Exchange Nat'l Bank, Boston,	1,000	1,180 00	1,000 00
First Nat'l Bank, Boston,	3,000	6,150 00	3,000 00
Merchants' Nat'l Bank, Boston,	2,000	2,935 00	2,000 00
Nat'l B'k of North America, Boston,	2,700	2,767 00	2,700 00
Second Nat'l Bank, Boston,	3,400	5,363 00	3,400 00
Shawmut Nat'l Bank, Boston,	2,600	3,185 00	2,600 00
State Nat'l Bank, Boston,	1,700	2,133 00	1,700 00
Traders' Nat'l Bank,	1,700	1,636 00	1,700 00
Washington Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
Webster Nat'l Bank, Boston,	2,000	2,125 00	2,000 00
Boston Nat'l Bank, Boston,	5,300	6,360 00	5,300 00
	$45,500	$63,081 00	$45,500 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R. R., 6s, . .	$40,000	$48,000 00	$40,000 00
Boston & Albany R. R., 7s, . .	200,000	240,000 00	200,000 00
Boston & Maine R. R., 7s, . .	70,000	85,925 00	70,000 00
Boston & Lowell R R., 7s, . .	40,000	47,600 00	40,000 00
	$350,000	$421,525 00	$350,000 00

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NORTH ADAMS SAVINGS BANK — NORTH ADAMS.

Incorporated 1848. Number of corporators, 41.

C. T. SAMPSON, *President.* V. A. WHITAKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,293,779 40	Public funds,	$203,712 64
Earnings undivided,	10,000 00	Loans on bank books,	740 00
Guaranty fund,	22,500 00	Bank stock,	40,900 00
State tax,	1,465 00	Loans on bank stock,	7,600 00
		Railroad bonds,	10,348 34
		Real estate,	40,037 29
		Loans on real estate,	565,233 11
		Loans on personal security,	272,127 80
		Loans to counties, cities or towns,	133,707 63
		Deposit in banks on interest,	31,517 09
		Deposit in banks not on interest,	6,968 48
		Expense account,	541 67
		Interest account,	12,858 06
		Cash on hand,	1,452 29
	$1,327,744 40		$1,327,744 40

Loans on Bank Stock, amount on each: —

On 74 shares Adams National Bank,	$7,400 00
On 5 shares Pittsfield National Bank,	200 00
Invested in real estate (for banking purposes),	$40,037 29
Estimated value of the same,	40,037 29
Amount of municipal tax on real estate,	441 95

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	$20,202 88
Maverick National Bank, Boston,	11,314 21
Adams National Bank, North Adams,	6,968 48
Whole amount of interest or profits received or earned,	$64,298 33
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	22,767 87
2 per cent.,	23,629 30

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: $148,707.63, 4 per cent.; $7,400, 4½ per cent.; $308,326, 5 per cent.; $514,974.91, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	270	
Aggregate amount of the same,		$257,321 04
Number of open accounts,	4,376	
Number and amount of deposits (including dividends) received for previous year,	5,043	430,115 34
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	309	182,819 00

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Number and amount of withdrawals, ...	3,628	$328,392 29
Number of accounts opened the previous year, ...	1,015	
Number of accounts closed the previous year, ...	734	
Amount of expenses of the corporation during previous year, . . .		5,955 25
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: February 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$50,500	$62,115 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	26,750 00	25,000 00
of Cleveland, Ohio, . . .	25,000	31,500 00	30,620 14
of Dayton, Ohio, . . .	20,000	21,271 67	21,271 67
of Providence, R. I., . .	18,000	20,880 00	18,000 00
of Fall River, ...	11,000	14,300 00	11,000 00
of Lowell, ...	10,000	10,600 00	10,000 00
of Terre Haute, Ind., . .	10,000	10,820 83	*10,820 83
of Cambridge, ...	5,000	5,800 00	5,000 00
of Portland, Me., . . .	5,000	6,250 00	5,000 00
of Bangor, Me., . . .	5,000	6,000 00	5,000 00
of Lynn, ...	1,000	1,160 00	1,000 00
of New Bedford, . . .	1,000	1,170 00	1,000 00
Town of Adams, ...	3,000	3,150 00	3,000 00
of North Adams, . . .	1,500	1,530 00	1,500 00
	$196,000	$228,947 50	$203,712 64

Bank Stock.

Adams Nat'l Bank, North Adams, .	$26,500	$37,100 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	2,000 00	2,000 00
First Nat'l Bank, Adams, . .	6,000	9,000 00	6,000 00
	$40,900	$58,200 00	$40,900 00

Railroad Bonds.

Fitchburg R. R., ...	$10,000	$10,348 34	$10,348 34

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

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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,	$124,776 62	Public funds,	$4,986 04
Earnings undivided,	3,235 11	Loan on public funds,	450 00
Guaranty fund,	1,995 23	Bank stock,	3,000 00
		Real estate by foreclosure,	2,845 91
		Loans on real estate,	75,840 00
		Loans on personal security,	40,600 00
		Deposit in bank on interest,	1,898 80
		Cash on hand,	386 21
	$130,006 96		$130,006 96

Loan on Public Funds: —

On $450 United States 4s,	$450 00
Amount of real estate held by foreclosure,	$2,845 91
Assessed value of the same,	3,500 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	54 25

Cash on Deposit in Bank: —

Howard National Bank, Boston,	$1,898 80
Whole amount of interest or profits received or earned,	$7,002 94
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	2,141 61
2 per cent.,	2,214 48

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: $16,000, 5 per cent.; $14,000, 5½ per cent.; $81,540, 6 per cent.; $5,150, 6½ per cent.; $200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	40	
Aggregate amount of the same,		53,040 00
Number of open accounts,	774	
Number and amount of deposits (including dividends) received for previous year,	828	39,336 90
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	21	11,401 33
Number and amount of withdrawals,	468	28,713 77
Number of accounts opened the previous year,	135	
Number of accounts closed the previous year,	59	
Amount of expenses of the corporation during previous year,		858 96
Amount of treasurer's bond,		5,000 00

Date of examination by commissioner: May 13.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	$5000	$6,187 50	$4,986 04

BANK STOCK.

First Nat'l Bank, Marlborough, .	$3,000	$2,850 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,	$464,994 62	Public funds,	$78,500 00
Earnings undivided,	3,795 88	Bank stock,	1,400 00
Guaranty fund,	14,539 38	Railroad bonds,	109,000 00
		Loans on real estate,	281,367 00
		Deposit in banks on interest,	12,128 16
		Expense account,	29 60
		Furniture,	193 60
		Cash on hand,	711 52
	$483,329 88		$483,329 88

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston,	$6,542 39
First National Bank, Worcester,	5,585 77

Whole amount of interest or profits received or earned,		$27,551 89
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	10,092 57
	2½ per cent.,	10,446 37
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: 5⅓.		
Date of the last extra dividend: Jan. 1, 1870.		
The total amount of loans, with each specified rate of interest: $281,367, 5½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	194	
Aggregate amount of the same,		189,767 00
Number of open accounts,	1,702	
Number and amount of deposits (including dividends) received for previous year,	1,266	104,905 89
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	47	22,617 00
Number and amount of withdrawals,	701	56,915 02
Number of accounts opened the previous year,	285	
Number of accounts closed the previous year,	162	
Amount of expenses of the corporation during previous year,		1,203 60
Amount of treasurer's bond,		1,400 00
Date of examination by commissioner: July 21.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds: —			
State of Maine,	$17,000	$18,700 00	$17,000 00
of New Hampshire,	1,500	1,875 00	1,500 00
Town of Woburn,	12,000	13,620 00	12,000 00
City of Providence, R. I.,	7,000	8,435 00	7,000 00
of Portsmouth, N. H.,	5,000	5,950 00	5,000 00
Town of Beverly,	10,000	10,500 00	10,000 00
City of Cambridge,	2,000	2,330 00	2,000 00
of Salem,	2,000	2,370 00	2,000 00
of Boston,	16,000	18,780 00	16,000 00
of Milwaukee, Wis.,	1,000	1,150 00	1,000 00
of South Norwalk, Conn.,	5,000	5,900 00	5,000 00
	$78,500	$89,610 00	$78,500 00

BANK STOCK.

Eliot Nat'l Bank, Boston,	$1,000	$1,225 00	$1,000 00
Ware Nat'l Bank, Ware,	400	492 00	400 00
	$1,400	$1,717 00	$1,400 00

RAILROAD BONDS.

Boston & Albany R. R.,	$31,000	$37,010 00	$31,000 00
Eastern Railroad,	27,000	32,940 00	27,000 00
Boston & Maine R. R.,	23,000	28,285 00	23,000 00
Old Colony R. R.,	8,000	9,600 00	8,000 00
Boston, Clinton, Fitchburg & New Bedford R. R.,	5,000	5,700 00	5,000 00
Boston & Lowell R. R.,	7,000	8,295 00	7,000 00
Boston & Providence R. R,	8,000	9,840 00	8,000 00
	$109,000	$131,670 00	$109,000 00

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NORTH EASTON SAVINGS BANK — EASTON.

Incorporated Feb. 8, 1864. Number of corporators, 29.

FREDERICK L. AMES, *President.* PARDON A. GIFFORD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$446,646 14	Public funds,	$62,162 50
Earnings undivided,	3,257 51	Bank stock,	108,789 26
Guaranty fund,	10,500 00	Real estate by foreclosure,	9,075 70
		Loans on real estate,	216,087 00
		Loans on personal security,	24,450 00
		Deposit in bank not on interest,	36,319 91
		Expense account,	13 10
		Cash on hand,	3,506 18
	$460,403 65		$460,403 65

Amount of real estate held by foreclosure,	$9,075 70
Assessed value of the same,	7,600 00
Amount of income received from the same,	215 69
Amount of municipal tax on real estate,	216 20
Cash on Deposit in Bank: —	
First National Bank, Easton,	$36,319 91
Whole amount of interest or profits received,	$21,592 96
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	7,653 58
2 per cent.,	8,177 1

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: $5\frac{51}{100}$.

Date of the last extra dividend: April 15, 1884.

The total amount of loans, with each specified rate of interest: $10,000, 4½ per cent.; $5,000, 4¾ per cent.; $28,340, 5 per cent.; $5,250, 5½ per cent.; $188,647, 6 per cent.; $400, 6½ per cent.; $1,450, 7. per cent.; $1,450, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	140	
Aggregate amount of the same,		124,337 00
Number of open accounts,	1,413	
Number and amount of deposits (including dividends) received for previous year,	1,023	126,206 17
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	106	64,909 60
Number and amount of withdrawals,	582	70,134 62
Number of accounts opened the previous year,	253	
Number of accounts closed the previous year,	132	
Amount of expenses of the corporation during previous year,		828 02
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: October 21.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, ...	$30,000	$33,975 00	$34,162 50
City and town bonds: —			
City of Bath, Me., ...	2,000	2,300 00	2,000 00
of Bangor, Me., ...	8,000	8,240 00	6,960 00
of Springfield, ...	10,000	14,100 00	11,040 00
Town of Stoughton, ...	8,000	8,240 00	8,000 00
	$58,000	$66,855 00	$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	9,750 00	8,100 00
Bristol Co. Nat'l Bank, Taunton, .	3,800	6,080 00	4,560 00
Taunton Nat'l Bank, Taunton, .	700	1,120 00	920 50
First Nat'l Bank, Easton, . .	10,000	13,000 00	10,500 00
Traders' Nat'l Bank, Boston, . .	3,000	2,880 00	2,880 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,525 00	2,375 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,500 00	2,375 00
City Nat'l Bank, Boston, . . .	2,500	2,675 00	2,765 63
State Nat'l Bank, Boston, . .	2,500	3,125 00	2,693 75
Atlantic Nat'l Bank, Boston, . .	2,500	3,575 00	3,750 00
Atlas Nat'l Bank, Boston, . .	2,500	3,125 00	2,878 13
North Nat'l Bank, Boston, . .	9,000	12,240 00	10,485 00
Hamilton Nat'l Bank, Boston, .	2,500	3,250 00	2,950 00
Shawmut Nat'l Bank, Boston, .	5,000	6,100 00	5,800 00
Everett Nat'l Bank, Boston, . .	7,800	7,410 00	8,658 00
New England Nat'l Bank, Boston, .	2,500	3,662 50	3,325 00
Eagle Nat'l Bank, Boston. . .	2,000	2,190 00	2,180 00
Redemption Nat'l Bank, Boston, .	3,800	4,807 00	4,789 00
Revere Nat'l Bank, Boston, . .	5,700	7,153 50	6,726 00
Market Nat'l Bank, Boston, . .	2,500	2,275 00	2,300 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,900 00	5,500 00
Tremont Nat'l Bank, Boston, . .	2,500	2,750 00	2,700 00
	$94,900	$118,653 00	$108,789 26

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NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Number of corporators, 25.

THOMAS L. JENKS, *President.* HERBERT C. WELLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$463,972 10	Bank stock,	$68,751 41
Earnings undivided,	9,444 74	Loan on bank stock,	300 00
Guaranty fund,	11,000 00	Railroad bonds,	20,212 50
		Real estate by foreclosure,	5,612 92
		Loans on real estate,	305,484 87
		Loans on personal security,	25,000 00
		Deposit in banks on interest,	55,000 00
		Expense account,	1,378 45
		Vault, furniture, etc,	2,000 00
		Cash on hand,	676 69
	$484,416 84		$484,416 84

Loan on Bank Stock: —

On 10 shares Wyndam County National Bank, Brooklyn, Conn., . . . $300 00

Amount of real estate held by foreclosure, ... $5,612 92
Assessed value of the same, ... 6,500 00
Amount of income received from the same, ... 498 64
Amount of municipal tax on real estate, ... 100 75

Cash on Deposit in Banks, amount in each: —

Lincoln National Bank, Boston, ... $35,000 00
National Security Bank, Boston, ... 20,000 00

Whole amount of interest or profits received or earned, ... $24,024 37
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 8,163 17; 2 per cent., 8,333 52
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: $82,300, 5 per cent.; $73,000, 5½ per cent.; $127,934.87, 6 per cent.; $1,200, 6½ per cent.; $21,700, 7 per cent.; $1,150, 7 3/10 per cent.; $6,200, 7½ per cent.; $17,300, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 90
Aggregate amount of the same, ... 129,584 87
Number of open accounts, ... 1,481
Number and amount of deposits (including dividends), received for previous year, ... 1,472 149,576 37
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 111 66,303 87
Number and amount of withdrawals, ... 1,148 118,279 56
Number of accounts opened the previous year, ... 292
Number of accounts closed the previous year, ... 200
Amount of expenses of the corporation during previous year, ... 5,208 33
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: January 13.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Boston, . . .	$6,600	$7,111 50	$7,394 62
Revere Nat'l Bank, Boston, . .	3,400	4,275 50	4,390 12
Shoe & Leather Nat'l Bank, Boston,	2,600	2,626 00	3,782 00
Tremont Nat'l Bank, Boston, . .	2,600	2,853 50	3,360 25
First Nat'l Bank, Chelsea, . .	5,000	6,050 00	5,767 42
Atlas Nat'l Bank, Boston, . .	5,000	6,250 00	5,787 50
Eagle Nat'l Bank, Boston, . .	7,100	7,721 25	8,012 75
Traders' Nat'l Bank, Boston, . .	2,500	2,406 25	3,237 76
North Nat'l Bank, Boston, . .	5,000	6,806 25	6,762 50
Suffolk Nat'l Bank, Boston, . .	300	351 00	375 00
Market Nat'l Bank, Boston, . .	1,000	907 50	1,131 25
Commonwealth Nat'l Bank, Boston,	500	593 75	660 00
Commerce Nat'l Bank, Boston, .	1,000	1,240 00	1,308 50
Third Nat'l Bank, Boston, . .	500	420 00	544 37
Eliot Nat'l Bank, Boston, . . .	3,300	4,042 50	3,884 37
Union Nat'l Bank, Boston, . .	600	856 50	847 50
Metropolitan Nat'l Bank, Boston, .	3,000	3,285 00	3,530 00
First Nat'l Bank, Boston, . .	2,000	4,145 00	3,970 00
Second Nat'l Bank, Boston, . .	2,500	3,887 50	4,005 50
	$54,500	$65,829 00	$68,751 41

RAILROAD BONDS.

Boston & Maine R. R., 7s. . .	$20,000	$24,500 00	$20,212 50

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NORTH MIDDLESEX SAVINGS BANK — AYER.

Incorporated March 11, 1885. Number of corporators, 24.

B. H. HARTWELL, *President.* H. E. SPAULDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$17,329 88	Loans on real estate, . .	$8,600 00
Earnings undivided, .	98 62	Loans on personal security,	1,400 00
		Loans to counties, cities or towns, ...	5,900 00
		Deposit in bank on interest, .	1,000 00
		Deposit in bank not on interest, ...	407 06
		Expense account, . . .	105 26
		Interest account, . . .	16 18
	$17,428 50		$17,428 50

Cash on Deposit in Bank: —

First National Bank, Ayer, ...		$1,407 06
Whole amount of interest or profits received or earned, ...		$98 62
Times for the dividends fixed by the by-laws: January 5 and July 5.		
The total amount of loans, with each specified rate of interest: $9,900, 5 per cent.; $6,000, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	10	
Aggregate amount of the same, ...		12,300 00
Number of open accounts, ...	145	
Number and amount of deposits (including dividends) received for the previous year, ...	222	20,509 29
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	21	10,480 90
Number and amount of withdrawals, ...	35	3,179 41
Number of accounts opened the previous year, ...	150	
Number of accounts closed the previous year, ...	5	
Amount of expenses of the corporation during previous year, . . .		105 26
Amount of treasurer's bond, ...		10,000 00
Date of examination by commissioner: December 8.		

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ORANGE SAVINGS BANK — ORANGE.

Incorporated 1871. Number of corporators, 122.

J. W. WHEELER, *President.* WARREN M. KING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$413,997 77	Public funds,	$39,570 00
Earnings undivided,	5,231 07	Loan on public funds,	2,000 00
Guaranty fund,	6,850 00	Bank stock,	37,684 00
		Loans on bank stock,	9,250 00
		Railroad bonds,	44,700 00
		Loans on real estate,	155,708 70
		Loans on personal security,	110,132 00
		Loans to counties, cities or towns,	7,700 00
		Deposit in bank on interest,	18,947 15
		Expense account,	225 87
		Interest account,	161 12
	$426,078 84		$426,078 84

Loan on Public Funds: —

On $2,000 United States 4s, ... $2,000 00

Loans on Bank Stock, amount on each: —

On 47 shares Orange National Bank, Orange, ... $4,500 00
On 50 shares Franklin County National Bank, Greenfield, ... 4,750 00

Cash on Deposit in Bank: —

Orange National Bank, Orange, ... $18,947 15

Whole amount of profits received or earned, ... $19,879 26
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 7,459 82; 2 per cent., 7,588 66
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: $4\frac{20}{27}$.
Date of the last extra dividend: August 1, 1875.
The total amount of loans, with each specified rate of interest: $10,000, 4 per cent.; $17,700, $4\frac{1}{2}$ per cent.; $241,158.70, 5 per cent.; $15,932, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 210
Aggregate amount of the same, ... 137,340 70
Number of open accounts, ... 1,846
Number and amount of deposits (including dividends) received for previous year, ... 1,289 111,170 87
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 90 45,716 18
Number and amount of withdrawals, ... 1,125 88,980 45
Number of accounts opened the previous year, ... 361
Number of accounts closed the previous year, ... 219
Amount of expenses of the corporation during previous year, . . . 774 56
Amount of treasurer's bond, ... 20,000 00
Date of examination by commissioner: August 5, 1884.

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Public Funds

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Auburn, Me., 6s, . . .	$1,100	$1,188 00	$1,180 00
Town of Sheldon, Vt., 4½s, . .	8,000	8,000 00	*8,000 00
City of Lynn 6s, ...	3,000	3,600 00	3,420 00
of Gardiner, Me., 4s, . .	6,000	6,180 00	6,120 00
Town of Brockton 5s, . . .	5,000	6,000 00	5,400 00
City of Manchester, N. H., 4s, . .	15,000	15,600 00	15,450 00
	$38,100	$40,568 00	$39,570 00

Bank Stock.

First Nat'l Bank, Springfield, . .	$1,000	$1,600 00	$1,470 00
Third Nat'l Bank, Springfield, .	1,000	1,750 00	1,750 00
Union Nat'l Bank, Watertown, .	300	420 00	360 00
First Nat'l Bank, Chelsea, . .	400	480 00	460 00
Atlas Nat'l Bank, Boston, . .	1,500	1,875 00	1,755 00
Boylston Nat'l Bank, Boston, . .	500	625 00	580 00
Central Nat'l Bank, Boston, . .	300	315 00	200 00
Eliot Nat'l Bank, Boston, . .	6,500	7,605 00	7,781 00
Everett Nat'l Bank, Boston, . .	400	400 00	400 00
First Ward Nat'l Bank, Boston, .	2,000	2,400 00	1,882 00
Hide and Leather Nat'l B'k, Boston,	500	570 00	570 00
Manufacturers' Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
North Nat'l Bank, Boston, . .	1,000	1,300 00	1,220 00
North America Nat'l Bank, Boston,	1,100	1,100 00	1,166 00
Tremont Nat'l Bank, Boston, . .	3,000	3,300 00	3,390 00
Webster Nat'l Bank, Boston, . .	2,500	2,625 00	2,700 00
Orange Nat'l Bank, Orange, . .	10,000	12,200 00	10,000 00
	$34,000	$40,565 00	$37,684 00

Railroad Bonds.

Boston & Albany Railroad 6s, .	$10,000	$11,900 00	$11,800 00
Old Colony Railroad 6s, . . .	1,000	1,200 00	1,170 00
Conn. & Passumpsic Rivers R. R. 7s,	10,000	12,000 00	11,750 00
Fitchburg Railroad 5s. . . .	18,000	20,500 00	19,980 00
	$39,000	$45,600 00	$44,700 00

* This bank was notified that this investment was illegal, and measures have since been taken to dispose of the same.

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PALMER SAVINGS BANK — PALMER.

Incorporated 1870. Number of corporators, 37.

C. L. GARDNER, *President.* L. E. MOORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$753,739 11	Public funds,	$36,778 75
Earnings undivided,	8,610 85	Bank stock,	54,575 00
Guaranty fund,	13,000 00	Loans on bank stock,	9,060 00
		Railroad bonds,	54,587 50
		Real estate,	18,100 00
		Real estate by foreclosure,	185 00
		Loans on real estate,	367,619 13
		Loans on personal security,	183,360 81
		Loans to counties, cities or towns,	7,050 00
		Loan on bank book,	480 00
		Deposit in bank, on interest,	35,000 00
		Expense account,	789 82
		Premium account,	3,425 00
		Cash on hand,	4,338 95
	$775,349 96		$775,349 96

Loans on Bank Stock, amount on each: —

On 23 shares Palmer National Bank, Palmer,	$2,060 00
On 20 shares Brockton National Bank, Brockton,	2,000 00
On 55 shares Stafford National Bank, Stafford Springs, Ct.,	5,000 00

Invested in real estate (for banking purposes),	$18,100 00
Estimated value of the same,	18,100 00
Amount of real estate held by foreclosure,	185 00
Assessed value of the same,	400 00
Amount of income received from the same,	11 10
Amount of municipal tax on real estate,	129 35

Cash on Deposit in Bank: —

Palmer National Bank,	$35,000 00

Whole amount of interest or profits received or earned,		$39,075 76
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	15,133 06
	2 per cent.,	13,924 76

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: 6¼.

Date of last extra dividend: July 1, 1876.

The total amount of loans, with each specified rate of interest: $12,000, 4 per cent.; $170,074, 5 per cent.; $67,000, 5½ per cent.; $313,090.94, 6 per cent.; $3,855, 6½ per cent.; $1,550, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	327	
Aggregate amount of the same,		292,543 94
Number of open accounts,	2,232	

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Number and amount of deposits (including dividends) received for previous year,	1,758	$208,511 21
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	169	103,190 48
Number and amount of withdrawals,	1,333	155,046 71
Nnmber of accounts opened the previous year,	434	
Number of accounts closed the previous year,	353	
Amount of expenses of the corporation during previous year,		2,112 83
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Indianapolis, Ind., 6s,	$13,000	$15,795 00	$15,778 75
of Concord, N. H., 6s,	2,000	2,300 00	2,000 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 Worcester 6s,	6,000	6,800 00	6,000 00
of Boston 6s,	5,000	5,950 00	5,000 00
	$34,000	$40,205 00	$36,778 75

Bank Stock.

Eliot Nat'l Bank, Boston,	$5,000	$6,150 00	$5,500 00
State Nat'l Bank, Boston,	2,500	3,125 00	2,650 00
Suffolk Nat'l Bank, Boston,	2,000	2,320 00	2,200 00
Nat'l Bank of Commerce, Boston,	2,300	2,806 00	2,500 00
Nat'l Bank of No. America, Boston,	1,000	1,025 00	1,000 00
Agawam Nat'l Bank, Springfield,	5,100	6,630 00	6,375 00
Chapin Nat'l Bank, Springfield,	5,000	6,500 00	6,350 00
Brockton Nat'l Bank, Brockton,	1,000	1,100 00	1,000 00
Monson Nat'l Bank, Monson,	3,300	4,950 00	4,125 00
Ware Nat'l Bank, Ware,	700	875 00	875 00
Palmer Nat'l Bank, Palmer,	22,000	25,300 00	22,000 00
	$49,900	$60,781 00	$54,575 00

Railroad Bonds.

Boston & Albany R. R. 7s,	$20,000	$24,000 00	$24,000 00
Fitchburg R.R. 4s,	20,000	20,600 00	20,587 50
Eastern R. R. 6s,	10,000	12,200 00	10,000 00
	$50,000	$56,800 00	$54,587 50

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PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated 1885. Number of corporators, 38.

WILLIAM SKINNER, *President.* F. H. CHAMBERLIN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$37,449 56	Bank stock, ...	$4,200 00
Earnings undivided, .	146 30	Loan on bank stock, . .	1,700 00
		Loans on real estate, . .	22,000 00
		Loans on personal security, .	2,000 00
		Deposit in bank on interest, .	7,331 09
		Expense account, . . .	200 14
		Cash on hand, ...	164 63
	$37,595 86		$37,595 86

Loan on Bank Stock: —

On 25 shares Home National Bank, Holyoke, ... $1,700 00

Cash on Deposit in Bank: —

Home National Bank, Holyoke, ... $7,331 0

Whole amount of interest or profits received or earned, ... $146 30

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: $25,700, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 11

Aggregate amount of the same, ... 12,100 00

Number of open accounts, ... 136

Number and amount of deposits (including dividends) received for previous year, ... 218 39,724 96

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 44 30,134 10

Number and amount of withdrawals, ... 49 2,275 40

Number of accounts opened the previous year, ... 157

Number of accounts closed the previous year, ... 12

Amount of expenses of the corporation during previous year, . . . 200 14

Amount of treasurer's bond, ... 5,000 00

Date of examination by commissioner: No examination.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Home Nat'l Bank, Holyoke, . .	$4,000	$4,400 00	*$4,200 00

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

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PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Number of corporators, 201.

SAMUEL R. HEYWOOD, *President.* CHARLES M. BENT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$4,227,351 83	Public funds,	$453,656 00
Earnings undivided,	43,886 11	Loan on public funds,	225 00
Guaranty fund,	93,057 05	Bank stock,	865,926 00
Dividends unpaid,	69,361 18	Loan on bank stock,	400 00
Suspense account,	9,114 21	Railroad bonds,	414,913 00
		Loan on railroad bond,	200 00
		Real estate,	76,028 56
		Real estate by foreclosure,	13,529 67
		Loans on real estate,	1,545,910 06
		Loans on personal security,	894,976 00
		Loans to counties, cities or towns,	65,400 00
		Loans to depositors,	200 00
		Deposit in banks on interest,	66,541 61
		Deposit in banks not on interest,	5,000 00
		Expense account,	2,759 42
		Interest accrued,	29,342 36
		Rent account,	78 64
		Cash on hand,	7,684 06
	$4,442,770 38		$4,442,770 38

Loan on Public Funds: —

On $1,000 City of Cleveland, Ohio, bond, ... $225 00

Loan on Bank Stock: —

On 5 shares First National Bank, Barre, ... $400 00

Loan on Railroad Bond: —

On $1,000 Boston & Maine 7s, ... $200 00

Invested in real estate (for banking purposes),	$76,028 56
Estimated value of the same,	80,000 00
Amount of real estate held by foreclosure,	13,529 67
Assessed value of the same,	9,100 00
Amount of income received from the same,	1,110 00
Amount of municipal tax on real estate,	217 27

Cash on Deposit in Banks, amount in each: —

National Bank of the Republic, Boston,	$18,002 40
Central National Bank, Worcester,	53,539 21

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Whole amount of interest or profits received or earned,		$206,993 94
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	78,685 46
	2 per cent.,	80,777 28

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: $362,100, 4 per cent.; $50,000, 4⅛ per cent.; $151,800, 4¼ per cent.; $292,000, 4½ per cent.; $1,398,316.06, 5 per cent.; $253,095, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	591	
Aggregate amount of the same,		715,439 90
Number of open accounts,	10,890	
Number and amount of deposits (including dividends) received for previous year,	7,728	822,774 40
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	565	358,233 42
Number and amount of withdrawals,	7,193	628,789 82
Number of accounts opened the previous year,	1,507	
Number of accounts closed the previous year,	1,288	
Amount of expenses of the corporation during previous year,		9,721 18
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: August 1, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$115,000	$130,406 25	$123,340 00
District of Columbia 6s,	63,000	71,820 00	68,880 00
County, city and town bonds: —			
City of Charlestown 6s,	5,000	5,550 00	5,000 00
of Boston 5s,	1,000	1,000 00	1,000 00
of Manchester, N. H., 6s,	500	520 00	500 00
of Portsmouth, N. H., 4s,	5,000	5,062 50	5,000 00
of Dover, N. H., 6s,	4,000	4,590 00	4,000 00
of Providence, R. I., 5s,	9,000	10,282 50	9,780 00
of Norwich, Conn., 5s,	17,000	20,102 50	18,350 00
of Indianapolis, Ind., 6s,	7,000	8,505 00	7,580 00
of Scranton, Pa., 7s,	9,000	10,980 00	9,975 00
of Scranton, Pa., 6s,	5,500	6,600 00	6,118 00
of Columbus, Ohio, 6s,	25,000	29,250 00	27,336 00
of Cleveland, Ohio, 6s,	14,000	16,705 00	15,891 00
of Indianapolis, Ind., 7 30s,	5,000	6,150 00	5,666 00
of Worcester 4s,	100,000	107,250 00	100,000 00
County of Strafford, N. H, 4s,	10,000	10,100 00	10,000 00
of Strafford, N. H., 6s,	600	672 00	600 00
of Merrimack, N. H., 6s,	2,500	2,750 00	2,640 00
Town of Beverly 4s,	10,000	10,600 00	10,000 00
of Westborough 5s,	2,000	2,380 00	2,000 00
Dalton Fire District 5s,	20,000	20,850 00	20,000 00
	$430,100	$482,125 75	$453,656 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston,	$5,000	$6,750 00	$6,350 00
Shoe and Leather Nat'l B'k, Boston,	40,700	41,005 25	40,700 00
Mechanics' Nat'l Bank, Boston,	1,000	1,270 00	1,250 00
Market Nat'l Bank, Boston,	23,700	21,567 00	23,700 00
Columbian Nat'l Bank, Boston,	3,700	4,930 25	4,588 00
Shawmut Nat'l Bank, Boston,	15,000	18,318 75	17,200 00
Atlas Nat'l Bank, Boston,	14,200	17,750 00	16,614 00
Nat'l Webster Bank, Boston,	10,500	11,182 50	10,892 00
Nat'l Bank of Redemption, Boston,	39,700	51,014 50	50,816 00
Nat'l Bank of No. America, Boston,	21,300	21,832 50	22,305 00
Nat'l Union Bank, Boston,	2,000	2,865 00	2,740 00
Washington Nat'l Bank, Boston,	10,800	14,364 00	13,608 00
Merchants' Nat'l Bank, Boston,	5,000	7,325 00	6,658 00
North Nat'l Bank, Boston,	6,000	8,167 50	7,175 00
Tremont Nat'l Bank, Boston,	16,200	17,820 00	16,838 00
Globe Nat'l Bank, Boston,	31,700	30,352 75	31,700 00
New England Nat'l Bank, Boston,	6,200	9,083 00	8,060 00
Nat'l Eagle Bank, Boston,	9,300	10,253 25	9,994 00
State Nat'l Bank, Boston,	20,000	25,050 00	24,448 00
Hamilton Nat'l Bank, Boston,	11,600	15,109 00	13,572 00
Blackstone Nat'l Bank, Boston,	48,200	53,200 75	49,164 00
Traders' Nat'l Bank, Boston,	9,300	8,951 25	9,150 00
Nat'l Revere Bank, Boston,	15,700	19,742 75	17,898 00
Continental Nat'l Bank, Boston.	18,100	20,000 50	19,910 00
Suffolk Nat'l Bank, Boston,	18,600	21,622 50	21,616 00
Nat'l Hide and Leather B'k, Boston,	36,500	43,161 25	40,150 00
Freeman's Nat'l Bank, Boston,	23,800	24,990 00	27,370 00
Second Nat'l Bank, Boston,	8,100	12,575 50	12,150 00
Third National Bank, Boston,	30,000	25,200 00	30,000 00
Atlantic Nat'l Bank, Boston,	8,400	12,033 00	12,600 00
Old Boston Nat'l Bank, Boston,	7,200	8,604 00	8,640 00
Manufacturers' Nat'l Bank, Boston,	17,200	17,200 00	17,200 00
Everett Nat'l Bank, Boston,	9,400	8,930 00	10,340 00
Citizens' Nat'l Bank, Worcester,	5,200	6,396 00	6,084 00
City Nat'l Bank, Worcester,	26,000	32,240 00	30,160 00
Central Nat'l Bank, Worcester,	15,400	23,100 00	21,252 00
Worcester Nat'l Bank, Worcester,	52,400	70,740 00	64,976 00
Quinsigamond N'l B'k, Worcester,	31,200	36,816 00	35,708 00
Mechanics' Nat'l Bank, Worcester,	16,700	20,708 00	19,372 00
Nat'l Exchange Bank, Boston,	4,500	5,310 00	5,012 00
Boylston Nat'l Bank, Boston,	5,300	6,757 50	6,042 00
Boston Nat'l Bank, Boston,	800	960 00	904 00
Nat'l City Bank, Boston,	17,400	18,620 18	18,732 00
Nat'l Bank of Commerce, Boston,	3,200	3,920 00	3,520 00
Nat'l Bank of the Republic, Boston,	29,300	41,020 00	37,504 00
Eliot Nat'l Bank, Boston,	9,500	11,637 50	11,264 00
	$761,000	$890,446 93	$865,926 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad 7s, . .	$50,000	$62,125 00	$57,200 00
Boston & Albany Railroad 6s, .	35,000	42,000 00	39,090 00
Eastern R. R. 6s, ...	22,500	27,450 00	22,500 00
Old Colony Railroad 7s, . .	35,000	43,487 50	40,225 00
Old Colony Railroad 4s, . .	15,000	15,487 50	15,000 00
Boston & Lowell Railroad 4½s, .	25,000	27,250 00	25,000 00
Boston & Lowell Railroad 6s, .	9,000	10,800 00	9,000 00
Fitchburg Railroad 5s, . . .	30,000	34,425 00	31,350 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s, . . .	19,000	22,277 50	19,868 00
Worcester & Nashua Railroad 5s, .	6,500	6,630 00	6,500 00
Nashua & Rochester Railroad 5s, .	26,000	28,275 00	26,000 00
Connecticut & Passumpsic Rivers Railroad 7s, ...	50,000	60,375 00	55,878 00
Vermont & Massachusetts R. R. 5s,	50,000	57,125 00	54,152 00
Vermont Valley Railroad 6s, . .	10,000	12,000 00	10,950 00
Lowell & Lawrence Railroad 6s, .	2,000	2,425 00	2,200 00
	$385,000	$452,132 50	$414,913 00

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PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated 1855. Number of corporators, 62.

WILLIAM R. DREW, *President.* WILLIAM W. BREWSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$654,917 34	Public funds,	$131,400 00
Earnings undivided,	12,758 41	Bank stock,	33,500 00
Guaranty fund,	12,578 62	Loans on bank stock,	2,225 00
Suspense,	7,340 43	Railroad bonds,	38,000 00
		Real estate,	2,900 00
		Real estate by foreclosure,	10,825 35
		Loans on real estate,	356,310 00
		Loans on personal security,	35,758 33
		Loans to counties, cities or towns,	31,720 00
		Deposit in banks on interest,	39,944 44
		Expense account,	652 11
		Cash on hand,	4,359 57
	$687,594 80		$687,594 80

Loans on Bank Stock, amount on each: —		
On 5 shares Plymouth National Bank,		$425 00
On 11 shares Old Colony National Bank,		1,100 00
On 7 shares Merchants' National Bank, Boston,		700 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,		10,825 35
Assessed value of the same,		11,600 00
Amount of income received from the same,		168 39
Amount of municipal tax on real estate,		250 16
Cash on Deposit in Banks, amount in each: —		
National Bank of the Commonwealth, Boston,		$13,811 40
Old Colony National Bank, Plymouth,		12,271 76
Plymouth National Bank, Plymouth,		13,861 28
Whole amount of interest or profits received or earned,		$33,662 21
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	12,280 98
	2 per cent.,	12,553 28
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: $30,000, 4 per cent.; $6,900, 4½ per cent.; $60,133.33, 5 per cent.; $17,800, 5½ per cent.; $310,050, 6 per cent.; $1,130, 6½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	338	
Aggregate amount of the same,		226,785 33
Number of open accounts,	2,674	
Number and amount of deposits (including dividends) received for previous year,	1,447	113,106 96
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	80	37,080 27

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Number and amount of withdrawals, ...	1,068	$90,610 48
Number of accounts opened the previous year, ...	296	
Number of accounts closed the previous year, ...	201	
Amount of expenses of the corporation during previous year, . . .		1,971 07
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: October 15.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, ...	$10,000	$11,300 00	$10,000 00
United States 4s, ...	2,000	2,460 00	2,000 00
State city and town bonds: —			
State of Maine 6s, ...	14,000	15,400 00	14,000 00
of New Hampshire 6s, . .	3,900	4,567 00	3,900 00
City of Lynn 6s, ...	1,000	1,030 00	1,000 00
of Portland, Me., 6s, . .	10,000	10,325 00	10,000 00
of Cambridge 6s, ...	5,000	5,275 00	5,000 00
of New London, Conn., 7s, .	12,000	15,840 00	12,000 00
of New Bedford 7s, ...	10,000	14,750 00	10,000 00
of Manchester, N. H., 6s, .	1,500	1,650 00	1,500 00
of Springfield 6s, ...	5,000	6,600 00	5,000 00
of Belfast, Me., 6s, ...	2,000	2,120 00	2,000 00
of Bangor, Me., 6s, ...	9,000	10,710 00	9,000 00
of Lewiston, Me., 6s, . . .	2,000	2,440 00	2,000 00
of Providence, R. I., 5s, . .	1,000	1,170 00	1,000 00
of Lawrence 6s, ...	5,000	5,875 00	5,000 00
of Brockton 4s, ...	10,000	10,400 00	10,000 00
of Northampton 6s, ...	10,000	11,300 00	10,000 00
Town of Methuen 6s, ...	3,000	3,570 00	3,000 00
of Weymouth 4s, ...	15,000	15,755 00	15,000 00
	$131,400	$152,537 00	$131,400 00

Bank Stock.

Commonwealth Nat'l Bank, Boston,	$5,000	$5,937 00	$5,000 00
Atlas Nat'l Bank, Boston, . .	2,500	3,150 00	2,500 00
Webster Nat'l Bank, Boston, . .	2,500	2,662 00	2,500 00
First Ward Nat'l Bank, Boston, .	2,100	2,520 00	2,100 00
Revere Nat'l Bank, Boston, . .	1,500	1,875 00	1,500 00
Republic Nat'l Bank, Boston, . .	1,500	2,100 00	1,500 00
Merchants' Nat'l Bank, Boston, .	1,000	1,465 00	1,000 00
Metropolitan Nat'l Bank, Boston, .	1,500	1,642 00	1,500 00
City Nat'l Bank, Boston, . .	1,000	1,060 00	1,000 00
Commerce Nat'l Bank, Boston, .	800	976 00	800 00
North Nat'l Bank, Boston, . . .	600	810 00	600 00
Shoe and Leather Nat'l B'k, Boston,	500	500 00	500 00
Third Nat'l Bank, Springfield, .	1,000	1,450 00	1,000 00
Brockton Nat'l Rank, Brockton, .	2,000	2,000 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	$41,747 00	$33,500 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony Railroad, . . .	$18,000	$20,660 00	$18,000 00
Cheshire Railroad, ...	4,000	4,360 00	4,000 00
Boston & Maine Railroad, . .	6,000	8,575 00	6,000 00
Eastern Railroad, ...	10,000	12,200 00	10,000 00
	$38,000	$45,795 00	$38,000 00

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PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated 1828. Number of corporators, 49.

WILLIAM H. NELSON, *President.* JOHN J. RUSSELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,167,539 12	Public funds,	$307,100 00
Earnings undivided,	53,801 58	Bank stock,	421,216 00
Guaranty fund,	90,000 00	Loans on bank stock,	6,600 00
Suspense,	113 97	Railroad bonds,	110,000 00
		Railroad notes,	100,000 00
		Real estate,	7,000 00
		Real estate by foreclosure,	41,892 30
		Loans on real estate,	507,266 00
		Loans on personal security,	615,350 00
		Loans to counties, cities or towns,	146,750 00
		Deposit in banks on interest,	46,914 23
		Cash on hand,	1,366 14
	$2,311,454 67		$2,311,454 67

Loans on Bank Stock, amount on each: —

On 21 shares Plymouth National Bank, Plymouth,	$2,100 00
On 26 shares Old Colony National Bank, Plymouth,	2,600 00
On 3 shares Old Colony National Bank, Plymouth, On 13 shares Plymouth National Bank, Plymouth,	1,600 00
On 5 shares Old Colony National Bank, Plymouth, On 5 shares Tremont National Bank, Boston,	300 0
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,	41,89 30
Assessed value of the same,	84,69 00
Amount of income received from the same,	4,57 96
Amount of municipal tax on real estate,	1,29 19

Cash on Deposit in Banks, amount in each: —

Boston National Bank, Boston,	$16156 11
National Bank of Commonwealth, Boston,	10052 07
Old Colony National Bank, Plymouth,	801 19
Plymouth National Bank, Plymouth,	1,904 86
Whole amount of interest or profits received or earned,	$17,763 95
Rate and amount of each semi-annual dividend for previous year, 2½ per cent.,	52,370 27
2½ per cent.,	53,061 70

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: No extra dividend since 1866.

The total amount of loans, with each specified rate of interest: $25,000, 3⅞ per cent.; $247,750, 4 per cent.; $200,000, 4¼ per cent.; $116,700, 4½ per cent.; $25,000, 4¾ per cent.; $380,650, 5 per cent.; $99,000, 5½ per cent.; $246,345, 6 per cent.; $9,546, 6½ per cent.; $25,975, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, 206	
Aggregate amount of the same,	207,216 00

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Number of open accounts,	6,289	
Number and amount of deposits (including dividends) received for previous year,	2,386	$304,327 05
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	160	83,059 00
Number and amount of withdrawals,	3,382	284,749 57
Number of accounts opened the previous year,	470	
Number of accounts closed the previous year,	490	
Amount of expenses of the corporation during previous year,		5,821 76
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds: —			
State of Maine,	$18,000	$19,260 00	$18,000 00
of Rhode Island,	6,000	6,840 00	6,000 00
City of Salem,	10,000	11,130 00	10,000 00
of Cambridge,	7,000	7,280 00	7,000 00
of Hartford, Conn.,	5,000	5,600 00	5,000 00
of Portland, Me.,	12,000	12,360 00	11,100 00
of New London, Conn.,	50,000	66,000 00	50,000 00
of Holyoke,	50,000	61,000 00	50,000 00
of Fall River,	10,000	12,460 00	10,000 00
of Lawrence,	30,000	34,200 00	30,000 00
of New Bedford,	10,000	13,900 00	10,000 00
of Lynn,	13,000	14,950 00	13,000 00
of Meriden, Conn.,	25,000	27,500 00	25,000 00
of Newburyport,	5,000	5,250 00	5,000 00
of Bangor, Me.,	6,000	7,140 00	6,000 00
of Brockton,	16,000	16,320 00	16,000 00
Town of Franklin,	10,000	10,000 00	10,000 00
of West Springfield,	25,000	27,500 00	25,000 00
	$308,000	$358,690 00	$307,100 00

Bank Stock.

State Nat'l Bank, Boston,	$13,000	$16,380 00	$13,000 00
Merchants' Nat'l Bank, Boston,	22,500	32,850 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	11,648 00	10,240 00
Traders' Nat'l Bank, Boston,	8,000	6,432 00	6,000 00
City Nat'l Bank, Boston,	8,400	8,904 00	8,400 00
Suffolk Nat'l Bank, Boston,	6,200	7,192 00	6,200 00
North Nat'l Bank, Boston,	900	1,215 00	900 00
Massachusetts Nat'l Bank, Boston,	8,500	8,330 00	8,500 00
Second Nat'l Bank, Boston,	27,000	42,390 00	27,000 00
Tremont Nat'l Bank, Boston,	19,500	21,450 00	17,745 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	$4,100	$5,945 00	$4,100 00
Eagle Nat'l Bank, Boston,	8,000	8,720 00	8,000 00
Old Boston Nat'l Bank, Boston,	5,450	6,649 00	5,450 00
New England Nat'l Bank, Boston,	8,600	12,642 00	8,600 00
Boylston Nat'l Bank, Boston,	7,000	8,960 00	7,000 00
Exchange Nat'l Bank, Boston,	10,600	12,402 00	10,600 00
Abington Nat'l Bank, Abington,	1,500	1,800 00	1,500 00
Nat'l Bank of Commerce, Boston,	10,800	13,176 00	9,180 00
North America Nat'l B'k, Boston,	12,000	12,240 00	10,800 00
Railroad Nat'l Bank, Lowell,	5,500	7,150 00	4,675 00
Globe Nat'l Bank, Boston,	2,900	2,726 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	11,625 00	8,950 00
Union Nat'l Bank, Boston,	10,000	14,200 00	10,000 00
Atlas Nat'l Bank, Boston,	23,400	29,384 00	23,400 00
Hamilton Nat'l Bank, Boston,	5,300	6,890 00	5,300 00
Boston Nat'l Bank, Boston,	13,900	16,680 00	12,788 00
Webster Nat'l Bank, Boston,	11,200	11,872 00	10,080 00
Blackstone Nat'l Bank, Boston,	4,800	5,136 00	3,712 00
Columbian Nat'l Bank, Boston,	4,200	5,502 00	4,200 00
Howard Nat'l Bank, Boston,	5,400	6,264 00	5,022 00
Revere Nat'l Bank, Boston,	12,000	15,000 00	10,800 00
Nat'l Bank of the Republic, Boston,	18,800	26,320 00	18,800 00
N'l B'k of Commonwealth, Boston,	10,000	11,800 00	8,500 00
Third Nat'l Bank, Springfield,	10,000	14,500 00	10,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	10,000 00	6,500 00
First Ward Nat'l Bank, Boston,	10,000	12,000 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
	$446,250	$553,914 00	$421,216 00

RAILROAD BONDS.

Boston & Albany Railroad,	$50,000	$58,500 00	$50,000 00
Boston & Maine Railroad,	10,000	11,900 00	10,000 00
Old Colony Railroad,	20,000	23,600 00	20,000 00
Eastern Railroad,	10,500	12,810 00	5,000 00
Salem & Lowell Railroad,	25,000	29,750 00	25,000 00
	$115,500	$136,560 00	$110,000 00

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PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated 1816. Number of corporators, 123.

WILLIAM PERKINS, *President.* CHARLES J. MORRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$26,033,329 04	Public funds,	$6,670,000 00
Earnings undivided,	393,266 61	Loans on public funds,	18,500 00
Guaranty fund,	480,000 00	Bank stock,	1,249,700 00
Suspense account,	13,780 88	Loans on bank stock,	9,500 00
Estates in suspense,	11,987 82	Railroad bonds,	2,777,000 00
		Loans to railroads,	360,000 00
		Real estate,	80,000 00
		Real estate by foreclosure,	132,038 26
		Loans on real estate,	7,417,190 00
		Loans on personal security,	6,900,962 00
		Loans to counties, cities or towns,	238,000 00
		Deposit in banks on interest,	1,033,085 92
		Expense account,	13,833 60
		Cash on hand,	32,554 57
	$26,932,364 35		$26,932,364 35

Loans on Public Funds, amount on each:—

On $10,000 State of Maine 6s,	$10,000 00
On $4,000 State of Massachusetts 5s,	4,000 00
On $3,000 United States 4s,	3,000 00
On $1,500 United States 4½s,	1,500 00

Loans on Bank Stock, amount on each: —

On 52 shares Fourth National Bank, Boston,	$4,500 00
On 26 shares Massachusetts National Bank, Boston (par $250),	5,000 00

Invested in real estate (for banking purposes),	$80,000 00
Estimated value of the same,	232,000 00
Amount of real estate held by foreclosure,	132,038 26
Assessed value of the same,	153,900 00
Amount of income received from the same,	10,103 05
Amount of municipal tax on real estate,	4,939 52

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Boston,	$341,912 48
Exchange National Bank, Boston,	300,869 86
Merchandise National Bank, Boston,	115,844 61
Webster National Bank, Boston,	274,458 97

Whole amount of interest or profits received,		$1,173,658 08
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	483,319 81
	1½ per cent.,	368,909 56

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: $3\frac{1}{6}$ per cent.

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Date of the last extra dividend: July, 1877.

The total amount of loans, with each specified rate of interest: $1,246,000, 3 per cent.; $2,371,000, 3½ per cent.; $100,000, 3⅝ per cent.; $985,000, 3¾ per cent.; $8,454,200, 4 per cent.; $275,000, 4 1/16 per cent.; $415,000, 4⅛ per cent.; $1,673,000, 4¼ per cent.; $4,591,400, 4½ per cent; $122,000, 4¾ per cent.; $2,529,917, 5 per cent.; $175,000, 5¼ per cent.; $62,700, 5½ per cent.; $1,049,485, 6 per cent.; $372,450, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	50	
Aggregate amount of the same,		$107,738 00
Amount of investments from which no income is received,		8,132 99
Number of open accounts,	69,350	
Number and amount of deposits (including dividends) received for previous year,	63,771	5,366,518 98
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	3,178	1,773,199 00
Number and amount of withdrawals,	52,114	4,765,920 37
Number of accounts opened the previous year,	10,170	
Number of accounts closed the previous year,	8,732	
Amount of expenses of the corporation during previous year,		40,849 79
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: December 21.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States registered 3s,	$1,100,000	$1,135,750 00	$1,100,000 00
United States registered 4s,	300,000	371,625 00	300,000 00
United States registered 4½s,	1,300,000	1,473,875 00	1,300,000 00
City and town bonds: —			
City of Boston registered 4s,	2,537,000	2,727,628 00	2,537,000 00
of Somerville 4s,	399,000	403,510 00	399,000 00
of Manchester, N. H., 4s,	155,000	163,525 00	155,000 00
of New Haven, Conn., 3½s,	79,000	79,000 00	79,000 00
Town of North Adams 3½s,	130,000	130,000 00	130,000 00
of Beverly 4s,	200,000	206,000 00	200,000 00
of Woonsocket, R. I., 4s,	300,000	309,000 00	300,000 00
of Wellesley 4s,	100,000	104,000 00	100,000 00
Plymouth 4s,	70,000	74,625 00	70,000 00
	$6,670,000	$7,178,538 00	$6,670,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$24,600	$35,670 00	$24,600 00
Atlas Nat'l Bank, Boston,	67,500	85,050 00	67,500 00
Old Boston Nat'l Bank, Boston,	35,000	42,875 00	35,000 00
Columbian Nat'l Bank, Boston,	42,000	56,175 00	42,000 00
Commerce Nat'l Bank, Boston,	7,500	9,150 00	7,500 00
Continental Nat'l Bank, Boston,	66,800	77,822 00	66,800 00
City Nat'l Bank, Boston,	31,500	33,390 00	31,500 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eagle Nat'l Bank, Boston, . .	$45,000	$49,387 50	$45,000 00
First Nat'l Bank, Boston, . .	5,000	10,362 50	5,000 00
Globe Nat'l Bank, Boston, . .	31,500	29,846 25	31,500 00
Hamilton Nat'l Bank, Boston, .	53,700	69,944 25	53,700 00
Hide and Leather Nat'l Bank, Boston,	22,500	26,212 50	22,500 00
Massachusetts Nat'l Bank, Boston,	22,500	22,218 75	22,500 00
Market Nat'l Bank, Boston, . .	54,300	49,413 00	54,300 00
Merchants' Nat'l Bank, Boston,	98,100	143,716 50	98,100 00
New England Nat'l Bank, Boston, .	26,400	38,841 00	26,400 00
North Nat'l Bank, Boston, . .	52,400	70,740 00	52,400 00
Nat'l Bank of the Republic, Boston,	15,000	21,112 50	15,000 00
Nat'l Revere Bank, Boston, . .	33,200	41,500 00	33,200 00
Second Nat'l Bank, Boston, . .	74,000	116,735 00	74,000 00
Shawmut Nat'l Bank, Boston, .	25,000	31,250 00	25,000 00
State Nat'l Bank, Boston, . .	48,200	60,792 25	48,200 00
Suffolk Nat'l Bank, Boston, . .	45,000	52,312 50	45,000 00
Shoe & Leather Nat'l Bank, Boston,	50,000	50,375 00	50,000 00
Traders' Nat'l Bank, Boston, . .	2,500	2,406 25	2,500 00
Tremont Nat'l Bank, Boston, . .	100,000	110,000 00	100,000 00
Union Nat'l Bank, Boston, . .	31,200	44,538 00	31,200 00
Washington Nat'l Bank, Boston, .	38,500	51,205 00	38,500 00
Webster Nat'l Bank, Boston, . .	100,000	106,500 00	100,000 00
	$1,249,700	$1,539,540 75	$1,249,700 00

RAILROAD BONDS.

Old Colony R. R. 6s, ...	$250,000	$303,125 00	$250,000 00
Old Colony Railroad 4½s,. . .	200,000	213,500 00	200,000 00
Boston & Albany R. R. 6s, . .	100,000	121,250 00	100,000 00
Boston & Albany R. R. 7s, . .	343,000	425,320 00	343,000 00
Fitchburg R. R. 5s, ...	500,000	555,000 00	500,000 00
Boston, Clinton & Fitchburg R. R 5s,	550,000	627,000 00	550,000 00
Boston & Maine R. R. 4s, . .	600,000	618,000 00	600,000 00
Eastern R. R. 6s, ...	265,000	323,300 00	234,000 00
	$2,808,000	$3,186,495 00	$2,777,000 00

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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,	$1,547,326 03	Public funds,	$375,000 00
Earnings undivided,	57,690 66	Loans on public funds,	2,300 00
Guaranty fund,	59,935 33	Bank stock,	141,425 00
		Loans on bank stock,	6,500 00
		Railroad bonds,	51,500 00
		Real estate,	2,500 00
		Loans on real estate,	254,600 00
		Loans on personal security,	347,100 00
		Loans to counties, cities or towns,	188,700 00
		Deposit in bank on interest,	290,597 53
		Expense account,	1,645 23
		Cash on hand,	3,084 26
	$1,664,952 02		$1,664,952 02

Loans on Public Funds, amount on each: —

On $8,500 United States 4s,	$1,500 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 municipal tax on real estate,	57 91

Cash on Deposit in Bank: —

Powow River National Bank, Salisbury,	$290,597 53

Whole amount of interest or profits received or earned,		$87,305 50
Rate and amount of each semi-annual dividend for previous year,	2½ per cent.,	35,158 21
	2½ per cent.,	36,214 38

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: $6\frac{3}{10}$.

Date of the last extra dividend: October 18, 1865.

The total amount of loans, with each specified rate of interest: $137,000, 4 per cent.; $50,000, 4⅜ per cent.; $80,000, 4½ per cent.; $107,800, 5 per cent.; $15,000, 5¼ per cent.; $19,000, 5½ per cent.; $265,800, 6 per cent.; $2,500, 6½ per cent.; $120,300, 7 per cent.; $1,800, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	285	
Aggregate amount of the same,		257,400 00
Number of open accounts,	4,627	

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Number and amount of deposits (including dividends) received for previous year,	2,816	$285,518 84
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	176	92,646 00
Number and amount of withdrawals,	2,184	186,574 83
Number of accounts opened the previous year,	509	
Number of accounts closed the previous year,	359	
Amount of expenses of the corporation during previous year,		3,404 41
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: November 18.

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 6s,	21,000	22,365 00	21,000 00
of Rhode Island 6s,	5,000	5,600 00	5,000 00
City of Newton 6s,	2,000	2,500 00	2,000 00
of Augusta, Me., 6s,	10,000	10,200 00	10,000 00
of Springfield, 6s,	10,000	12,500 00	10,000 00
of Portsmouth, N. H., 6s,	5,000	5,600 00	5,000 00
of Holyoke 6s,	5,000	6,000 00	5,000 00
of Bangor, Me., 6s,	45,000	54,000 00	45,000 00
of Lawrence 6s,	5,000	6,000 00	5,000 00
of Fall River 6s,	20,000	24,000 00	20,000 00
of Fall River 5s,	10,000	11,400 00	10,000 00
of Portland, Me., 6s,	40,000	46,200 00	40,000 00
of Manchester, N. H., 6s,	17,000	19,040 00	17,000 00
of Chelsea 6s,	54,000	59,400 00	54,000 00
of Cambridge 6s,	48,000	51,800 00	48,000 00
of Dover, N. H., 6s,	3,000	3,210 00	3,000 00
of Charlestown 6s,	30,000	31,700 00	30,000 00
of Des Moines, Iowa, 4½s,	25,000	26,500 00	25,000 00
	$375,000	$423,615 00	$375,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$2,200	$3,190 00	$2,200 00
Union Nat'l Bank, Boston,	2,500	3,550 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,500 00	2,500 00
City Nat'l Bank, Boston,	1,000	1,060 00	1,000 00
Globe Nat'l Bank, Boston,	2,500	2,355 00	2,500 00
Webster Nat'l Bank, Boston,	4,000	4,240 00	4,000 00
Maverick Nat'l Bank, Boston,	2,000	4,400 00	2,000 00
Eliot Nat'l Bank, Boston,	4,200	5,124 00	4,200 00
First Nat'l Bank, Boston,	1,500	3,105 00	1,500 00
Boylston Nat'l Bank, Boston,	3,500	4,480 00	3,500 00
Revere Nat'l Bank, Boston,	7,500	9,375 00	7,500 00
Blackstone Nat'l Bank, Boston,	6,000	6,420 00	6,000 00
Old Boston Nat'l Bank, Boston,	2,150	2,623 00	2,150 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston,	$2,600	$3,510 00	$2,600 00
Republic Na'l Bank, Boston,	8,000	11,200 00	8,000 00
Suffolk Nat'l Bank, Boston,	5,700	6,612 00	5,700 00
Commerce Nat'l Bank, Boston,	3,000	3,660 00	3,000 00
Merchants' Nat'l Bank, Boston,	3,500	5,110 00	3,500 00
Eagle Nat'l Bank, Boston,	3,500	3,815 00	3,500 00
New England Nat'l Bank, Boston,	1,500	2,205 00	1,500 00
First Ward Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Howard Nat'l Bank, Boston,	4,000	4,640 00	4,000 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,700 00	7,500 00
Redemption Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
Atlas Nat'l Bank, Boston,	7,500	9,450 00	7,500 00
Columbian Nat'l Bank, Boston,	3,500	4,585 00	3,500 00
Exchange Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Nat'l Bank of the Commonwealth,	5,000	5,900 00	5,000 00
Tremont Nat'l Bank, Boston,	4,900	5,390 00	4,900 00
State Nat'l Bank, Boston,	3,500	4,410 00	3,500 00
Second Nat'l Bank, Boston,	1,800	2,826 00	1,800 00
Shawmut Nat'l Bank, Boston,	4,900	6,125 00	4,900 00
Traders' Nat'l Bank, Boston,	1,500	1,440 00	1,500 00
Bay State Nat'l Bank, Lawrence,	3,375	4,950 00	3,375 00
Railroad Nat'l Bank, Lowell,	2,100	2,625 00	2,100 00
Georgetown Nat'l B'k, Georgetown,	2,500	2,500 00	2,500 00
Powow River Nat'l Bank, Salisbury,	5,000	8,500 00	5,000 00
	$141,425	$178,820 00	$141,425 00

RAILROAD BONDS.

Eastern Railroad 6s,	$42,000	$50,400 00	$31,500 00
Boston & Albany Railroad 7s,	10,000	12,400 00	10,000 00
Boston & 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	$74,400 00	$51,500 00

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QUINCY SAVINGS BANK — QUINCY.

Incorporated 1845. Number of corporators, 47.

CHARLES MARSH, *President.* GEORGE L. GILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,144,239 66	Public funds,	$55,500 00
Earnings undivided,	8,230 47	Loan on public funds,	100 00
Guaranty fund,	29,500 00	Bank stock,	123,665 99
		Loan on bank stock,	2,300 00
		Railroad bonds,	129,000 00
		Real estate by foreclosure,	105,017 39
		Loans on real estate,	515,664 03
		Loans on personal security,	205,063 00
		Loans to counties, cities or towns,	6,667 00
		Loans on bank book,	150 00
		Deposit in bank on interest,	18,238 13
		Expense account,	227 21
		Premium account,	14,916 25
		Cash on hand,	5,461 13
	$1,181,970 13		$1,181,970 13

Loan on Public Funds: —

On $100 United States 4 per cent. bond, ... $100 00

Loan on Bank Stock: —

On 25 shares National Mt. Wollaston Bank, Quincy, ... $2,300 00

Amount of real estate held by foreclosure, ... $105,017 39
Assessed value of the same, ... 91,250 00
Amount of income received from the same, ... 4,733 00
Amount of municipal tax on real estate, ... 1,246 02

Cash on Deposit in Bank: —

National Granite Bank, Quincy, ... $18,238 13

Whole amount of interest or profits received or earned, ... $55,094 84
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 21,271 74; 2 per cent., 21,550 52

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: $7\frac{1}{2}$.

Date of the last extra dividend: April, 1875.

The total amount of loans, with each specified rate of interest: $148,667, 4 per cent.; $25,000, $4\frac{1}{2}$ per cent.; $157,600, 5 per cent.; $32,100, $5\frac{1}{2}$ per cent.; $315,314.03, 6 per cent.; $9,600, $6\frac{1}{2}$ per cent.; $35,663, 7 per cent.; $1,000, $7\frac{3}{10}$ per cent.; $5,000, $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 253

Aggregate amount of the same, ... 300,907 00

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Amount of investments from which no income is received,		$10,800 00
Number of open accounts,	4,406	
Number and amount of deposits (including dividends) received for previous year,	3,385	300,503 15
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	188	111,954 00
Number and amount of withdrawals,	3,119	265,096 39
Number of accounts opened the previous year,	584	
Number of accounts closed the previous year,	390	
Amount of expenses of the corporation during previous year,		3,108 70
Amount of treasurer's bond,		22,000 00

Date of examination by commissioner: May 2.

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	$1,064 00	$844 00
Hide and Leather Nat'l B'k, Boston,	1,800	2,124 00	1,839 00
Eliot Nat'l Bank, Boston,	1,700	2,074 00	1,706 20
Exchange Nat'l Bank, Boston,	2,000	2,360 00	2,475 33
Webster Nat'l Bank, Boston,	2,000	2,120 00	2,000 00
Boston Nat'l Bank, Boston,	3,300	3,960 00	3,338 08
Atlas Nat'l Bank, Boston,	6,200	7,750 00	6,909 25
Merchants' Nat'l Bank, Boston,	2,500	3,650 00	2,657 50
State Nat'l Bank, Boston,	2,600	3,250 00	2,800 00
North National Bank, Boston,	3,000	4,080 00	3,450 00
Traders' Nat'l Bank, Boston,	3,000	2,880 00	3,635 00
Nat'l Bank of No. America, Boston,	6,700	6,834 00	6,925 00
Nat'l Bank of the Republic, Boston,	7.500	10,500 00	9,600 00
Manufacturers Nat'l Bank, Boston,	25,000	25,000 00	25,655 00
Revere Nat'l Bank, Boston,	1,800	2,250 00	1,991 75
City Nat'l Bank, Boston,,	1,900	2,052 00	2,244 00
Tremont Nat'l Bank, Boston,	7,400	8,140 00	8,468 50
Shoe and Leather N'l Bank, Boston,	3,400	3,400 00	3,587 00
New England Nat'l Bank, Boston,	5,000	7,300 00	6,525 00
Granite Nat'l Bank, Quincy,	14,600	18,250 00	16,415 38
Mt. Wollaston Nat'l Bank, Quincy,	10,000	13,500 00	10,600 00
	$112,200	$132,538 00	$123,665 99

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R. R. 4s, ...	$10,000	$10,300 00	$10,000 00
Old Colony R. R. 7s, ...	20,000	24,600 00	20,000 00
Vermont & Massachusetts R. R. 5s,	25,000	27,500 00	25,000 00
Conn. & Passumpsic Rivers R. R. 7s,	25,000	29,750 00	25,000 00
Fitchburg R. R. 5s, ...	5,000	5,500 00	5,000 00
Fitchburg R. R. 4s, ...	44,000	45,320 00	44,000 00
	$129,000	$142,970 00	$129,000 00

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RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated 1851. Number of corporators, 61.

J. WHITE BELCHER, *President.* HIRAM C. ALDEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$817,495 25	Public funds,	$116,000 00
Earnings undivided,	7,446 88	Bank stock,	250,000 00
Guaranty fund,	33,467 77	Loans on bank stock,	4,100 00
		Railroad bonds,	137,000 00
		Loan on railroad stock,	500 00
		Loans on real estate,	233,409 00
		Loans on personal security,	84,500 00
		Loans to counties, cities or towns,	13,000 00
		Deposit in banks on interest,	17,374 90
		Cash on hand,	2,526 00
	$858,409 90		$858,409 90

Loans on Bank Stock, amount on each: —

On 10 shares Randolph National Bank,	$800 00
On 30 shares First National Bank, Easton,	3,000 00
On 3 shares Rockville National Bank, Rockville, Conn.,	300 00

Loan on Railroad Stock: —

On 5 shares Old Colony Railroad,	$500 00

Cash on Deposit in Bank: —

Randolph National Bank,	$17,374 90

Whole amount of interest or profits received or earned,		$45,743 95
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	15,294 03
	2 per cent.,	15,702 42

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: $6\frac{1}{2}$.

Date of the last extra dividend: April, 1876.

The total amount of loans, with each specified rate of interest: $33,000, 4 per cent.; $25,000, $4\frac{1}{2}$ per cent.; $105,250, 5 per cent.; $100,400, $5\frac{1}{2}$ per cent.; $54,480, 6 per cent.; $3,500, $6\frac{1}{2}$ per cent.; $10,800, 7 per cent.; $379, $7\frac{3}{10}$ per cent.; $400, $7\frac{1}{2}$ per cent.; $2,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	75	
Aggregate amount of the same,		84,809 00
Number of open accounts,	2,313	
Number and amount of deposits (including dividends) received for previous year,	1,130	141,713 26
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	101	57,526 29

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Number and amount of withdrawals,	1,010	$118,011 89
Number of accounts opened the previous year,	264	
Number of accounts closed the previous year,	243	
Amount of expenses of the corporation during previous year,		1,518 60
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: October 23.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$40,000	$41,500 00	$40,000 00
City and town bonds: —			
City of Portland, Me.,	10,000	10,400 00	10,000 00
of Springfield,	15,000	21,300 00	15,000 00
of Brockton,	25,000	27,500 00	25,000 00
of Lawrence,	16,000	19,040 00	16,000 00
of Lynn,	5,000	5,000 00	5,000 00
Town of South Abington,	5,000	5,100 00	5,000 00
	$116,000	$129,840 00	$116,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$9,700	$14,065 00	$12,562 50
Atlas Nat'l Bank, Boston,	5,000	6,300 00	5,000 00
Blackstone Nat'l Bank, Boston,	9,700	10,427 50	9,700 00
Blue Hill Nat'l Bank, Milton,	1,600	1,780 00	1,600 00
Boston Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Central Nat'l Bank, Boston,	5,200	5,500 00	5,200 00
City Nat'l Bank, Boston,	5,000	5,300 00	5,365 00
Commerce Nat'l Bank, Boston,	6,600	8,052 00	8,060 12
Commonwealth Nat'l Bank, Boston,	6,300	7,481 00	6,569 75
Continental Nat'l Bank, Boston,	5,000	5,825 00	5,000 00
Eagle Nat'l Bank, Boston,	5,000	5,488 00	5,336 38
Eliot Nat'l Bank, Boston,	2,000	2,450 00	2,000 00
Everett Nat'l Bank, Boston,	10,300	9,785 00	11,604 75
Exchange Nat'l Bank, Boston,	2,700	3,266 00	4,064 00
Freeman's Nat'l Bank, Boston,	2,500	2,625 00	3,346 00
Hamilton Nat'l Bank, Boston,	5,000	6,512 00	6,762 50
Hide & Leather Nat'l Bank, Boston,	10,000	11,650 00	10,269 88
Howard Nat'l Bank, Boston,	4,600	5,348 00	4,993 75
Manufacturers' Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
Market Nat'l Bank, Boston,	7,500	6,825 00	7,500 00
Merchants' Nat'l B'k, Boston,	15,000	21,975 00	19,962 62
Merchandise Nat'l Bank, Boston,	2,400	2,412 00	2,400 00
Metropolitan Nat'l Bank, Boston,	800	876 00	800 00
New England Nat'l Bank, Boston,	5,000	7,350 00	6,300 00
North Nat'l Bank, Boston,	7,000	9,450 00	8,034 13
Nat'l B'k of North America, Boston,	5,000	5,125 00	5,000 00
Nat'l Bank of Redemption, Boston,	15,000	19,275 00	19,888 00
Revere Nat'l Bank, Boston,	3,700	4,625 00	4,700 00
Shawmut Nat'l Bank, Boston,	3,000	3,750 00	3,245 25

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe & Leather Nat'l Bank, Boston,	$10,500	$10,578 00	$10,500 00
State Nat'l Bank, Boston, . .	4,600	5,796 00	4,876 00
Third Nat'l Bank, Boston, . .	5,000	4,200 00	5,000 00
Traders' Nat'l Bank, Boston, . .	2,100	2,016 00	2,100 00
Tremont Nat'l Bank, Boston, . .	5,000	5,500 00	5,000 00
Union Nat'l Bank, Boston, . .	2,500	3,588 00	3,681 25
Webster Nat'l Bank, Boston, . .	1,000	1,065 00	1,000 00
Central Nat'l Bank, Lynn, . .	9,700	14,356 00	9,700 00
City Nat'l Bank, Lynn, . . .	3,500	5,725 00	5,078 12
Home Nat'l Bank, Brockton, . .	5,000	5,700 00	5,000 00
Taunton Nat'l Bank, Taunton, .	2,500	4,000 00	2,500 00
Union Nat'l Bank, Weymouth, .	1,300	1,521 00	1,300 00
	$222,300	$267,562 50	$250,000 00

RAILROAD BONDS.

Old Colony Railroad, . . .	$60.000	$72,750 00	$60,000 00
Eastern Railroad, ...	37,500	45,750 00	37,500 00
Boston & Maine Railroad, . .	14,500	17,835 00	14,500 00
Boston & Albany Railroad, . .	5,000	6,200 00	5,000 00
Fall River Railroad, . . .	10,000	10,000 00	*10,000 00
Fitchburg Railroad, ...	10,000	10,300 00	10,000 00
	$137,000	$162,835 00	$137,000 00

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

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ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated 1868. Number of corporators, 44.

RICHMOND J. LANE, *President.* E. R. STUDLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$449,895 32	Public funds,	$15,000 00
Earnings undivided,	6,614 64	Bank stock,	72,453 87
Guaranty fund,	10,000 00	Railroad bonds,	28,000 00
		Real estate by foreclosure,	3,600 00
		Loans on real estate,	288,523 00
		Loans on personal security,	47,304 85
		Deposit in bank on interest,	6,681 35
		Expense account,	501 96
		Insurance account,	328 73
		Cash on hand,	4,116 20
	$466,509 96		$466,509 96

Amount of real estate held by foreclosure,		$3,600 00
Assessed value of the same,		3,850 00
Amount of income received from the same,		250 00
Amount of municipal tax on real estate,		50 79
Cash on Deposit in Bank: —		
Abington National Bank,		$6,681 35
Whole amount of interest or profits received or earned,		$25,535 09
Rate and amount of each semi-annual dividend for previous year,	per cent.,	8,119 44
	2 per cent.,	8,347 66
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: $7\frac{1}{16}$.		
Date of the last extra dividend: July, 1873.		
The total amount of loans, with each specified rate of interest: $67,000, 5 per cent.; $265,927, 6 per cent.; $2,900, 7 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	331	
Aggregate amount of the same,		213,317 00
Amount of investments from which no income is received,		100 00
Number of open accounts,	1,644	
Number and amount of deposits (including dividends), received for previous year,	1,216	109,951 41
Number and amount of deposits of and exceeding $300 at any one time, for the previous year,	60	32,856 00
Number and amount of withdrawals,	1,032	79,536 90
Number of accounts opened the previous year,	296	
Number of accounts closed the previous year,	241	
Amount of expenses of the corporation during previous year,		1,590 53
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: October 24.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	$8,000	$9,400 00	$8,000 00
of Fall River 6s, . . .	4,000	5,240 00	4,000 00
of Middletown, Conn., . .	3,000	3,540 00	3,000 00
	$15,000	$18,180 00	$15,000 00

BANK STOCK.

Abington Nat'l Bank, Abington, .	$600	$780 00	$750 00
Atlantic Nat'l Bank, Boston, . .	4,000	5,720 00	5,400 25
Continental Nat'l Bank, Boston, .	6,700	7,370 00	6,700 00
Eliot Nat'l Bank, Boston, . .	1,000	1,225 00	1,112 75
Everett Nat'l Bank, Boston, . .	1,500	1,425 00	1,831 87
Freeman's Nat'l Bank, Boston, .	2,500	2,625 00	3,125 00
Granite Nat'l Bank, Quincy, . .	2,100	2,625 00	2,520 00
Hide and Leather Nat'l B'k, Boston,	4,500	5,310 00	4,832 50
Howard Nat'l Bank, Boston, . .	6,700	7,772 00	7,428 50
Manufacturers' Nat'l Bank, Boston,	3,500	3,500 00	3,500 00
Metropolitan Nat'l Bank, Boston, .	1,500	1,635 00	1,510 00
Market Nat'l Bank, Boston, . .	4,800	4,368 00	4,800 00
Merchandise Nat'l Bank, Boston, .	3,400	3,400 00	3,400 00
Revere Nat'l Bank, Boston, . .	7,300	9,179 00	8,673 75
State Nat'l Bank, Boston, . .	8,500	10,625 00	9,369 25
Traders' Nat'l Bank, Boston, . .	5,500	5,280 00	5,500 00
Webster Nat'l Bank, Boston, . .	2,000	2,120 00	2,000 00
	$66,100	$74,959 00	$72,453 87

RAILROAD BONDS.

Boston, Revere B. & Lynn R. R. 6s,	$18,000	$21,240 00	$18,000 00
Fitchburg R R. 5s, ...	5,000	5,500 00	5,000 00
Newport & Richford R. R. 5s, .	5,000	5,500 00	5,000 00
	$28,000	$32,240 00	$28,000 00

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SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated 1855. Number of corporators, 121.

WILLIAM H. JELLY, *President.* CHARLES H. HENDERSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,733,740 85	Public funds,	$400,000 00
Earnings undivided,	65,277 73	Loan on public funds,	9,000 00
Guaranty fund,	106,500 00	Bank stock,	509,580 00
		Railroad bonds,	45,000 00
		Railroad notes,	145,000 00
		Real estate by foreclosure,	47,986 65
		Loans on real estate,	498,305 00
		Loans on personal security,	950,200 00
		Loans to counties, cities, or towns,	136,200 00
		Deposit in banks on interest,	163,000 00
		Cash on hand,	1,246 93
	$2,905,518 58		$2,905,518 58

Loan on Public Funds: —

On $9,000 United States bonds,	$9,000 00
Amount of real estate held by foreclosure,	$47,986 65
Assessed value of the same,	46,550 00
Amount of income received from the same,	4,017 25
Amount of municipal tax on real estate,	772 07

Cash on Deposit in Banks, amount in each: —

Asiatic National Bank, Salem,	$118,000 00
Naumkeag National Bank, Salem,	25,000 00
Exchange National Bank, Salem,	20,000 00

Whole amount of interest or profits received or earned,		$138,774 39
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	49,982 37
	2 per cent.,	50,794 99

Times for the dividends fixed by the by-laws: February and August.

The total amount of loans, with each specified rate of interest: $7,000, 2¾ per cent.; $40,500, 3 per cent.; $5,000, 3¼ per cent.; $209,500, 3½ per cent.; $128,200, 3¾ per cent.; $100,000, 3⅞ per cent.; $365,000, 4 per cent.; $175,000, 4¼ per cent.; $225,000, 4½ per cent.; $89,300, 5 per cent.; $6,000, 5½ per cent.; $164,975, 6 per cent.; $67,300, 6½ per cent.; $89,600, 7 per cent.; $66,330, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	225	
Aggregate amount of the same,		310,405 00
Amount of investments from which no income is received,		500 00
Number of open accounts,	8,689	
Number and amount of deposits (including dividends) received for previous year,	6,057	566,062 81

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	430	$252,536 33
Number and amount of withdrawals,	4,301	423,484 83
Number of accounts opened the previous year,	1,150	
Number of accounts closed the previous year,	890	
Amount of expenses of the corporation during previous year,		7,655 93
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: May 18.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$40,000	$45,350 00	$40,000 00
City of Meriden, Conn.,	65,000	70,772 50	65,000 00
of Waterbury, Conn.,	20,000	26,000 00	20,000 00
of Hartford, Conn.,	10,000	11,200 00	10,000 00
of Portsmouth, N. H.,	3,000	3,412 50	3,000 00
of Lewiston, Me.,	25,000	30,100 00	25,000 00
of Gardiner, Me.,	10,000	10,900 00	10,000 00
of Salem,	10,000	11,625 00	10,000 00
of Fall River,	25,000	30,767 50	25,000 00
of Lawrence,	39,000	46,090 00	39,000 00
of Springfield,	41,000	57,750 00	41,000 00
of Somerville,	10,000	11,200 00	10,000 00
of Lynn,	20,000	24,200 00	20,000 00
of Chelsea,	5,000	5,650 00	5,000 00
of Fitchburg,	5,000	5,800 00	5,000 00
of Haverhill,	15,000	16,900 00	15,000 00
of Dayton, Ohio,	30,000	30,752 50	30,000 00
of Cleveland, Ohio,	11,000	11,292 50	11,000 00
of Des Moines, Iowa,	8,000	8,400 00	8,000 00
of Detroit, Mich.,	5,000	5,650 00	5,000 00
of Cambridge,	1,000	1,020 00	1,000 00
Town of Adams,	2,000	2,160 00	2,000 00
	$400,000	$463,992 50	$400,000 00

Bank Stock.

Atlantic Nat'l Bank, Boston,	$10,000	$14,300 00	$10,000 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Blackstone Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
Boston Nat'l Bank, Boston,	7,900	9,480 00	7,900 00
Boylston Nat'l Bank, Boston,	20,000	25,400 00	20,000 00
City Nat'l Bank, Boston,	8,300	8,964 00	8,300 00
Columbian Nat'l Bank, Boston,	15,000	19,650 00	15,000 00
Commerce Nat'l Bank, Boston,	16,500	20,130 00	16,500 00
Nat'l B'k of Commonwealth, Boston,	8,500	10,030 00	8,500 00
Continental Nat'l Bank, Boston,	11,400	12,540 00	11,400 00
Eagle Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
Eliot Nat'l Bank, Boston,	13,300	16,226 00	13,300 00
Everett Nat'l Bank, Boston,	7,300	6,935 00	7,300 00
Faneuil Hall Nat'l Bank, Boston,	3,500	4,725 00	3,500 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston,	$2,500	$5,175 00	$2,500 00
Freeman's Nat'l Bank, Boston,	9,100	9,555 00	9,100 00
Globe Nat'l Bank, Boston,	20,000	19,000 00	20,000 00
Hamilton Nat'l Bank, Boston,	7,000	9,100 00	7,000 00
Hide & Leather Nat'l Bank, Boston,	8,500	10,030 00	8,500 00
Howard Nat'l Bank, Boston,	9,700	11,252 00	9,700 00
Manufacturers' Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
Market Nat'l Bank, Boston,	2,200	2,002 00	2,200 00
Massachusetts Nat'l Bank, Boston,	15,500	15,190 00	15,500 00
Merchandise Nat'l Bank, Boston,	6,000	6,000 00	6,000 00
Merchants' Nat'l Bank, Boston,	33,300	48,618 00	33,300 00
Mt. Vernon Nat'l Bank, Boston,	5,000	6,950 00	5,000 00
New England Nat'l Bank, Boston,	9,100	13,286 00	9,100 00
North Nat'l Bank, Boston,	20,000	27,200 00	20,000 00
No. America Nat'l Bank, Boston,	11,700	11,934 00	11,700 00
Old Boston Nat'l Bank, Boston,	6,350	7,620 00	6,350 00
Nat'l Bank of Redemption, Boston,	2,000	2,560 00	2,000 00
Revere Nat'l Bank, Boston,	20,400	25,500 00	20,400 00
Second Nat'l Bank, Boston,	7,200	11,160 00	7,200 00
Shawmut Nat'l Bank, Boston,	5,700	6,954 00	5,700 00
Shoe and Leather Nat'l B'k, Boston,	9,500	9,500 00	9,500 00
Suffolk Nat'l Bank, Boston,	7,500	8,700 00	7,500 00
Third Nat'l Bank, Boston,	15,000	12,600 00	15,000 00
Traders' Nat'l Bank, Boston,	8,300	7,968 00	8,300 00
Tremont Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Union Nat'l Bank, Boston,	4,400	6,248 00	4,400 00
Webster Nat'l Bank, Boston,	5,000	5,300 00	5,000 00
Asiatic Nat'l Bank, Salem,	10,530	14,040 00	10,530 00
Exchange Nat'l Bank, Salem,	10,000	12,300 00	10,000 00
First Nat'l Bank, Salem,	900	1,170 00	900 00
Mercantile Nat'l Bank, Salem,	15,300	18,054 00	15,300 00
Merchants' Nat'l Bank, Salem,	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	32,375 00	25,900 00
	$509,580	$612,810 00	$509,580 00

RAILROAD BONDS.

Fitchburg Railroad,	$25,000	$25,687 50	$25,000 00
Old Colony Railroad,	20,000	22,000 00	20,000 00
	$45,000	$47,687 50	$45,000 00

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SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Number of corporators, 187.

WILLIAM NORTHEY, *President.* WILLIAM H. SIMONDS, JR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$6,674,977 64	Public funds,	$2,234,500 00
Earnings undivided,	25,715 11	Loan on public funds,	2,500 00
Guaranty fund,	205,000 00	Bank stock,	573,000 00
		Loans on bank stock,	16,400 00
		Railroad bonds,	209,000 00
		Railroad notes,	50,000 00
		Real estate,	60,000 00
		Real estate by foreclosure,	49,400 00
		Loans on real estate,	886,365 00
		Loans on personal security,	1,929,500 00
		Loans to counties, cities or towns,	625,450 00
		Deposit in banks on interest,	227,943 81
		Cash on hand,	41,633 94
	$6,905,692 75		$6,905,692 75

Loans on Public Funds, amount on each: —

On $1,000 United States 4s,	$1,000 00
On $2,000 City of Detroit, Mich., 7s,	1,500 00

Loans on Bank Stock, amount on each: —

On 50 shares Asiatic National Bank, Salem,	$400 00
On 75 shares Broadway National Bank, Boston,	6,000 00
On 75 shares Metacomet National Bank, Fall River,	5,000 00
On 25 shares Metacomet National Bank, Fall River, On 25 shares Fall River National Bank, Fall River, On 20 shares High Street National Bank, Providence, R. I.,	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,	49,400 00
Assessed value of the same,	53,325 00
Amount of income received from the same,	4,698 66
Amount of municipal tax on real estate,	1,589 03

Cash on Deposit in Banks, amount in each: —

First National Bank, Boston,	$115,278 90
Shawmut National Bank, Boston,	102,664 91
Exchange National Bank, Salem,	10,000 00

Whole amount of interest or profits received or earned,		$346,753 51
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	126,765 40
	2 per cent.,	128,078 11

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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.

Date of the last extra dividend: October, 1873.

The total amount of loans, with each specified rate of interest: $40,000, 3½ per cent.; $80,000, 3¾ per cent.; $60,000, 3⅞ per cent.; $829,500, 4 per cent.; $50,000, 4⅛ per cent.; $275,000, 4¼ per cent.; $1,149,850, 4½ per cent.; $296,300, 5 per cent.; $30,000, 5¼ per cent.; $30,000, 5⅜ per cent.; $145,400, 5½ per cent.; $472,270, 6 per cent.; $29,170, 6½ per cent.; $3,700, 7 per cent.; $19,025, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	161	
Aggregate amount of the same,		$218,065 00
Number of open accounts,	16,407	
Number and amount of deposits (including dividends), received for previous year,	9,137	1,015,301 51
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	611	356,949 00
Number and amount of withdrawals,	8,893	875,663 86
Number of accounts opened the previous year,	1,515	
Number of accounts closed the previous year,	1,399	
Amount of expenses of the corporation during previous year,		13,162 52
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: October 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, registered,	$250,000	$283,438 00	$253,000 00
United States 4s, registered,	40,000	49,500 00	40,000 00
State, city and town bonds: —			
State of Ohio 6s, registered,	10,000	10,400 00	10,000 00
Town of Arlington,	12,000	13,560 00	12,000 00
City of Bangor, Me,	20,000	24,000 00	20,000 00
of Bath, Me.,	7,000	7,140 00	7,000 00
of Boston	230,000	270,550 00	230,000 00
of Columbus, Ohio,	110,000	112,980 00	110,000 00
of Cleveland, Ohio,	109,000	121,250 00	113,000 00
of Cambridge,	15,000	15,225 00	15,000 00
of Charlestown,	50,000	56,000 00	50,000 00
of Chelsea,	17,000	19,700 00	17,000 00
of Dayton, Ohio,	131,000	137,090 00	131,000 00
of Detroit, Mich.,	50,000	53,500 00	52,500 00
of Des Moines, Iowa,	100,000	104,000 00	104,000 00
Town of Everett,	2,000	2,280 00	2,000 00
City of Fitchburg,	30,000	30,900 00	30,000 00
of Fall River,	64,000	81,470 00	64,000 00
of Holyoke,	65,000	81,250 00	65,000 00
of Indianapolis, Ind.,	107,000	110,800 00	107,000 00
of Lynn,	56,000	59,370 00	56,000 00
of Lowell,	50,000	56,000 00	50,000 00
of Lawrence,	54,000	65,420 00	54,000 00

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PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marblehead,	$22,000	$26,180 00	$22,000 00
of Milford,	15,000	16,800 00	15,000 00
City of Malden,	50,000	57,000 00	50,000 00
of Manchester, N. H.,	100,000	122,250 00	100,000 00
of Middletown, Conn.,	25,000	25,500 00	25,000 00
of Pawtucket, R. I.,	10,000	11,250 00	10,000 00
of Providence, R. I.,	262,000	303,440 00	262,000 00
of Salem,	121,000	135,970 00	123,000 00
Town of Winchester,	35,000	41,300 00	35,000 00
	$2,219,000	$2,505,513 00	$2,234,500 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	$10,000	$14,325 00	$10,000 00
Atlas Nat'l Bank, Boston,	1,000	1,258 00	1,000 00
Blackstone Nat'l Bank, Boston,	7,300	8,057 00	7,300 00
Boylston Nat'l Bank, Boston,	2,500	3,193 00	2,500 00
City Nat'l Bank, Boston,	20,500	22,243 00	21,800 00
Columbian Nat'l Bank, Boston,	28,000	36,750 00	28,000 00
Commerce Nat'l Bank, Boston,	50,200	61,244 00	50,200 00
Commonwealth Nat'l Bank, Boston,	5,000	5,938 00	5,000 00
Freeman's Nat'l Bank, Boston,	11,400	11,970 00	11,400 00
Hamilton Nat'l Bank, Boston,	12,000	15,630 00	13,850 00
Hide and Leather Nat'l B'k, Boston,	7,800	9,224 00	8,502 00
Merchandise Nat'l Bank, Boston,	12,400	12,462 00	12,400 00
Merchants' Nat'l Bank, Boston,	58,300	85,555 00	75,500 00
North Nat'l Bank, Boston,	27,400	37,298 00	28,400 00
Redemption Nat'l Bank, Boston,	12,500	16,062 00	13,750 00
Republic Nat'l Bank, Boston,	16,500	23,100 00	20,855 00
Revere Nat'l Bank, Boston,	49,800	61,627 00	50,300 00
Second Nat'l Bank, Boston,	17,300	26,858 00	18,100 00
Shawmut Nat'l Bank, Boston,	7,500	9,225 00	8,250 00
State Nat'l Bank, Boston,	4,000	5,020 00	4,500 00
Suffolk Nat'l Bank, Boston,	10,000	11,625 00	11,000 00
Tremont Nat'l Bank, Boston,	20,000	22,000 00	20,000 00
Lincoln Nat'l Bank, Boston,	4,000	4,250 00	4,000 00
Asiatic Nat'l Bank, Salem,	18,480	25,872 00	20,328 00
Exchange Nat'l Bank, Salem,	8,500	10,498 00	8,900 00
First Nat'l Bank, Salem	13,400	16,750 00	14,740 00
Mercantile Nat'l Bank, Salem,	2,000	2,400 00	2,000 00
Merchants' Nat'l Bank, Salem,	48,150	65,484 00	48,150 00
Naumkeag Nat'l Bank, Salem,	9,800	13,426 00	12,380 00
Salem Nat'l Bank, Salem,	10,000	12,500 00	10,500 00
Home Nat'l Bank, Brockton,	10,000	11,350 00	10,000 00
Beverly Nat'l Bank, Beverly,	700	910 00	700 00
Marblehead N'l Bank, Marblehead,	2,000	2,300 00	2,000 00
Grand Nat'l Bank, Marblehead,	4,500	5,220 00	4,995 00
First Nat'l Bank, Chelsea,	10,000	12,200 00	11,700 00
	$532,930	$683,824 00	$573,000 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad, ...	$75,000	$82,063 00	$78,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad, . . .	25,000	28,500 00	25,000 00
Boston & Lowell Railroad, . .	20,000	24,900 00	23,000 00
Old Colony Railroad, ...	70,000	73,500 00	70,000 00
Providence & Worcester Railroad, .	12,000	14,280 00	13,000 00
	$202,000	$223,243 00	$209,000 00

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SEAMEN'S SAVINGS BANK — PROVINCETOWN.

Incorporated April 14, 1851. Number of corporators, 79.

LYSANDER N. PAINE, *President.* JOSEPH H. DYER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$304,188 24	Public funds,	$7,000 00
Earnings undivided,	4,730 17	Bank stock,	*113,674 62
Guaranty fund,	9,295 26	Loans on bank stock,	2,230 00
		Railroad bonds,	22,435 00
		Real estate,	1,330 29
		Real estate by foreclosure,	36,261 32
		Loans on real estate,	62,695 10
		Loans on personal security,	37,361 29
		Loans to counties, cities or towns,	20,000 00
		Deposit in bank on interest,	11,387 77
		Furniture and safes,	2,623 49
		Cash on hand,	1,214 79
	$318,213 67		$318,213 67

Loans on Bank Stock, amount on each: —

On 17 shares First National Bank, Provincetown,	$1,380 00
On 3 shares State National Bank, Boston, On 3 shares National Bank of the Republic, Boston, On 2 shares Union Market National Bank, Watertown, On 1 share First National Bank, Provincetown,	850 00
Invested in real estate (for banking purposes),	$1,330 29
Estimated value of the same,	1,075 00
Amount of real estate held by foreclosure,	36,261 32
Assessed value of the same,	25,150 00
Amount of income received from the same,	2,028 35
Amount of municipal tax on real estate,	341 80

Cash on Deposit in Bank: —

Freeman's National Bank, Boston,	$11,387 77
Whole amount of interest or profits received or earned,	$14,617 60
Rate and amount of each semi-annual dividend for previous year, 1½ per cent.,	4,943 46
1½ per cent.,	4,733 35

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

The total amount of loans, with each specified rate of interest: $31,900, 5 per cent.; $7,900, 5½ per cent.; $37,847.10, 6 per cent.; $27,547.36, 6½ per cent.; $2,151.93, 7 per cent.; $240, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, 94

Aggregate amount of the same, 69,586 39

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

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Amount of investments from which no income is received,		$21,334 29
Number of open accounts,	1,499	
Number and amount of deposits (including dividends) received for previous year,	385	43,238 61
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	26	13,430 85
Number and amount of withdrawals,	795	86,081 52
Number of accounts opened the previous year,	122	
Number of accounts closed the previous year,	224	
Amount of expenses of the corporation during previous year,		2,137 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: August 27.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River 6s,	$2,000	$2,370 00	$2,400 00
of Columbus, Ohio, 6s,	4,000	4,560 00	4,600 00
	$6,000	$6,930 00	$7,000 00

Bank Stock.

Atlas Nat'l Bank, Boston,	$2,500	$3,125 00	$3,175 00
Blackstone Nat'l Bank, Boston,	2,000	2,207 50	2,500 00
Blue Hill Nat'l Bank, Milton,	1,000	1,112 50	1,000 00
Boston Nat'l Bank, Boston,	7,600	9,120 00	7,600 00
Central Nat'l Bank, Boston,	5,000	5,212 50	*10,282 50
Continental Nat'l Bank, Boston,	2,500	2,762 50	3,131 25
Eliot Nat'l Bank, Boston,	5,000	6,125 00	6,000 00
Everett Nat'l Bank, Boston,	5,000	4,750 00	6,575 00
First Nat'l Bank, Provincetown,	5,400	8,370 00	6,820 00
Freeman's Nat'l Bank, Boston,	8,000	8,400 00	8,000 00
Globe Nat'l Bank, Boston,	2,500	2,381 25	3,562 50
Home Nat'l Bank, Brockton,	500	550 00	540 00
Howard Nat'l Bank, Boston,	1,500	1,743 75	1,500 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,500 00	2,871 88
Market Nat'l Bank, Boston,	1,000	915 00	1,190 00
Mt. Vernon Nat'l Bank, Boston,	5,000	6,950 00	6,250 00
Nat'l City Bank, Boston,	1,000	1,085 00	1,000 00
Nat'l Bank of No. America, Boston,	1,300	1,332 50	1,490 88
Nat'l Bank of the Republic, Boston,	5,000	7,000 00	5,541 67
Revere Nat'l Bank, Boston,	7,900	9,934 25	8,693 02
Old Boston Nat'l Bank, Boston,	2,000	2,390 00	3,300 00
Second Nat'l Bank, Boston,	1,700	2,639 25	1,700 00
State Nat'l Bank, Boston,	10,100	12,675 50	*10,100 00
Suffolk Nat'l Bank, Boston,	3,000	3,487 50	4,187 50
Tremont Nat'l Bank, Boston,	4,500	4,950 00	5,473 42
Webster Nat'l Bank, Boston,	1,000	1,065 00	1,190 00
	$94,500	$112,784 00	$113,674 62

* This bank was notified that these investments exceeded the legal limit, and they have since been reduced to conform to the provisions of the statute, which is also the case with the amount invested in bank stock as stated in the assets.

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad 5s, ...	$10,000	$11,100 00	$11,175 00
Boston, Revere B'ch & Lynn R.R. 6s,	1,000	1,185 00	1,142 50
Boston, Clinton & Fitchburg R.R. 7s,	3,000	3,330 00	3,457 50
Vermont & Massachusetts R. R., 5s,	6,000	6,690 00	6,660 00
	$20,000	$22,305 00	$22,435 00

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SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated 1855. Number of corporators, 51.

F. A. Ball, *President.* A. K Hawks, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$752,332 14	Public funds,	$191,000 00
Earnings undivided,	6,636 34	Bank stock,	58,200 00
Guaranty fund,	23,000 00	Loan on bank stock,	1,400 00
		Railroad bonds,	60,000 00
		Real estate,	4,000 00
		Loans on real estate,	368,307 21
		Loans on personal security,	78,150 21
		Deposit in bank on interest,	19,115 43
		Deposit in bank not on interest,	1,266 63
		Cash on hand,	529 00
	$781,968 48		$781,968 48

Loan on Bank Stock: —

On 14 shares Shelburne Falls National Bank,	$1,400 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,	30 17

Cash on Deposit in Banks, amount in each: —

Shelburne Falls National Bank,	$1,266 63
Maverick National Bank, Boston,	19,115 43
Whole amount of interest or profits received or earned,	$58,509 56
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	16,386 41
2 per cent.,	15,350 25

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: $447,857.42, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	383	
Aggregate amount of the same,		290,244 21
Number of open accounts,	3,145	
Number and amount of deposits (including dividends) received for previous year,	1,296	124,794 05
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	65	37,098 53
Number and amount of withdrawals,	1,977	233,278 39
Number of accounts opened the previous year,	266	
Number of accounts closed the previous year,	583	
Amount of expenses of the corporation during previous year,		1,936 44
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: February 13, 1884.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$50,000	$61,600 00	$50,000 00
City bonds: —			
City of Boston,	50,000	59,000 00	50,000 00
of Fall River,	34,000	38,700 00	34,000 00
of Lynn,	12,000	14,000 00	12,000 00
of Providence, R. I.,	15,000	17,700 00	15,000 00
of Milwaukee, Wis.,	30,000	34,000 00	30,000 00
	$191,000	$225,000 00	$191,000 00

BANK STOCK.

Shelburne Falls Nat'l Bank,	$26,300	$26,300 00	*$26,300 00
First Nat'l Bank, Northampton,	10,000	12,500 00	10,000 00
Conway Nat'l Bank, Conway,	11,900	13,900 00	11,900 00
Adams Nat'l Bank, North Adams,	5,000	7,000 00	5,000 00
Nat'l Bank of Redemption, Boston,	5,000	6,200 00	5,000 00
	$58,200	$65,900 00	$58,200 00

RAILROAD BONDS.

Fitchburg Railroad,	$40,000	$44,000 00	$40,000 00
Vermont & Mass. Railroad,	20,000	22,000 00	20,000 00
	$60,000	$66,000 00	$60,000 00

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

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SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Number of corporators, 16.
Commenced business April 15, 1885.

OREN S. KNAPP, *President.* FREDERIC W. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$22,716 00	Public funds, ...	$2,000 00
Earnings undivided, .	238 74	Loans on real estate, . .	12,400 00
		Loans on personal security, .	4,000 00
		Deposit in bank on interest, .	4,139 59
		Expense account, . . .	99 51
		Premium account, . . .	150 00
		Cash on hand, ...	165 64
	$22,954 74		$22,954 74

Cash on Deposit in Bank: —

Market National Bank, Boston, ... $4,139 59

Whole amount of interest or profits received or earned, ... $244 74
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: $2,000, 4½ per cent.; $7,200, 5 per cent.; $1,700, 5½ per cent.; $5,500, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 4
Aggregate amount of the same, ... 6,900 00
Number of open accounts, ... 185
Number and amount of deposits (including dividends) received for previous year, ... 338 26,696 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 28 16,419 00
Number and amount of withdrawals, ... 64 3,980 00
Number of accounts opened the previous year, ... 192
Number of accounts closed the previous year, ... 7
Amount of expenses of the corporation during previous year, . . . 99 51
Amount of treasurer's bond, ... 5,000 00
Date of examination by commissioner: October 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville 4s, . . .	$2,000	$2,150 00	$2,000 00

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SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated 1869. Number of corporators, 9.

HENRY J. BLISS, *President.* HARVEY H. WELLINGTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$613,086 06	Public funds,	$127,500 00
Earnings undivided,	5,319 01	Bank stock,	42,500 00
Guaranty fund,	18,800 00	Railroad bonds,	35,000 00
		Real estate by foreclosure,	975 00
		Loans on real estate,	249,190 00
		Loans on personal security,	122,250 00
		Deposit in bank on interest,	52,565 00
		Expense account,	496 55
		Premiums,	6,185 31
		Insurance,	28 00
		Cash on hand,	515 21
	$637,205 07		$637,205 07

Amount of real estate held by foreclosure,	$975 00
Assessed value of the same,	1,200 00
Amount of income received from the same,	25 00
Amount of municipal tax on real estate,	4 75

Cash on Deposit in Bank: —

First National Bank, Adams,	$52,565 00

Whole amount of interest or profits received or earned,		$33,032 51
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	11,647 49
	2 per cent.,	11,774 93

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.

Date of the last extra dividend: January 1, 1883.

The total amount of loans, with each specified rate of interest: $61,700, 5 per cent.; $306,070, 6 per cent.; $3,670, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	169	
Aggregate amount of the same,		133,590 00
Number of open accounts,	1,762	
Number and amount of deposits (including dividends) received for previous year,	4,993	146,217 65
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	89	54,126 82
Number and amount of withdrawals,	1,062	137,440 14
Number of accounts opened the previous year,	297	
Number of accounts closed the previous year,	251	
Amount of expenses of the corporation during previous year,		1,944 43
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: February 12.

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Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$22,000	$27,600 00	$22,000 00
United States 4½s,	18,000	20,520 00	18,000 00
District of Columbia 6s,	10,000	11,300 00	10,000 00
City and town bonds: —			
Town of Adams,	47,500	50,370 00	47,500 00
City of Somerville,	10,000	10,800 00	10,000 00
of Cambridge,	1,000	1,080 00	1,000 00
of Lowell,	1,000	1,120 00	1,000 00
of Providence, R. I,	1,000	1,200 00	1,000 00
of Boston,	6,000	7,260 00	6,000 00
Town of Clarksburg,	8,000	8,000 00	8,000 00
of Natick,	3,000	3,115 00	3,000 00
	$127,500	$142,365 00	$127,500 00

Bank Stock.

Lee Nat'l Bank, Lee,	$1,700	$2,550 00	$1,700 00
Lancaster Nat'l Bank, Clinton,	200	240 00	200 00
Lincoln Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
First Nat'l Bank, Adams,	17,600	24,500 00	17,600 00
First Nat'l Bank, Woburn,	2,500	3,500 00	2,500 00
First Nat'l Bank, Newburyport,	2,500	3,150 00	2,500 00
Third Nat'l Bank, Pittsfield,	500	600 00	500 00
Franklin Co. Nat'l Bank, Greenfield,	2,500	2,650 00	2,500 00
Berkshire Nat'l B'k, North Adams,	7,500	7,500 00	7,500 00
Adams Nat'l Bank, North Adams,	2,500	3,750 00	2,500 00
	$42,500	$53,940 00	$42,500 00

Railroad Bonds.

Boston & Albany Railroad,	$16,000	$19,200 00	$16,000 00
Old Colony Railroad,	2,000	2,220 00	2,000 00
Fitchburg Railroad,	2,000	2,240 00	2,000 00
Vermont & Massachusetts R. R.,	10,000	12,000 00	10,000 00
Nashua & Rochester Railroad,	5,000	5,400 00	5,000 00
	$35,000	$41,060 00	$35,000 00

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SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated 1848. Number of corporators, 74.

ROBERT H. COLE, *President.* CHARLES D. MONROE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,210,911 33	Public funds,	$482,000 00
Earnings undivided,	25,122 70	Loan on public funds,	50,000 00
Guaranty fund,	23,600 00	Bank stock,	58,319 88
		Loan on bank stock,	600 00
		Railroad bonds,	113,000 00
		Real estate by foreclosure,	61,750 00
		Loans on real estate,	143,000 00
		Loans on personal security,	285,600 00
		Loans to counties, cities or towns,	10,000 00
		Deposit in bank on interest,	33,000 00
		Expense account,	1,018 45
		Tax and expense on print works,	2,090 20
		Steel safe,	800 00
		Premium,	17,500 00
		Cash on hand,	955 50
	$1,259,634 03		$1,259,634 03

Loan on Public Funds:

On $50,000 District of Columbia 3.65s, ... *$50,000 00

Loan on Bank Stock:—

On 6 shares Blackstone National Bank, Boston, ... $600 00

Amount of real estate held by foreclosure, ... $61,750 00
Assessed value of the same, ... 100,000 00
Amount of income received from the same, ... 3,000 00
Amount of municipal tax on real estate, ... 1,480 00

Cash on Deposit in Bank:—

Southbridge National Bank, Southbridge, ... $33,000 00

Whole amount of interest or profits received or earned, ... $61,081 86
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 22,148 64; 2 per cent., 22,692 81
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.
Date of the last extra dividend: July, 1883.

* This bank was notified that this loan exceeded the legal limit, and it has since been reduced to conform to the provisions of the statute.

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The total amount of loans, with each specified rate of interest: $50,000, 3 per cent.; $181,400, 4 per cent.; $50,000, 4¼ per cent.; $50,000, 4½ per cent.; $29,000, 5 per cent; $2,800, 5½ per cent.; $110,900, 6 per cent.; $18,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	108	
Aggregate amount of the same,		$100,200 00
Amount of investments from which no income is received,		800 00
Number of open accounts,	3,138	
Number and amount of deposits (including dividends) received for previous year,	1,684	189,072 92
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	119	63,896 43
Number and amount of withdrawals,	1,224	132,546 36
Number of accounts opened the previous year,	360	
Number of accounts closed the previous year,	267	
Amount of expenses of the corporation during previous year,		3,189 40
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: April 24.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$30,000	$37,125 00	$30,000 00
United States 4½s,	135,000	152,887 00	136,600 00
District of Columbia 7s,	5,000	6,750 00	5,700 00
City and town bonds: —			
City of Cambridge 6s,	21,000	25,095 00	22,300 00
of Charlestown 6s,	13,000	14,430 00	14,000 00
of Lynn 6s,	8,000	8,960 00	8,000 00
of Newton 6s,	5,000	6,625 00	5,000 00
of Salem 5s,	10,000	11,900 00	10,000 00
of Waterbury, Conn., 7s,	10,000	12,750 00	10,000 00
of Chelsea 6s,	12,000	14,280 00	12,200 00
of Chelsea 4½s,	18,000	18,630 00	18,000 00
of Holyoke 6s,	20,000	25,200 00	20,000 00
of Lawrence 6s,	10,000	11,800 00	10,000 00
of New Bedford 6s,	5,000	6,750 00	5,000 00
of New Bedford 5s,	10,000	11,850 00	10,000 00
of Springfield 7s,	10,000	10,400 00	10,000 00
of Worcester 6s,	10,000	11,400 00	10,900 00
of Fall River 6s,	26,000	30,290 00	27,300 00
of Portland, Me., 6s,	9,000	9,225 00	9,000 00
of Fitchburg 6s,	5,000	5,600 00	5,000 00
Town of Arlington 6s,	10,000	11,050 00	10,000 00
of Brookline 7s,	20,000	26,200 00	20,000 00
City of Malden 6s,	20,000	22,300 00	20,000 00
of Northampton 6s,	20,000	22,200 00	20,000 00
of Pawtucket, R. I, 5s,	20,000	22,800 00	21,300 00
Town of Beverly 4s,	10,000	10,450 00	10,000 00
of Woburn 6s,	10,000	11,650 00	10,000 00
	$482,000	$558,597 00	$490,300 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Blackstone Nat'l Bank, Boston,	$4,000	$4,400 00	$4,000 00
Boylston Nat'l Bank, Boston,	1,800	2,295 00	1,800 00
City Nat'l Bank, Boston,	1,200	1,284 00	1,200 00
Columbian Nat'l Bank, Boston,	500	655 00	500 00
Freeman's Nat'l Bank, Boston,	10,000	10,500 00	13,400 00
New England Nat'l Bank, Boston,	2,200	3,223 00	2,200 00
Revere Nat'l Bank, Boston,	2,500	3,137 00	2,500 00
Washington Nat'l Bank, Boston,	2,000	2,660 00	2,000 00
Boston Nat'l Bank, Boston,	1,000	1,200 00	1,150 00
Suffolk Nat'l Bank, Boston,	5,000	5,800 00	6,050 00
Commerce Nat'l Bank, Boston,	1,000	1,220 00	1,236 25
Atlas Nat'l Bank, Boston,	500	625 00	635 63
City Nat'l Bank, Worcester,	1,800	2,196 00	2,016 00
Quinsigamond Nat'l B'k, Worcester,	2,000	2,240 00	2,380 00
Leicester Nat'l Bank, Leicester,	2,400	2,736 00	2,762 00
Southbridge Nat'l B'k, Southbridge,	13,800	19,320 00	14,490 00
	$51,700	$63,491 00	$58,319 88

RAILROAD BONDS.

Boston & Albany R. R. 7s,	$35,000	$41,825 00	$39,700 00
Boston & Maine R. R. 7s,	25,000	30,875 00	28,100 00
Boston & Lowell R. R. 7s,	20,000	24,800 00	20,000 00
Old Colony R. R. 7s,	10,000	12,300 00	10,000 00
Fitchburg R. R. 7s,	3,000	3,690 00	3,600 00
Fitchburg R. R. 6s,	5,000	5,925 00	5,800 00
Fitchburg R. R. 4s,	15,000	15,300 00	15,000 00
	$113,000	$134,715 00	$122,200 00

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SOUTH BOSTON SAVINGS BANK—BOSTON.

Incorporated 1863. Number of corporators, 69.

THOMAS HILLS, *President.* EDWARD H. BARTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,485,561 03	Public funds,	$77,935 75
Earnings undivided,	16,991 28	Bank stock,	98,320 00
Guaranty fund,	45,500 00	Railroad bonds,	1,000 00
Charges on mortgages,	372 91	Real estate,	50,000 00
Real estate suspense account,	20,000 00	Real estate by foreclosure,	57,244 02
		Loans on real estate,	740,814 30
		Loans on personal security,	455,000 00
		Loans to counties, cities or towns,	15,000 00
		Deposit in banks on interest,	70,989 08
		Cash on hand,	2,122 07
	$1,568,425 22		$1,568,425 22

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,	57,244 02
Assessed value of the same,	76,100 00
Amount of income received from the same,	3,946 89
Amount of municipal tax on real estate,	1,457 62
Cash on Deposit in Banks, amount in each: —	
Maverick National Bank, Boston,	$5,481 90
Tremont National Bank, Boston,	40,195 34
Howard National Bank, Boston,	25,311 84
Whole amount of interest or profits received or earned,	$74,311 75
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	24,936 61
2 per cent.,	25,903 47

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: $4\frac{1}{2}$.

Date of the last extra dividend: April 16, 1884.

The total amount of loans, with each specified rate of interest: $150,000, 4 per cent.; $75,000, $4\frac{1}{4}$ per cent.; $105,000, $4\frac{1}{2}$ per cent.; $110,000, $4\frac{3}{4}$ per cent.; $330,794.30, 5 per cent.; $91,870, $5\frac{1}{2}$ per cent.; $209,250, 6 per cent.; $59,350, $6\frac{1}{2}$ per cent.; $45,300, 7 per cent.; $13,500, $7\frac{1}{2}$ per cent.; $5,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	263	
Aggregate amount of the same,		412,164 30
Amount of investments from which no income is received,		18,000 00
Number of open accounts,	9,708	
Number and amount of deposits (including dividends), received for previous year,	10,590	519,729 76

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	266	$146,626 49
Number and amount of withdrawals,	6,483	373,479 66
Number of accounts opened the previous year,	1,406	
Number of accounts closed the previous year,	924	
Amount of expenses of the corporation during previous year,		6,360 07
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: February 28.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Chelsea,	$7,000	$8,015 00	$6,860 00
of Bangor, Me.,	8,000	9,240 00	7,320 00
of New London, Conn.,	10,000	13,433 33	10,000 00
of Portland, Me.,	15,000	18,525 00	13,775 00
of Norwich, Conn.,	24,000	28,300 00	24,000 00
of Fall River,	10,000	13,150 00	10,000 00
of Brockton,	5,000	5,091 67	5,000 00
Town of Everett,	1,000	1,140 00	980 75
	$80,000	$96,895 00	$77,935 75

Bank Stock.

Atlas Nat'l Bank, Boston,	$11,100	$13,875 00	$11,100 00
Commerce Nat'l Bank, Boston,	7,500	9,150 00	7,500 00
Columbian Nat'l Bank, Boston,	6,000	7,860 00	6,000 00
Eliot Nat'l Bank, Boston,	10,000	12,250 00	10,000 00
Globe Nat'l Bank, Boston,	6,000	5,700 00	6,000 00
Merchandise Nat'l Bank, Boston,	2,300	2,311 50	2,300 00
Massachusetts Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
North America Nat'l Bank, Boston,	4,500	4,612 50	4,500 00
Shoe and Leather Nat'l B'k, Boston,	500	505 00	500 00
Suffolk Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
Third Nat'l Bank, Boston,	10,500	8,820 00	10,420 00
Traders' Nat'l Bank, Boston,	2,200	2,112 00	2,200 00
Tremont Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
Webster Nat'l Bank, Boston,	13,300	14,164 50	13,300 00
	$98,400	$108,160 50	$98,320 00

Railroad Bonds.

New Bedford Railroad,	$1,000	$1,253 33	$1,000 00

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SOUTH SCITUATE SAVINGS BANK — SOUTH SCITUATE.

Incorporated April 2, 1834. Number of corporators, 28.

JOHN F. SIMMONS, *President.* EBENEZER T. FOGG, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$463,106 43	Bank stock,	$56,505 00
Earnings undivided,	6,011 68	Loan on bank stock,	475 00
Guaranty fund,	10,660 00	Real estate by foreclosure,	32,067 00
Suspense,	410 27	Loans on real estate,	294,374 42
		Loans on personal security,	57,979 00
		Loans to counties, cities or towns,	28,300 00
		Deposit in bank on interest,	10,380 96
		Cash on hand,	107 00
	$480,188 38		$480,188 38

Loan on Bank Stock: —

On 15 shares South Weymouth National Bank, ... $475 00

Amount of real estate held by foreclosure, ... $32,067 00
Assessed value of the same, ... 26,500 00
Amount of income received from the same, ... 1,490 00
Amount of municipal tax on real estate, ... 384 90

Cash on Deposit in Bank: —

Boston National Bank, ... $10,380 96

Whole amount of interest or profits received or earned, ... $20,457 61
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 9,041 46; 2 per cent., 9,117 78
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.
Date of the last extra dividend: January 1875.
The total amount of loans, with each specified rate of interest: $10,000, 4 per cent.; $10,000, 4½ per cent.; $48,725, 5 per cent.; $17,000, 5½ per cent.; $276,983.42, 6 per cent.; $1,700, 6½ per cent.; $16,720, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 369
Aggregate amount of the same, ... 267,929 53
Amount of investments from which no income is received, ... 8,700 00
Number of open accounts, ... 1,242
Number and amount of deposits (including dividends) received for previous year, ... 301 50,777 28
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 23 15,851 00
Number and amount of withdrawals, ... 438 40,242 18
Number of accounts opened the previous year, ... 95

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Number of accounts closed the previous year, ...	58	
Amount of expenses of the corporation during previous year, . . .		$1,207 00
Amount of treasurer's bond, ...		10,000 00

Date of examination by commissioner: October 22.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . .	$1,000	$1,437 50	$1,300 00
Boston Nat'l Bank, Boston, . .	1,800	2,160 00	2,016 00
Columbian Nat'l Bank, Boston, .	3,200	4,224 00	4,000 00
City Nat'l Bank, Boston, . .	2,300	2,527 00	2,300 00
Commerce Nat'l Bank, Boston, .	3,000	3,645 00	4,000 00
Eliot Nat'l Bank, Boston, . .	800	980 00	800 00
Eagle Nat'l Bank, Boston, . .	2,300	2,530 00	2,300 00
Fourth Nat'l Bank, Boston, . .	2,600	2,847 00	2,600 00
Globe Nat'l Bank, Boston, . .	300	288 25	300 00
Hingham Nat'l Bank, Hingham, .	2,800	2,800 00	3,556 00
Howard Nat'l Bank, Boston, . .	1,400	1,627 50	1,400 00
Hamilton Nat'l Bank, Boston, .	1,500	1,953 75	1,500 00
Merchants' Nat'l Bank, Boston, .	1,500	2,197 50	1,500 00
Massachusetts Nat'l Bank, Boston, .	500	493 75	500 00
New England Nat'l Bank, Boston, .	1,000	1,466 20	1,000 00
North Nat'l Bank, Boston, . .	4,500	6,125 00	4,700 00
Merchandise Nat'l Bank, Boston, .	1,000	1,005 00	1,000 00
Revere Nat'l Bank, Boston, . .	4,800	6,400 00	4,800 00
Shawmut Nat'l Bank, Boston, .	1,300	1,487 50	1,300 00
Second Nat'l Bank, Boston, . .	1,700	2,639 25	1,900 00
Traders' Nat'l Bank, Boston, . .	2,300	2,213 75	2,300 00
Union Nat'l Bank, Weymouth, .	4,300	4,748 25	4,300 00
Union Nat'l Bank, Boston, . .	1,000	1,427 50	1,133 00
Union Market Nat'l B'k, Watertown,	1,300	1,586 00	2,400 00
Washington Nat'l Bank, Boston, .	1,600	2,128 00	1,600 00
Webster Nat'l Bank, Boston, . .	2,000	2,130 00	2,000 00
	$51,800	$63,067 70	$56,505 00

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SOUTH WEYMOUTH SAVINGS BANK — SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

JOSIAH REED, *President.* A. E. VINING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$444,859 49	Public funds,	$40,000 00
Earnings undivided,	8,958 51	Bank stock,	125,401 87
Guaranty fund,	9,075 00	Loan on bank stock,	250 00
		Railroad bonds,	53,500 00
		Loans on real estate,	142,413 00
		Loans on personal security,	89,088 44
		Deposit in bank on interest,	4,159 43
		Expense account,	506 30
		Premium account,	7,188 75
		Suspense account,	21 75
		Cash on hand,	363 46
	$462,893 00		$462,893 00

Loan on Bank Stock: —

On 3 shares First National Bank, South Weymouth, ... $250 00

Cash on Deposit in Bank: —

First National Bank, South Weymouth, ... $4,159 43

Whole amount of interest or profits received or earned, ... $23,581 59

Rate and amount of each semi-annual dividend for previous year, ... 2½ per cent., 9,794 47; 2 per cent., 8,315 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, 7½.

Date of the last extra dividend: 1875.

The total amount of loans with each specified rate of interest: $72,618.44, 4 per cent.; $16,015, 5 per cent.; $104,308, 5½ per cent.; $38,810, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 176

Aggregate amount of the same, ... 134,832 17

Amount of investments from which no income is received, ... 21 75

Number of open accounts, ... 1,110

Number and amount of deposits (including dividends) received for previous year, ... 682 85,867 90

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 60 33,742 52

Number and amount of withdrawals, ... 454 46,593 47

Number of accounts opened the previous year, ... 143

Number of accounts closed the previous year, ... 85

Amount of expenses of the corporation during previous year, ... 1,247 79

Amount of treasurer's bond, ... 10,000 00

Date of examination by commissioner: October 6.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Weymouth 4s, . . .	$25,000	$26,750 00	$25,000 00
of Dalton 4s, . . .	5,000	5,100 00	5,000 00
City of Fall River 4s, . . .	5,000	5,150 00	5,000 00
of Worcester 4½s, . . .	5,000	5,600 00	5,000 00
	$40,000	$42,600 00	$40,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	$4,000	$5,720 00	$5,540 25
Boston Nat'l Bank, Boston, . .	7,500	9,000 00	8,203 99
Columbian Nat'l Bank, Boston, .	3,900	5,109 00	4,994 62
Commerce Nat'l Bank, Boston, .	5,000	6,100 00	5,000 00
Continental Nat'l Bank, Boston, .	3,000	3,315 00	3,232 75
Eliot Nat'l Bank, Boston, . .	5,600	6,860 00	6,095 88
Eagle Nat'l Bank, Boston, . .	1,500	1,642 50	1,639 00
Globe Nat'l Bank, Boston, . .	4,000	3,800 00	4,131 75
Howard Nat'l Bank, Boston, . .	5,000	5,800 00	5,000 00
Merchants' Nat'l Bank, Boston, .	3,500	5,127 50	4,575 87
Manufacturers' Nat'l Bank, Boston,	7,500	7,500 00	7,238 75
Market Nat'l Bank, Boston, . .	2,000	1,820 00	1,800 00
New England Nat'l Bank, Boston,	4,000	5,840 00	5,330 50
North America Nat'l Bank, Boston,	6,000	6,150 00	6,530 25
Redemption Nat'l Bank, Boston, .	7,500	9,487 50	9,166 50
Revere Nat'l Bank, Boston, . .	4,500	5,647 50	5,325 00
Republic Nat'l Bank, Boston, .	4,000	5,600 00	5,017 50
Shawmut Nat'l Bank, Boston, .	7,500	9,150 00	8,253 00
Shoe & Leather Nat'l Bank, Boston,	5,000	5,050 00	4,775 00
First Nat'l Bank, South Weymouth,	6,000	8,100 00	7,351 00
Second Nat'l Bank, Boston, . .	2,000	3,100 00	2,835 00
Suffolk Nat'l Bank, Boston, . .	1,800	2,088 00	2,021 75
Tremont Nat'l Bank, Boston, . .	3,700	4,070 00	3,978 62
Webster Nat'l Bank, Boston, . .	6,000	6,390 00	6,194 89
Union Nat'l Bank, Weymouth, .	1,000	1,170 00	1,170 00
	$111,500	$133,637 00	$125,401 87

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. Railroad 5s, .	$5,000	$5,650 00	$5,000 00
Old Colony Railroad 6s, . . .	4,000	4,840 00	4,000 00
Old Colony Railroad 7s, . . .	3,000	3,690 00	3,000 00
Old Colony Railroad 4s, . . .	10,000	10,200 00	10,000 00
Boston & Albany Railroad 6s, .	10,000	11,800 00	10,000 00
Fitchburg Railroad 6s, . . .	4,000	4,720 00	4,000 00
Fitchburg Railroad 7s, . . .	3,000	3,660 00	3,000 00
Fitchburg Railroad 4s, . . .	3,000	3,030 00	3,000 00
Boston & Lowell Railroad 7s, .	5,000	6,150 00	5,000 00
Boston & Providence Railroad 7s, .	5,000	6,000 00	5,000 00
Boston & Maine Railroad 7s, . .	1,500	1,830 00	1,500 00
	$53,500	$61,570 00	$53,500 00

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SPENCER SAVINGS BANK — SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.* A. T. JONES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$400,829 58	Public funds,	$101,000 00
Earnings undivided,	9,797 39	Bank stock,	36,600 00
Guaranty fund,	6,475 00	Loan on bank stock,	4,000 00
		Railroad bonds,	21,000 00
		Loans on real estate,	152,322 50
		Loans on personal security,	44,920 00
		Loans to counties, cities or towns,	49,000 00
		Deposit in bank on interest,	2,083 51
		Expense account,	562 92
		Premiums,	5,613 04
	$417,101 97		$417,101 97

Loan on Bank Stock: —

On 40 shares Spencer National Bank, ... $4,000 00

Cash on Deposit in Bank: —

Spencer National Bank, ... $2,083 51

Whole amount of interest or profits received or earned, ... $19,074 43

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 7,033 96; 2 per cent., 7,143 64

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

The total amount of loans, with each specified rate of interest: $5,000, 3½ per cent.; $8,000, 4 per cent.; $7,000, 4½ per cent.; $37,120, 5 per cent.; $157,122.50, 5½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 133

Aggregate amount of the same, ... 115,242 50

Number of open accounts, ... 1,539

Number and amount of deposits (including dividends) received for previous year, ... 1,391 99,932 89

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 59 23,164 63

Number and amount of withdrawals, ... 840 71,458 18

Number of accounts opened the previous year, ... 309

Number of accounts closed the previous year, ... 192

Amount of expenses of the corporation during previous year, ... 1,088 23

Amount of treasurer's bond, ... 20,000 00

Date of examination by commissioner: May 12.

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Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
Town of Spencer 4s,	$42,000	$42,980 00	$42,000 00
of Beverly 4s,	12,000	12,480 00	12,000 00
of Peabody 4s,	10,000	10,400 00	10,000 00
City of Northampton 6s,	1,000	1,200 00	1,000 00
Town of Hopkinton 4s,	5,000	5,100 00	5,000 00
City of New Bedford 4s,	5,000	5,050 00	5,000 00
of Belfast, Me., 6s,	3,000	3,000 00	3,000 00
of Bangor, Me., 7s,	3,000	3,750 00	3,000 00
of Lynn 5s,	10,000	12,100 00	10,000 00
of Columbus, Ohio, 4s,	10,000	10,200 00	10,000 00
	$101,000	$106,260 00	$101,000 00

Bank Stock.

Hide and Leather Nat'l B'k, Boston,	$300	$354 00	$300 00
State Nat'l Bank, Boston,	1,500	1,875 00	1,500 00
North Nat'l Bank, Boston,	2,000	2,720 00	2,000 00
Redemption Nat'l Bank, Boston,	600	768 00	600 00
Webster Nat'l Bank, Boston,	1,100	1,155 00	1,100 00
Commonwealth Nat'l Bank, Boston,	5,600	6,636 00	5,600 00
Lincoln Nat'l Bank, Boston,	5,000	5,300 00	5,000 00
Spencer Nat'l Bank, Spencer,	8,500	9,520 00	8,500 00
First Nat'l Bank, Westborough,	700	700 00	700 00
Leicester Nat'l Bank, Leicester,	1,400	1,610 00	1,400 00
First Nat'l Bank, Worcester,	1,200	2,100 00	1,200 00
City Nat'l Bank, Worcester,	3,200	3,968 00	3,200 00
Mechanics Nat'l Bank, Worcester,	2,500	2,725 00	2,500 00
Central Nat'l Bank, Worcester,	500	730 00	500 00
First Nat'l Bank, Webster,	2,500	2,750 00	2,500 00
	$36,600	$42,911 00	$36,600 00

Railroad Bonds.

Boston & Maine Railroad 7s,	$4,000	$4,920 00	$4,000 00
Old Colony Railroad 6s,	3,000	3,600 00	3,000 00
Boston & Albany Railroad 7s,	2,000	2,380 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 7s,	2,000	2,220 00	2,000 00
Fitchburg Railroad 4s,	5,000	5,200 00	5,000 00
Eastern Railroad 6s,	5,000	6,110 00	5,000 00
	$21,000	$24,430 00	$21,000 00

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SPRINGFIELD FIVE CENTS SAVINGS BANK — SPRINGFIELD.

Incorporated 1854. Number of corporators, 31.

JOSEPH C. PYNCHON, *President.* DANIEL J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,968,037 83	Public funds,	$59,300 00
Earnings undivided,	10,872 31	Loan on public funds,	1,000 00
Guaranty fund,	34,000 00	Bank stock,	91,600 00
		Loans on bank stock,	10,100 00
		Real estate,	189,700 00
		Real estate by foreclosure,	74,725 00
		Loans on real estate,	1,173,235 00
		Loans on personal security,	298,750 00
		Loans on bank books,	575 00
		Deposit in banks on interest,	100,000 00
		Personal property,	5,985 75
		Cash on hand,	7,939 39
	$2,012,910 14		$2,012,910 14

Loan on Public Funds: —

On $1,000 United States 4s,	$1,000 00

Loans on Bank Stock, amount on each: —

On 28 shares First National Bank, 8 shares Second National Bank, and 5 shares Third National Bank, Springfield,	$4,100 00
On 20 shares City National Bank and 10 shares Chapin National Bank, Springfield,	3,000 00
On 14 shares Agawam National Bank, Springfield,	1,400 00
On 10 shares Third National Bank, Springfield,	500 00
On 5 shares Palmer National Bank, Palmer,	500 00
On 4 shares First National Bank, Springfield,	400 00
On 2 shares Pynchon National Bank, Springfield,	200 00

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,	74,725 00
Assessed value of the same,	62,900 00
Amount of income received from the same,	4,606 78
Amount of municipal tax on real estate,	2,743 04

Cash on Deposit in Banks, amount in each: —

Second National Bank, Springfield,	$30,000 00
Third National Bank, Springfield,	25,000 00
Pynchon National Bank, Springfield,	20,000 00
Agawam National Bank, Springfield,	20,000 00
City National Bank, Springfield,	5,000 00

Whole amount of interest or profits received or earned,		$90,410 87
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	35,130 03
	2 per cent.,	37,887 23

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

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Average annual per cent. of dividends for the term ending at time of and including last extra dividend: 7.
Date of the last extra dividend: 1857.
The total amount of loans, with each specified rate of interest: $1,483,660, 5 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	268	
Aggregate amount of the same,		$367,110 00
Amount of investments from which no income is received,		13,900 00
Number of open accounts,	7,023	
Number and amount of deposits (including dividends) received for previous year,	19,514	591,763 49
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	439	293,670 37
Number and amount of withdrawals,	4,501	463,500 42
Number of accounts opened the previous year,	1,401	
Number of accounts closed the previous year,	1,122	
Amount of expenses of the corporation during previous year,		5,248 90
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: May 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$51,700	$63,849 00	$51,700 00
United States 4½s,	600	681 00	600 00
City of Springfield 6s,	7,000	8,750 00	7,000 00
	$59,300	$73,280 00	$59,300 00

Bank Stock.

Agawam Nat'l Bank, Springfield,	$20,000	$26,000 00	$22,400 00
Pynchon Nat'l Bank, Springfield,	10,900	19,075 00	10,900 00
Second Nat'l Bank, Springfield,	5,400	9,720 00	5,400 00
City Nat'l Bank, Springfield,	5,000	6,250 00	5,000 00
Chapin Nat'l Bank, Springfield,	12,000	15,600 00	12,000 00
John Hancock Nat. B'k, Springfield,	11,500	14,375 00	11,500 00
Chicopee Nat'l Bank, Springfield,	7,000	11,900 00	7,000 00
Ware Nat'l Bank, Ware,	5,500	6,875 00	5,500 00
First Nat'l Bank, Chicopee,	3,800	6,460 00	3,800 00
City Nat'l Bank, Worcester,	5,600	7,000 00	5,600 00
Monson Nat'l Bank, Monson,	1,000	1,500 00	1,000 00
Hadley Falls Nat'l Bank, Holyoke,	1,500	2,550 00	1,500 00
	$89,200	$127,305 00	$91,600 00

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SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated 1827. Number of corporators, 54.

JOHN B. STEBBINS, *President.* HENRY S. LEE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$8,561,924 90	Public funds,	$2,464,150 00
Earnings undivided,	68,277 17	Loans on public funds,	3,000 00
Guaranty fund,	173,000 00	Bank stock,	903,400 00
		Loans on bank stock,	158,400 00
		Railroad bonds,	474,000 00
		Loans on railroad bonds and stock,	1,150 00
		Real estate,	104,500 00
		Real estate by foreclosure,	75,950 00
		Loans on real estate,	2,942,150 00
		Loans on personal security,	978,050 00
		Loans to counties, cities or towns,	310,250 00
		Deposit in banks on interest,	298,500 00
		Deposit in banks not on interest,	16,049 65
		Cash on hand,	73,652 42
	$8,803,202 07		$8,803,202 07

Loans on Public Funds, amount on each: —

On $1,000 United States 4s,	$1,000 00
On $2,000 United States 4½s,	2,000 00

Loans on Bank Stock, amount on each: —

On 333 shares First National Bank, Springfield,	$30,550 00
On 213 shares Second National Bank, Springfield,	20,950 00
On 174 shares Third National Bank, Springfield,	12,150 00
On 69 shares Agawam National Bank, Springfield,	7,200 00
On 39 shares Chapin National Bank, Springfield,	2,650 00
On 245 shares Chicopee National Bank, Springfield,	22,350 00
On 38 shares John Hancock National Bank, Springfield,	2,450 00
On 210 shares City National Bank, Springfield,	19,400 00
On 37 shares Pynchon National Bank, Springfield,	3,800 00
On 22 shares Hadley Falls National Bank, Holyoke,	1,450 00
On 30 shares Holyoke National Bank, Holyoke,	3,000 00
On 5 shares City National Bank, Holyoke,	450 00
On 150 shares Home National Bank, Holyoke,	13,000 00
On 20 shares Northampton National Bank, Northampton,	1,700 00
On 9 shares Franklin County National Bank, Greenfield,	900 00
On 9 shares First National Bank, Westfield,	400 00
On 13 shares Hampden National Bank, Westfield,	1,300 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 10 shares First National Bank, Amherst,	1,000 00
On 71 shares Palmer National Bank, Palmer,	7,100 00
On 20 shares Redemption National Bank, Boston,	2,000 00
On 30 shares Eagle National Bank, Boston,	2,000 00
On 10 shares Manchester National Bank, Manchester, N. H.,	1,000 00

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Loans on Railroad Bonds: —

On $1,000 Boston & Albany Railroad 7s,	$1,000 00
On 4 shares Boston & Albany Railroad stock,	150 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,	75,950 00
Assessed value of the same,	51,400 00
Amount of income received from the same,	1,656 25
Amount of municipal tax on real estate,	1,876 48

Cash on Deposit in Banks, amount in each: —

Agawam National Bank, Springfield,	$10,392 53
Chapin National Bank, Springfield,	20,454 44
Chicopee National Bank, Springfield,	53,073 27
City National Bank, Springfield,	62,572 26
John Hancock National Bank, Springfield,	30,000 00
Third National Bank, Springfield,	55,132 69
Home National Bank, Holyoke,	10,000 00
Hampshire County National Bank, Northampton,	48,000 00
Athol National Bank, Athol,	10,000 00
Blackstone National Bank, Boston,	7,703 54
Pynchon National Bank, Springfield,	148 88
Second National Bank, Springfield,	2,632 66
First National Bank, Springfield,	4,439 38

Whole amount of interest or profits received or earned,		$424,593 29
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	158,278 19
	2 per cent.,	161,591 18

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.

Date of the last extra dividend: July 1864.

The total amount of loans, with each specified rate of interest: $21,000, 3½ per cent.; $30,000, 3 6/10 per cent.; $800, 3¾ per cent.; $182,450, 4 per cent.; $10,000, 4¼ per cent.; $137,500, 4½ per cent.; $3,856,250, 5 per cent.; $5,000, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	950	
Aggregate amount of same,		1,198,850 00
Amount of investments from which no income is received,		38,150 00
Number of open accounts,	21,594	
Number and amount of deposits (including dividends) received for previous year,	18,947	1,989,132 92
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	1,363	832,051 09
Number and amount of withdrawals,	15,836	1,668,484 92
Number of accounts opened the previous year,	3,502	
Number of accounts closed the previous year,	2,772	
Amount of expenses of the corporation during previous year,		17,145 02
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: December 10.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	$638,950	$765,408 00	$699,950 00
District of Columbia,	20,000	22,400 00	22,000 00
State, city and town bonds: —			
State of Maine,	111,500	122,650 00	118,500 00
of New Hampshire,	151,700	187,625 00	162,200 00
of Massachusetts,	111,500	128,225 00	118,000 00
of Rhode Island,	3,000	3,180 00	3,000 00
of Connecticut,	6,000	6,180 00	6,000 00
County of Hampden,	50,000	47,500 00	46,000 00
City of Bangor, Me.,	10,000	11,850 00	10,000 00
of Boston,	40,000	51,500 00	43,000 00
of Cambridge,	146,000	162,200 00	151,000 00
of Charlestown,	5,000	5,700 00	5,000 00
of Chelsea,	40,000	46,000 00	40,000 00
of Fitchburg,	10,000	11,000 00	10,000 00
of Holyoke,	87,000	103,110 00	87,000 00
of Lawrence,	25,000	28,750 00	25,000 00
of Lowell,	10,000	11,000 00	10,000 00
of Lynn,	20,000	23,000 00	20,000 00
of New Bedford,	57,000	76,250 00	62,000 00
of Newburyport,	5,000	5,250 00	5,000 00
of Newton,	75,000	88,380 00	77,000 00
of Salem,	20,000	20,400 00	20,000 00
of Springfield,	196,000	260,550 00	196,000 00
of Taunton,	40,000	43,600 00	40,000 00
of Worcester,	40,000	46,000 00	40,000 00
of Cleveland, Ohio,	10,000	11,500 00	11,000 00
of Providence, R. I.,	61,000	73,250 00	66,000 00
of Hartford, Conn.,	76,500	85,680 00	76,500 00
of Meriden, Conn.,	10,000	11,200 00	10,000 00
of Middletown, Conn.,	8,000	8,640 00	8,000 00
of New Haven, Conn.,	60,000	71,600 00	60,000 00
of Norwich, Conn.,	40,000	50,580 00	41,000 00
of Waterbury, Conn.,	20,000	23,500 00	20,000 00
Town of Leominster,	3,000	3,000 00	3,000 00
of Brookline,	40,000	46,750 00	40,000 00
of Danvers,	20,000	23,000 00	22,000 00
of Greenfield,	50,000	51,000 00	50,000 00
of Pittsfield,	30,000	31,500 00	30,000 00
City of Somerville,	10,000	10,500 00	10,000 00
	$2,357,150	$2,779,408 00	$2,464,150 00

BANK STOCK.

First Nat'l Bank, Springfield,	$44,000	$68,400 00	$60,000 00
Second Nat'l Bank, Springfield.	38,100	64,770 00	58,000 00
Third Nat'l Bank, Springfield,	36,000	64,800 00	58,000 00
Agawam Nat'l Benk, Springfield,	37,000	46,250 00	43,000 00
Chapin Nat'l Bank, Springfield,	21,500	26,875 00	22,500 00
Chicopee Nat'l Bank, Springfield,	50,000	82,500 00	70,000 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Springfield, . .	$23,500	$30,550 00	$26,000 00
John Hancock N'l B'k, Springfield,	17,100	21,375 00	17,300 00
Pynchon Nat'l Bank, Springfield, .	39,800	67,660 00	62,000 00
First Nat'l Bank, Adams, . .	3,200	4,650 00	3,200 00
First Nat'l Bank, Chicopee, . .	21,700	34,720 00	31,000 00
First Nat'l Bank, Easthampton, .	1,500	1,875 00	1,500 00
Wachusett Nat'l Bank, Fitchburg, .	5,000	9,250 00	5,000 00
Franklin Co. Nat'l Bank Greenfield,	10,000	10,000 00	10,000 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
Leominster Nat'l Bank, Leominster,	5,000	5,000 00	5,000 00
First Nat'l Bank, Leominster, .	1,000	1,000 00	1,000 00
Monson Nat'l Bank, Monson, . .	5,000	7,000 00	5,000 00
First Nat'l Bank, Northampton, .	5,000	6,500 00	6,000 00
Hampshire Co. N'l B'k Northampt'n,	5,000	6,250 00	5,000 00
Northampton N'l B'k, Northampton,	11,700	19,890 00	17,500 00
Palmer Nat'l Bank, Palmer, . .	25,000	30,000 00	29,800 00
Ware Nat'l Bank, Ware, . . .	6,200	7,750 00	6,200 00
First Nat'l Bank, Westfield, . .	5,000	7,000 00	7,000 00
Hampden Nat'l Bank, Westfield, .	2,500	3,750 00	2,500 00
First Nat'l Bank, Boston, . .	5,000	10,350 00	5,000 00
Second Nat'l Bank, Boston, . .	20,000	31,000 00	20,000 00
Atlantic Nat'l Bank, Boston, . .	15,000	21,450 00	18,000 00
Atlas Nat'l Bank, Boston, . .	15,000	18,750 00	15,000 00
Blackstone Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
Columbian Nat'l Bank, Boston, .	10,000	13,100 00	10,000 00
Eliot Nat'l Bank, Boston, . .	3,000	3,660 00	3,000 00
Faneuil Hall Nat'l Bank, Boston, .	5,000	6,800 00	6,000 00
Freeman's Nat'l Bank, Boston, .	20,000	21,000 00	20,000 00
Hamilton Nat'l Bank, Boston, .	15,000	19,650 00	15,000 00
Howard Nat'l Bank, Boston, . .	13,300	15,428 00	13,300 00
Merchants' Nat'l Bank, Boston, .	15,000	21,900 00	19,000 00
Mt. Vernon Nat'l Bank, Boston, .	2,500	3,475 00	2,500 00
Commerce Nat'l Bank, Boston, .	5,000	6,200 00	5,000 00
Commonwealth Nat'l Bank, Boston,	2,000	2,360 00	2,000 00
North America Nat'l Bank, Boston,	17,500	17,850 00	17,500 00
Nat'l Bank of Redemption, Boston,	25,000	31,000 00	27,000 00
City Nat'l Bank, Boston, . . .	15,000	16,050 00	15,000 00
Eagle Nat'l Bank, Boston, . .	5,000	5,400 00	5,000 00
Exchange Nat'l Bank, Boston, .	2,000	2,360 00	2,000 00
Nat'l Hide and Leather B'k, Boston,	4,900	5,782 00	5,000 00
Revere Nat'l Bank, Boston, . .	15,000	18,750 00	15,000 00
Union Nat'l Bank, Boston, . .	4,300	6,106 00	4,300 00
North Nat'l Bank, Boston, .	20,000	27,200 00	23,000 00
Old Boston Nat'l Bank, Boston, .	7,000	8,260 00	7,000 00
Shawmut Nat'l Bank, Boston, .	10,000	12,100 00	10,000 00
State Nat'l Bank, Boston, . .	7,500	9,375 00	7,500 00
Suffolk Nat'l Bank, Boston, . .	5,000	5,850 00	5,000 00
Tremont Nat'l Bank, Boston, . .	15,000	16,350 00	15,000 00
Washington Nat'l Bank, Boston, .	3,000	3,990 00	3,000 00
Webster Nat'l Bank, Boston, . .	7,500	7,875 00	7,500 00
Exchange N'l B'k, Hartford, Conn.,	500	700 00	500 00
Phœnix Nat'l B'k, Hartford, Conn.,	1,300	1,755 00	1,300 00
	$755,100	$1,049,991 00	$903,400 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad, . .	$298,000	$351,640 00	$314,000 00
Boston & Maine Railroad, . .	25,000	30,500 00	30,000 00
Old Colony Railroad, . . .	5,000	5,500 00	5,000 00
Fitchburg Railroad, . . .	25,000	28,000 00	25,000 00
Connecticut River Railroad, . .	100,000	100,000 00	100,000 00
	$453,000	$515,640 00	$474,000 00

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STOCKBRIDGE SAVINGS BANK — STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

MASON VAN DEUSEN, *President.* C. H. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$198,140 62	Public funds,	$1,820 00
Earnings undivided,	2,871 79	Bank stock,	33,459 50
Guaranty fund,	2,246 38	Real estate by foreclosure,	2,927 01
Premium,	87 13	Loans on real estate,	119,100 38
		Loans on personal security,	39,205 23
		Deposit in bank not on interest,	6,706 93
		Cash on hand,	126 87
	$203,345 92		$203,345 92

Amount of real estate held by foreclosure,	$2,927 01
Assessed value of the same,	1,600 00
Amount of income received from the same,	208 75
Amount of municipal tax on real estate,	17 28

Cash on Deposit in Bank: —

Housatonic National Bank, Stockbridge,	$6,706 93

Whole amount of interest or profits received or earned,		$11,755 16
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	4,130 59
	2¼ per cent.,	4,194 73

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

The total amount of loans, with each specified rate of interest: $87,500.36, 6 per cent.; $48,506.25, 7 per cent.; $22,299, 7 3/10 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	257	
Aggregate amount of the same,		122,955 61
Amount of investments from which no income is received,		3,600 00
Number of open accounts,	591	
Number and amount of deposits (including dividends) received for previous year,	372	52,441 85
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	51	27,772 47
Number and amount of withdrawals,	301	40,327 52
Number of accounts opened the previous year,	125	
Number of accounts closed the previous year,	80	
Amount of expenses of the corporation during previous year,		1,488 25
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: July 21.

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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	2,720 00	2,630 00
Lincoln Nat'l Bank, Boston, . .	3,000	3,300 00	3,000 00
Metropolitan Nat'l Bank, Boston, .	3,000	3,450 00	3,540 00
Exchange Nat'l Bank, Boston, .	2,000	2,360 00	2,610 00
Housatonic N'l Bank, Stockbridge,	2,200	4,400 00	4,222 00
Berkshire Nat'l Bank, No. Adams,	3,000	3,000 00	3,600 00
Adams Nat'l Bank, No. Adams, .	300	450 00	450 00
	$25,000	$33,230 00	$33,459 50

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

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STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated 1855. Number of corporators, 48.

WILLIAM B. STEVENS, *President.* ONSLOW GILMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$435,275 94	Public funds,	$186,000 00
Earnings undivided,	11,799 09	Loan on bank stock,	10,000 00
Guaranty fund,	9,820 57	Railroad bonds,	21,000 00
		Real estate by foreclosure,	10,089 00
		Loans on real estate,	147,423 73
		Loans on personal security,	11,625 00
		Loans to counties, cities or towns,	51,000 00
		Deposit in bank on interest,	14,577 95
		Expense account,	1,319 03
		Profit and loss,	1,237 71
		Cash on hand,	2,623 18
	$456,895 60		$456,895 60

Loan on Bank Stock: —

On 100 shares South Reading National Bank, ... $10,000 00

Amount of real estate held by foreclosure, ... $10,089 00
Assessed value of the same, ... 19,796 62
Amount of income received from the same, ... 556 00
Amount of municipal tax on real estate, ... 292 99

Cash on Deposit in Bank: —

Blackstone National Bank, Boston, ... $14,577 95

Whole amount of interest or profits received or earned, ... $21,609 89
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 7,860 16; 2 per cent., 8,019 67
Times for the dividends fixed by the by-laws: first Wednesday in May and November.
Average annual per cent. of dividends for the term ending at time of and including last extra dividend: 6¼.
Date of the last extra dividend: November, 1876.
The total amount of loans, with each specified rate of interest: $19,500, 4 per cent.; $10,000, 4½ per cent.; $37,000, 5 per cent.; $136,848.73, 6 per cent.; $48,200, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 159
Aggregate amount of the same, ... 119,048 73
Amount of investments from which no income is received, ... 725 00
Number of open accounts, ... 2,027
Number and amount of deposits (including dividends) received for previous year, ... 2,194 137,814 70
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 74 29,784 07

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Number and amount of withdrawals, ...	1,452	$129,015 60
Number of accounts opened the previous year, ...	320	
Number of accounts closed the previous year, ...	219	
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: June 13.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County, city and town bonds: —			
County of Strafford, N. H., 4s, .	$10,000	$10,000 00	$10,000 00
City of Haverhill 6s, ...	5,000	5,950 00	5,000 00
of Boston 4s, ...	45,000	47,030 00	45,000 00
of New Bedford 4s, ...	20,000	20,700 00	20,000 00
of Middletown, Conn., 4s, .	10,000	10,300 00	10,000 00
of Columbus, Ohio, 4s, . .	26,000	26,650 00	26,000 00
Town of Arlington 6s, ...	10,000	11,800 00	10,000 00
of Beverly 4s, ...	10,000	10,400 00	10,000 00
of Leominster 4s, ...	20,000	20,800 00	20,000 00
of Attleborough 4s, . . .	15,000	15,600 00	15,000 00
of Spencer 4s, ...	15,000	15,600 00	15,000 00
	$186,000	$194,830 00	$186,000 00

Railroad Bonds.

Vermont & Massachusetts R. R. 5s,	$10,000	$11,150 00	$10,000 00
Boston, Revere B'ch & Lynn R.R. 6s,	1,000	1,185 00	1,000 00
Boston, Clinton & Fitchburg R.R. 7s,	10,000	11,100 00	10,000 00
	$21,000	$23,435 00	$21,000 00

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SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated, 1833. Number of corporators, 173.

WILLIAM ENDICOTT, JR., *President.* CHARLES HENRY PARKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$18,933,687 62	Public funds,	$2,524,680 00
Earnings undivided,	141,921 03	Loan on public funds,	9,000 00
Guaranty fund,	328,500 35	Bank stock,	670,555 74
Suspense,	9,737 98	Loan on bank stock,	10,000 00
Rents,	4,894 43	Railroad bonds,	1,495,343 25
		Real estate,	180,000 00
		Real estate by foreclosure,	39,784 27
		Loans on real estate,	6,085,838 11
		Loans on personal security,	5,820,220 85
		Loans to counties, cities or towns,	201,000 00
		Deposit in banks on interest,	2,140,782 95
		Deposit in banks not on interest,	187,329 38
		Expense account,	2,410 81
		Expense on estates to be refunded,	815 31
		Bank alterations in process,	4,478 07
		Premium account,	240 27
		Cash on hand,	46,262 40
	$19,418,741 41		$19,418,741 41

Loan on Public Funds: —

On $9,000 United States 4s, ... $9,000 00

Loan 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), ... $180,000 00
Estimated value of the same, ... 180,000 00
Amount of real estate held by foreclosure, ... 39,784 27
Assessed value of the same, ... 44,600 00
Amount of income received from the same, ... 1,822 78
Amount of municipal tax on real estate, ... 4,322 56

Cash on Deposit in Banks, amount in each: —

New England National Bank, Boston, ... $273,294 28
Columbian National Bank, Boston, ... 14,035 10
Webster National Bank, Boston, ... 200,000 00
Revere National Bank, Boston, ... 396,556 03
Globe National Bank, Boston, ... 100,421 14
Blackstone National Bank, Boston, ... 150,810 64
Shawmut National Bank, Boston, ... 250,166 67
Merchants' National Bank, Boston, ... 477,587 25
Continental National Bank, Boston, ... 300,241 22

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Wachusett National Bank, Fitchburg,	$50,000 00
Holyoke National Bank, Holyoke,	20,000 00
Citizens' National Bank, Worcester,	25,000 00
Massasoit National Bank, Fall River,	50,000 00
Mechanicks' National Bank, Newburyport,	20,000 00

Whole amount of interest or profits received or earned,		$800,283 44
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	340,779 60
	1½ per cent.,	262,341 59

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: $5\frac{5}{100}$.

Date of the last extra dividend: April 1878.

The total amount of loans, with each specified rate of interest: $25,000, 2⅜ per cent.; $65,000, 2½ per cent.; $155,500, 3 per cent.; $750,000, 3½ per cent.; $40,000, 3⅝ per cent.; $384,000, 3¾ per cent.; $3,338,350, 4 per cent.; $861,000, 4¼ per cent.; $3,852,344.61, 4½ per cent.; $148,167.75, 4¾ per cent.; $1,784,487.75, 5 per cent.; $173,350, 5½ per cent.; $391,908 75, 6 per cent.; $156,950, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	59	
Aggregate amount of the same,		126,970 00
Number of open accounts,	45,699	
Number and amount of deposits (including dividends) received for previous year,	43,725	4,607,529 19
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	3,418	1,953,615 00
Number and amount of withdrawals,	33,672	3,548,834 67
Number of accounts opened the previous year,	7,438	
Number of accounts closed the previous year,	5,347	
Amount of expenses of the corporation during previous year,		30,281 02
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: December 1.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$250,000	$309,375 00	$250,000 00
United States 4½s,	300,000	340,500 00	300,000 00
City and town bonds: —			
City of Boston 4s,	1,100,000	1,191,125 00	1,112,617 50
of Boston 5s,	500,000	605,000 00	550,000 00
of Boston 6s,	20,000	24,000 00	20,000 00
of Boston 5s, sterling,	205,062½	224,543 42	205,062 50
of Cambridge 6s,	2,000	2,020 00	2,000 00
of New Bedford 6s,	10,000	12,400 00	10,000 00
Town of Waltham 4s,	75,000	77,625 00	75,000 00
	$2,462,062½	$2,786,588 42	$2,524,680 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	$8,500	$12,325 00	$12,601 25
Atlas Nat'l Bank, Boston,	65,400	82,244 00	66,112 50
Bay State Nat'l Bank, Lawrence,	13,125	17,500 00	13,125 00
Boylston Nat'l Bank, Boston,	3,000	3,840 00	3,375 00
City Nat'l Bank, Boston,	21,100	22,366 00	22,199 87
Columbian Nat'l Bank, Boston,	49,200	64,452 00	49,200 00
Commerce Nat'l Bank, Boston,	16,900	20,618 00	17,289 50
Continental Nat'l Bank, Boston,	13,800	16,008 00	15,750 00
Eagle Nat'l Bank, Boston,	46,100	50,249 00	47,525 00
Freeman's Nat'l Bank, Boston.	4,800	5,040 00	5,698 87
Globe Nat'l Bank, Boston,	7,700	7,315 00	8,585 50
Hamilton Nat'l Bank, Boston,	15,000	19,500 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	17,400 00	17,650 00
Market Nat'l Bank, Boston,	15,000	13,650 00	15,000 00
Merchants' Nat'l Bank, Boston,	65,800	96,068 00	71,143 50
Massachusetts Nat'l Bank, Boston,	5,000	4,900 00	5,000 00
New England Nat'l Bank, Boston,	1,100	1,617 00	1,100 00
Old Boston Nat'l Bank, Boston,	5,000	6,100 00	6,125 00
Railroad Nat'l Bank, Lowell,	2,500	3,125 00	2,500 00
Redemption Nat'l Bank, Boston,	15,000	19,200 00	19,962 50
Republic Nat'l Bank, Boston,	10,000	14,000 00	12,750 00
Revere Nat'l Bank, Boston,	40,000	50,000 00	41,893 75
Shawmut Nat'l Bank, Boston,	24,400	30,500 00	26,721 25
Shoe & Leather Nat'l Bank, Boston,	11,100	11,100 00	11,221 00
State Nat'l Bank, Boston,	13,300	16,758 00	13,648 00
Suffolk Nat'l Bank, Boston,	13,600	15,776 00	16,348 75
Tremont Nat'l Bank, Boston,	18,700	20,570 00	20,481 00
Union Nat'l Bank, Boston,	10,000	14,200 00	10,000 00
Washington Nat'l Bank, Boston,	15,000	19,950 00	15,000 00
Webster Nat'l Bank, Boston,	61,700	65,402 00	63,484 25
	$627,925	$766,249 00	$670,555 74

RAILROAD BONDS.

Old Colony Railroad 6s,	$200,000	$242,000 00	$200,000 00
Old Colony Railroad 7s,	47,500	55,858 00	47,500 00
Old Colony Railroad 4s,	500,000	512,500 00	500,000 00
Boston & Maine Railroad 7s,	15,000	18,450 00	15,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s,	100,000	116,000 00	100,000 00
Boston & Albany Railroad 7s,	100,000	119,000 00	100,000 00
Fitchburg Railroad 5s.	500,000	558,625 00	532,843 25
	$1,462,500	$1,622,433 00	$1,495,343 25

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TAUNTON SAVINGS BANK — TAUNTON.

Incorporated 1869. Number of corporators, 112.

JOHN E. SANFORD, *President.* HENRY R. WOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,204,840 21	Public funds,	$98,849 25
Earnings undivided,	31,975 05	Loan on public funds,	661 00
Guaranty fund,	28,649 44	Bank stock,	109,536 62
Suspense account,	6,303 65	Loans on bank stock,	10,100 00
		Railroad bonds,	97,000 00
		Real estate by foreclosure,	7,950 00
		Loans on real estate,	494,312 52
		Loans on personal security,	422,160 00
		Loans to counties, cities or towns,	1,500 00
		Loans on bank books,	500 00
		Deposit in bank on interest,	20,092 25
		Deposit in bank not on interest,	1,191 52
		Expense account,	1,226 51
		Profit and loss,	226 41
		Manufacturing stocks, to secure indebtedness,	4,000 00
		Cash on hand,	2,462 27
	$1,271,768 35		$1,271,768 35

Loans on Public Funds, amount on each: —

On $1,000 City of Taunton 6s,	$161 00
On $500 United States 4s,	500 00

Loans on Bank Stock, amount on each: —

On 153 shares Machinists' National Bank, Taunton,	$10,000 00
On 1 share Taunton National Bank, Taunton,	100 00

Amount of real estate held by foreclosure,	$7,950 00
Assessed value of the same,	7,200 00
Amount of income received from the same,	151 00
Amount of municipal tax on real estate,	135 36

Cash on Deposit in Banks, amount in each: —

Taunton National Bank, Taunton,	$1,191 52
National Bank of the Republic, Boston,	20,092 25

Whole amount of interest or profits received or earned,		$64,725 63
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	22,935 42
	2 per cent.,	23,016 31

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, 3 per cent; $26,500, 4 per cent; $25,000, 4¼ per cent.; $121,000, 4½ per cent.; $25,000, 4¾ per cent.; $190,461, 5 per cent.; $5,000, 5¼ per cent.; $93,700, 5½ per cent.; $423,462.52, 6 per cent.; $9,110, 6½ per cent.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	286	
Aggregate amount of the same,		$287,289 86
Number of open accounts,	3,479	
Number and amount of deposits (including dividends) received for previous year,	1,656	221,727 36
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	149	94,536 38
Number and amount of withdrawals,	1,988	194,724 08
Number of accounts opened the previous year,	381	
Number of accounts closed the previous year,	346	
Amount of expenses of the corporation during previous year,		3,962 62
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 currency, 6s,	$15,000	$20,250 00	$18,006 25
State, county, city and town bonds: —			
State of Maine,	1,000	1,090 00	1,135 00
of New Hampshire,	1,000	1,140 00	1,165 00
of Massachusetts,	3,000	3,510 00	3,330 00
County of Bristol, Mass.,	1,000	1,000 00	1,002 50
City of Taunton,	26,400	28,992 00	27,973 00
of New Bedford,	10,000	10,250 00	10,350 00
of Dayton, Ohio,	10,000	10,300 00	10,325 00
Town of Peabody,	25,000	25,750 00	25,562 50
	$92,400	$102,282 00	$98,849 25

Bank Stock.

Atlas Nat'l Bank, Boston,	$5,500	$6,930 00	$6,208 61
Atlantic Nat'l Bank, Boston,	500	725 00	750 00
Boylston Nat'l Bank, Boston,	600	769 00	769 50
City Nat'l Bank, Boston,	10,000	10,600 00	11,362 50
Commerce Nat'l B'k, New Bedford,	10,200	12,635 00	12,311 00
Commerce Nat'l Bank, Boston,	400	488 00	489 50
Columbian Nat'l Bank, Boston,	300	393 00	393 75
Bristol Co. Nat'l Bank, Taunton,	3,400	5,100 00	4,405 00
Eagle Nat'l Bank, Boston,	1,100	1,207 00	1,254 25
Exchange Nat'l Bank, Boston,	2,000	2,345 00	2,300 00
First Nat'l Bank, New Bedford,	1,700	2,261 00	2,211 01
Freeman's Nat'l Bank, Boston,	1,500	1,575 00	1,581 00
Hamilton Nat'l Bank, Boston,	4,400	5,731 00	5,408 00
Howard Nat'l Bank, Boston,	200	232 00	224 50
Merchants' N'l Bank, New Bedford,	20,000	36,300 00	27,200 00
Machinists' Nat'l Bank, Taunton,	900	1,530 00	1,260 00
Mount Vernon Nat'l Bank, Boston,	2,000	2,695 00	2,700 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North Nat'l Bank, Boston,	$1,100	$1,485 00	$1,395 63
Republic Nat'l Bank, Boston,	1,700	2,393 00	2,239 25
Revere Nat'l Bank, Boston,	2,300	2,875 00	2,878 62
Redemption Nat'l Bank, Boston,	1,200	1,542 00	1,373 25
Second Nat'l Bank, Boston,	2,000	3,155 00	3,100 00
Shawmut Nat'l Bank, Boston,	1,000	1,250 00	1,180 00
Taunton Nat'l Bank, Taunton,	10,900	16,895 00	14,250 00
Tremont Nat'l Bank, Boston,	1,100	1,210 00	1,216 25
Webster Nat'l Bank, Boston,	1,000	1,065 00	1,075 00
	$87,000	$123,386 00	$109,536 62

RAILROAD BONDS.

Old Colony Railroad,	$25,000	$30,500 00	$25,000 00
Boston & Maine Railroad,	10,000	12,400 00	10,000 00
Fitchburg Railroad,	10,000	11,200 00	10,000 00
Boston & Albany Railroad,	25,000	30,750 00	25,000 00
Connecticut & Passumpsic Rivers Railroad,	25,000	30,250 00	25,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad,	2,000	2,340 00	2,000 00
	$97,000	$117,440 00	$97,000 00

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TEMPLETON SAVINGS BANK — TEMPLETON.

Incorporated April 19, 1871 Number of corporators, 59.

CHARLES A. PERLEY, *President.* ASA HOSMER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, ...	$177,014 91	Bank stock, ...	$4,700 00
Earnings undivided, .	1,758 37	Loan on bank stock, . .	3,000 00
Guaranty fund, . .	3,664 34	Railroad bonds, . . .	1,000 00
		Loans on real estate, . .	117,147 00
		Loans on personal security, .	14,945 00
		Loans to counties, cities or towns, ...	33,000 00
		Deposit in banks not on interest, ...	8,473 13
		Cash on hand, ...	172 49
	$182,437 62		$182,437 62

Loan on Bank Stock: —

On 30 shares First National Bank, Winchendon, ... $3,000 00

Cash on Deposit in Bank: —

Miller's River National Bank, Athol, ... $8,473 13

Whole amount of interest or profits received or earned, ... $9,319 93

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 3,199 63; 2 per cent., 3,337 85

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

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

Date of last extra dividend: June 1, 1874.

The total amount of loans, with each specified rate of interest: $33,000, 4 per cent.; $17,500, 5 per cent.; $117,592, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 153

Aggregate amount of the same, ... 114,292 00

Amount of investments from which no income is received, . . . 2,500 00

Number of open accounts, ... 657

Number and amount of deposits (including dividends) received for previous year, ... 308 34,227 40

Number and amount of deposits of and exceeding $300 at any one time, for the previous year, ... 26 16,700 00

Number and amount of withdrawals, ... 248 21,986 52

Number of accounts opened the previous year, ... 70

Number of accounts closed the previous year, ... 48

Amount of expenses of the corporation during previous year, . . . 456 42

Amount of treasurer's bond, ... 10,000 00

Date of examination by commissioner: August 11.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Orange, . .	$3,000	$4,200 00	$3,000 00
First Nat'l Bank, Winchendon, .	500	700 00	500 00
First Nat'l Bank, Gardner, . .	1,200	1,560 00	1,200 00
	$4,700	$6,460 00	$4,700 00

RAILROAD BONDS.

Vermont & Massachusetts R. R. 5s,	$1,000	$1,200 00	$1,000 00

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UNION INSTITUTION FOR SAVINGS — BOSTON.

Incorporated, 1865. Number of corporators, 38.

HUGH O'BRIEN, *President.* GEORGE F. EMERY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,734,701 61	Public funds,	$94,103 75
Earnings undivided,	32,884 54	Railroad bonds,	252,562 50
Guaranty fund,	71,163 00	Real estate,	278,601 06
Suspense,	85 00	Real estate by foreclosure,	153,964 37
		Loans on real estate,	1,420,934 50
		Loans on personal security,	556,625 00
		Deposit in banks on interest,	76,178 08
		Mortgage and interest suspense,	38 07
		Cash on hand,	5,826 82
	$2,838,834 15		$2,838,834 15

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,		153,964 37
Assessed value of the same,		159,400 00
Amount of income received from the same,		3,900 69
Amount of municipal tax on real estate,		7,670 02
Cash on Deposit in Banks, amount in each: —		
National Exchange Bank,		$10,166 57
International Trust Company,		20,848 29
Mt. Vernon National Bank,		24,121 18
Boylston National Bank,		21,042 04
Whole amount of interest or profits received or earned,		$128,092 89
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	49,929 67
	2 per cent.,	51,323 50
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: $330,000, 4 per cent.; $329,000, 4½ per cent.; $120,000, 4¾ per cent.; $500,359, 5 per cent.; $5,000, 5¼ per cent.; $43,000, 5½ per cent.; $516,820.50, 6 per cent.; $8,900, 6½ per cent.; $121,955, 7 per cent.; $2,525, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	376	
Aggregate amount of the same,		487,536 25
Amount of investments from which no income is received,		21,113 68
Number of open accounts,	7,138	
Number and amount of deposits (including dividends) received for previous year,	6,137	707,909 89
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	512	335,997 00
Number and amount of withdrawals,	6,000	605,269 09

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Number of accounts opened the previous year, ...	1,043	
Number of accounts closed the previous year, ...	984	
Amount of expenses of the corporation during previous year, . . .		$9,582 06
Amount of treasurer's bond, ...		15,000 00

Date of examination by commissioner: June 29.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, ...	$50,000	$56,687 50	$54,312 50
City bonds: —			
City of Chelsea 6s, ...	9,000	10,430 00	10,625 00
of Lowell 6s, ...	2,000	2,220 00	2,325 00
of Springfield 7s, ...	2,000	2,820 00	2,600 00
of Hartford, Conn., 6s, . .	1,000	1,120 00	1,170 00
of Newton 6s, ...	4,000	5,200 00	4,920 00
of Somerville 5s, ...	17,000	17,625 00	18,151 25
	$85,000	$96,102 50	$94,103 75

Railroad Bonds.

Fitchburg Railroad, ...	$220,000	$240,950 00	$240,762 50
Boston & Lowell Railroad, . .	10,000	11,850 00	11,800 00
	$230,000	$252,800 00	$252,562 50

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UNION SAVINGS BANK — FALL RIVER.

Incorporated 1869. Number of corporators, 30.

AUGUSTUS CHACE, *President.* D. A. CHAPIN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$670,862 31	Public funds,	$5,648 00
Earnings undivided,	10,336 74	Bank stock,	48,657 00
Guaranty fund,	15,400 00	Real estate,	38,000 00
		Real estate by foreclosure,	3,200 00
		Loans on real estate,	347,514 00
		Loans on personal security,	222,156 00
		Deposit in bank on interest,	29,100 00
		Expense account,	428 64
		Cash on hand,	1,895 41
	$696,599 05		$696,599 05

Invested in real estate (for banking purposes),		$38,000 00
Estimated value of the same,		40,000 00
Amount of real estate held by foreclosure,		3,200 00
Assessed value of the same,		2,300 00
Amount of income received from the same,		200 00
Amount of municipal tax on real estate,		434 28
Cash on Deposit in Bank: —		
National Union Bank, Fall River,		$29,100 00
Whole amount of interest or profits received or earned,		$37,570 71
Rate and amount of each semi-annual dividend for previous year,	2¼ per cent.,	15,005 21
	2¼ per cent.,	14,840 99
Times for the dividends fixed by the by-laws: November 15 and May 15.		
The total amount of loans, with each specified rate of interest: $19,390, 4½ per cent.; $93,708, 5 per cent.; $374,064, 5½ per cent.; $82,508, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	150	
Aggregate amount of the same,		167,414 00
Number of open accounts,	1,486	
Number and amount of deposits (including dividends) received for previous year,	4,179	115,653 66
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	69	42,975 00
Number and amount of withdrawals,	1,447	131,332 08
Number of accounts opened the previous year,	261	
Number of accounts closed the previous year,	253	
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: August 12.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fall River water bonds, . . .	$5,000	$6,000 00	$5,648 00

BANK STOCK.

Nat'l Union Bank, Fall River, .	$17,700	$17,700 00	$19,610 00
Metacomet Nat'l Bank, Fall River,	16,200	19,240 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	1,225 00	1,274 00
	$40,200	$45,165 00	$48,657 00

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UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 68.

MOSES TAFT, *President.* C. A. TAFT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$311,131 56	Bank stock,	*$116,700 00
Earnings undivided,	7,093 82	Real estate by foreclosure,	16,337 54
Guaranty fund,	7,364 00	Loans on real estate,	117,715 60
		Loans on personal security,	39,621 57
		Deposit in bank not on interest,	5,799 82
		Expense account,	482 23
		Profit and loss,	2,119 24
		Central National Bank loan,	†4,000 00
		Premiums,	†22,730 87
		Farm rent,	82 51
	$325,589 38		$325,589 38

Amount of real estate held by foreclosure,		$16,337 54
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,		152 32
Cash on Deposit in Bank: —		
Blackstone National Bank, Uxbridge,		$5,799 82
Whole amount of interest or profits received or earned,		$15,626 16
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6,084 85
	2 per cent.,	6,084 48
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.		
Date of the last extra dividend: January 1, 1874.		
The total amount of loans, with each specified rate of interest: $44,450, 5 per cent.; $5,000, 5½ per cent.; $66,878.70, 6 per cent.; $1,115, 7 per cent.; $271.90, 7½ per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	81	
Aggregate amount of the same,		57,915 60
Number of open accounts,	1,036	
Number and amount of deposits (including dividends) received for previous year,	389	39,620 68
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	30	13,889 87
Number and amount of withdrawals,	405	38,734 07
Number of accounts opened the previous year,	84	
Number of accounts closed the previous year,	72	
Amount of expenses of the corporation during previous year,		825 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 6.		

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

† These amounts are a portion of the investment in bank stocks.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, .	$8,000	$10,280 00	$8,000 00
Suffolk Nat'l Bank, Boston, . .	6,100	7,121 75	6,100 00
Hide and Leather Nat'l B'k, Boston,	13,000	15,600 00	*13,000 00
Revere Nat'l Bank, Boston, . .	8,000	9,600 00	8,000 00
Howard Nat'l Bank, Boston, . .	11,200	13,104 00	*11,200 00
North Nat'l Bank, Boston, . .	6,000	8,100 00	6,000 00
Tremont Nat'l Bank, Boston, . .	5,800	6,264 00	5,800 00
Eliot Nat'l Bank, Boston, . .	11,000	13,502 50	*11,000 00
Webster Nat'l Bank, Boston, . .	6,900	7,245 00	6,900 00
State Nat'l Bank, Boston, . .	7,800	9,808 50	7,800 00
Mt. Vernon Nat'l Bank, Boston, .	1,800	2,493 00	1,800 00
Atlas Nat'l Bank, Boston, . .	3,300	4,166 00	3,300 00
Eagle Nat'l Bank, Boston, . .	3,000	3,247 50	3,000 00
Blackstone Nat'l Bank, Uxbridge, .	1,700	2,260 00	1,700 00
Grafton Nat'l Bank, Grafton, . .	500	540 00	500 00
First Nat'l Bank, Clinton, . .	2,000	2,480 00	2,000 00
Wachusett Nat'l Bank, Fitchburg, .	5,000	5,000 00	5,000 00
Franklin Nat'l Bank, Franklin, .	5,900	7,090 00	5,900 00
Central Nat'l Bank, Boston, . .	4,000	4,300 00	4,000 00
Millbury Nat'l Bank, Millbury, .	1,700	2,006 00	1,700 00
Manufacturers' Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
	$116,700	$138,208 25	$116,700 00

* This bank has been notified that these investments exceed the legal limit.]

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WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated 1869. Number of corporators, 53.

S. O. RICHARDSON, *President.* RICHARD BRITTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$139,673 82	Public funds,	$17,000 00
Earnings undivided,	1,564 89	Bank stock,	10,700 00
Guaranty fund,	2,128 47	Railroad bonds,	9,000 00
		Real estate by foreclosure,	4,759 20
		Loans on real estate,	64,225 00
		Loans on personal security,	14,135 75
		Deposit in bank on interest,	16,961 61
		Expense account,	171 52
		Premium,	5,692 68
		Cash on hand,	721 42
	$143,367 18		$143,367 18

Amoumt of real estate held by foreclosure,	$4,759 20
Assessed value of the same,	5,975 00
Amount of income received from the same,	479 85
Amount of municipal tax on real estate,	91 78
Cash on Deposit in Bank: —	
South Reading National Bank,	$16,961 61
Whole amount of interest or profits received or earned,	7,878 96
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	2,412 47
2 per cent.,	2,458 53

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: $6\frac{1}{3}$.

Date of the last extra dividend: February 1873.

The total amount of loans, with each specified rate of interest: $8,000, 4 per cent.; $7,000, 5 per cent.; $51,100, 6 per cent.; $8,175, 7 per cent.; $1,500, $7\frac{3}{10}$ per cent.; $500, 8 per cent.; $385.75, 9 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	63	
Aggregate amount of the same,		64,860 75
Number of open accounts,	900	
Number and amount of deposits (including dividends) received for previous year,	1,106	47,089 11
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	22	10,955 06
Number and amount of withdrawals,	701	32,202 15
Number of accounts opened the previous year,	182	
Number of accounts closed the previous year,	138	
Amount of expenses of the corporation during previous year,		720 18
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 22.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds: —			
City of Bath, Me., 6s,	$5,000	$5,150 00	$5,225 00
of Rockland, Me., 6s,	2,000	2,010 00	2,085 00
of Fall River 5s,	8,000	9,440 00	9,200 00
of Lowell 6s,	2,000	2,240 00	2,330 00
	$17,000	$18,840 00	$18,840 00

BANK STOCK.

Nat'l B'k of So. Reading, Wakefield,	$3,000	$3,900 00	$3,900 00
Boston Nat'l Bank, Boston,	2,700	3,240 00	3,005 50
Faneuil Hall Nat'l Bank, Boston,	2,500	3,375 00	3,175 00
Nat'l Union Bank, Boston,	2,500	3,581 25	3,500 00
	$10,700	$14,096 25	$13,580 50

RAILROAD BONDS.

Fitchburg Railroad 5s,	$2,000	$2,240 00	$2,240 00
Boston & Albany Railroad 7s,	5,000	6,950 00	6,193 75
Old Colony Railroad 6s,	1,000	1,200 00	1,165 00
Boston & Albany Railroad,	1,000	1,190 00	1,195 00
	$9,000	$11,580 00	$10,793 75

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WALES SAVINGS BANK — WALES.

Incorporated 1870. Number of corporators, 76.

ELIJAH SHAW, *President.* H. A. MCFARLAND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$25,599 23	Bank stock, ...	$5,672 50
Earnings undivided, .	823 14	Loans on real estate, . .	15,579 50
Guaranty fund, . .	524 00	Loans on personal security, .	3,309 17
		Deposit in bank not on interest,	267 27
		Interest, ...	141 22
		Cash on hand, ...	1,976 71
	$26,946 37		$26,946 37

Cash on Deposit in Bank: —

Palmer National Bank, Palmer, ...		$267 27
Whole amount of interest or profits received or earned, ...		$1,526 50
Rate and amount of each semi-annual dividend for previous year, ...	2½ per cent.,	646 51
	2¼ per cent.,	590 19
Times for the dividends, fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $500, 5 per cent.; $18,388.67, 6 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each, ...	51	
Aggregate amount of the same, ...		18,888 67
Number of open accounts, ...	149	
Number and amount of deposits (including dividends) received for the previous year, ...	335	5,131 42
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ...	4	2,173 55
Number and amount of withdrawals, ...	88	9,791 69
Number of accounts opened the previous year, ...	22	
Number of accounts closed the previous year, ...	28	
Amount of expenses of the corporation during previous year, . . .		97 00
Amount of treasurer's bond, ...		10,000 00
Date of examination by commissioner: June 16.		

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . .	$500	$523 75	$523 75
Nat'l Webster 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
Hamilton Nat'l Bank, Boston, . .	1,000	1,250 00	1,000 00
Nat'l Revere Bank, Boston, . .	800	960 00	800 00
First Nat'l Bank of Leominster, .	200	200 00	200 00
	$5,200	$6,206 50	$5,672 50

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WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Number of corporators, 38.

ENOS T. LUCE, *President.* F. M. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,583,946 41	Public funds,	$104,000 00
Earnings undivided,	34,001 03	Bank stock,	138,825 00
Guaranty fund,	54,600 00	Loan on bank stock,	3,350 00
		Railroad bonds,	160,500 00
		Real estate by foreclosure,	14,500 00
		Loans on real estate,	640,266 00
		Loans on personal security,	502,980 00
		Loans to counties, cities or towns,	33,700 00
		Deposit in banks, on interest,	48,000 00
		Cash on hand,	26,426 44
	$1,672,547 44		$1,672,547 44

Loan on Bank Stock: —

On 37 shares Waltham National Bank, Waltham,	$3,350 00
Amount of real estate held by foreclosure,	$14,500 00
Assessed value of the same,	14,600 00
Amount of income received from the same,	600 00
Amount of municipal tax on real estate,	211 11

Cash on Deposit in Banks, amount in each: —

Waltham National Bank,	$33,000 00
Boston Safe Deposit and Trust Company,	15,000 00

Whole amount of interest or profits received,		$81,314 37
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	29,084 72
	2 per cent.,	29,984 46

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: $75,000, 3½ per cent.; $25,000, 3¾ per cent.; $82,200, 4 per cent.; $50,000, 4⅛ per cent.; $70,000, 4¼ per cent.; $198,000, 4½ per cent.; $135,625, 5 per cent.; $54,950, 5½ per cent.; $489,521, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	220	
Aggregate amount of the same,		267,976 00
Number of open accounts,	5,857	
Number and amount of deposits (including dividends) received for previous year,	6,116	427,903 92

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	233	$103,936 09
Number and amount of withdrawals,	4,392	354,165 74
Number of accounts opened the previous year,	1,115	
Number of accounts closed the previous year,	831	
Amount of expenses of the corporation during previous year,		3,437 78
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: November 14.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 5s,	$10,000	$10,200 00	$10,000 00
of Waltham 4½s,	46,000	48,760 00	46,000 00
of Waltham 6s,	12,000	12,720 00	12,000 00
Town of Arlington 6s,	6,000	6,360 00	6,000 00
City of Grand Rapids, Mich., 5s,	30,000	34,800 00	30,000 00
	$104,000	$112,840 00	$104,000 00

Bank Stock.

Revere Nat'l Bank, Boston,	$3,800	$4,702 00	$3,800 00
Mount Vernon Nat'l Bank, Boston,	5,000	6,950 00	5,000 00
Third Nat'l Bank, Boston,	5,000	4,200 00	5,000 00
Boston Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,912 00	5,000 00
Market Nat'l Bank, Boston,	4,000	3,640 00	4,000 00
Nat'l Bank of Commerce, Boston,	2,900	3,538 00	2,900 00
Traders' Nat'l Bank, Boston,	5,000	4,812 00	5,000 00
Suffolk Nat'l Bank, Boston,	5,300	6,161 00	5,300 00
North Nat'l Bank, Boston,	7,700	10,395 00	7,700 00
Everett Nat'l Bank, Boston,	4,600	4,370 00	4,600 00
Shawmut Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
Central Nat'l Bank, Boston,	5,000	5,375 00	5,000 00
Continental Nat'l Bank, Boston,	5,000	5,825 00	4,850 00
Metropolitan Nat'l Bank, Boston,	3,000	3,285 00	3,000 00
Commonwealth Nat'l B'k, Boston,	4,500	5,343 00	4,500 00
Eliot Nat'l Bank, Boston,	3,100	3,797 00	3,100 00
Redemption Nat'l Bank, Boston,	4,000	5,140 00	4,000 00
Tremont Nat'l Bank, Boston,	3,100	3,410 00	3,100 00
City Nat'l Bank, Boston,	2,500	2,700 00	2,500 00
Boylston Nat'l Bank, Boston,	3,700	4,717 00	3,700 00
State Nat'l Bank, Boston,	3,400	4,258 00	3,400 00
Freeman's Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Union Nat'l Bank, Boston,	3,000	4,282 00	3,000 00
Waltham Nat'l Bank, Waltham,	30,375	42,525 00	30,375 00
	$138,975	$168,687 00	$138,825 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R. R. 7s, . .	$30,500	$36,695 00	$30,500 00
Old Colony R. R. 7s, ...	10,000	12,362 00	10,000 00
Boston & Maine R. R. 7s, . .	5,000	6,143 00	5,000 00
Vermont & Massachusetts R. R. 5s,	30,000	33,600 00	30,000 00
Vermont Valley R. R. 5s, . .	50,000	55,000 00	50,000 00
Conn. & Passumpsic Rivers R. R. 7s,	8,000	9,620 00	8,000 00
Newport & Richford R. R. 5s, .	2,000	2,250 00	2,000 00
Nashua & Lowell R. R. 6s, . .	5,000	5,700 00	5,000 00
Boston, Rev. B'ch & Lynn R. R. 6s,	10,000	11,900 00	10,000 00
Fitchburg R. R. 4s, ...	10,000	10,200 00	10,000 00
	$160,500	$183,470 00	$160,500 00

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WARE SAVINGS BANK — WARE.

Incorporated 1850. Number of corporators, 43.

WILLIAM HYDE, *President.* OTIS LANE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,300,522 51	Public funds,	$575,500 00
Earnings undivided,	33,386 06	Bank stock,	380,775 00
Guaranty fund,	35,183 14	Loans on bank books,	5,296 31
Premium account,	28,061 75	Railroad bonds,	334,000 00
		Real estate,	6,400 00
		Real estate by foreclosure,	654 00
		Loans on real estate,	741,870 64
		Loans on personal security,	291,441 64
		Loans to counties, cities or towns,	37,000 00
		Deposit in bank on interest,	15,579 54
		Deposit in bank not on interest,	6,500 00
		Expense account,	1,602 77
		Cash on hand,	533 56
	$2,397,153 46		$2,397,153 46

Invested in real estate (for banking purposes),	$6,400 00
Estimated value of the same,	6,400 00
Amount of real estate held by foreclosure,	654 00
Assessed value of the same,	600 00
Amount of income received from the same,	24 00
Amount of municipal tax on real estate,	46 62
Cash on Deposit in Banks, amount in each: —	
Ware National Bank,	$6,500 00
International Trust Company, Boston,	15,579 54
Whole amount of interest or profits received or earned,	$120,540 99
Rate and amount of each semi-annual dividend for previous year, 2¼ per cent.,	47,351 76
2¼ per cent.,	48,940 75

Times for the dividends fixed by the by-laws: January 3 and July 3.

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

Date of the last extra dividend: January 1, 1880.

The total amount of loans, with each specified rate of interest: $50,000, 4 per cent.; $25,000, 4¼ per cent.; $85,000, 4½ per cent.; $316,330, 5 per cent.; $580,870.64, 5½ per cent.; $18,407.95, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	259	
Aggregate amount of the same,		286,718 00
Number of open accounts,	4,971	
Number and amount of deposits (including dividends) received for previous year,	3,189	515,037 88
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	266	164,988 11

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Number and amount of withdrawals, ...	2,402	$393,908 90
Number of accounts opened the previous year, ...	796	
Number of accounts closed the previous year, ...	590	
Amount of expenses of the corporation during previous year, . . .		5,510 95
Amount of treasurer's bond, ...		25,000 00

Date of examination by commissioner: June 16.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s, . .	$100,000	$128,250 00	$100,000 00
United States funded loan 4½s, .	201,000	227,883 00	201,000 00
District, city and town bonds: —			
District of Columbia 6s, . . .	57,500	65,558 00	57,500 00
District of Columbia 7s, . . .	9,000	10,642 00	9,000 00
City of Boston 6s, ...	30,000	36,000 00	30,000 00
of Boston 4s, ...	40,000	42,800 00	40,000 00
of Fall River 6s, ...	20,000	26,600 00	20,000 00
of Brockton 5s, ...	30,000	35,700 00	30,000 00
of Pawtucket, R. I., 5s, . .	5,000	5,600 00	5,000 00
of Pawtucket, R. I., 6s, . .	23,000	26,910 00	23,000 00
of Somerville 5s, ...	20,000	22,400 00	20,000 00
of Holyoke 7s, ...	40,000	45,600 00	40,000 00
	$575,500	$673,943 00	$575,500 00

Bank Stock.

Atlantic Nat'l Bank, Boston, . .	$1,000	$1,430 00	$1,513 00
Atlas Nat'l Bank, Boston, . .	10,000	12,500 00	11,500 00
Boston Nat'l Bank, Boston, . .	20,500	22,960 00	22,857 00
Blackstone Nat'l Bank, Boston, .	1,200	1,320 00	1,350 00
Nat'l Bank of Commerce, Boston,	7,500	9,187 00	8,475 00
City Nat'l Bank, Worcester, . .	5,000	6,000 00	5,500 00
Continental Nat'l Bank, Boston, .	13,600	15,028 00	14,352 00
Eliot Nat'l Bank, Boston, . .	6,000	7,350 00	6,960 00
Easthampton First National Bank, Easthampton, ...	15,000	19,500 00	19,500 00
Exchange Nat'l Bank, Boston, .	4,000	4,720 00	4,490 00
First Nat'l Bank, Boston, . .	10,000	20,500 00	19,675 00
Globe Nat'l Bank, Boston, . .	5,000	4,762 00	4,812 00
Leicester Nat'l Bank, Leicester, .	2,100	2,310 00	2,310 00
Monson Nat'l Bank, Monson, . .	5,000	7,500 00	7,500 00
Merchants' Nat'l Bank, Boston, .	10,500	15,330 00	13,860 00
Mechanics' Nat'l Bank, Boston, .	900	1,143 00	1,125 00
Nat'l Bank North America, Boston,	13,600	13,875 00	14,280 00
North Nat'l Bank, Boston, . .	10,000	13,600 00	11,900 00
People's Nat'l Bank, Boston, . .	1,500	2,377 00	2,400 00
Nat'l Bank of the Republic, Boston,	15,000	21,000 00	19,651 00
Revere Nat'l Bank, Boston, . .	15,000	18,750 00	17,925 00
Nat'l Bank of Redemption, Boston,	10,000	13,000 00	11,200 00
Second Nat'l Bank, Boston, . .	15,000	23,250 00	22,650 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Southbridge N'l Bank, Southbridge,	$1,500	$2,250 00	$2,250 00
State Nat'l Bank, Boston, . .	16,200	20,250 00	18,954 00
Suffolk Nat'l Bank, Boston, . . .	3,000	3,480 00	3,390 00
Tremont Nat'l Bank, Boston, . .	7,100	7,810 00	7,171 00
Traders' Nat'l Bank, Boston, . .	12,800	12,320 00	11,904 00
Union Nat'l Bank, Boston, . .	2,600	3,718 00	3,510 00
Ware Nat'l Bank, Ware, . . .	46,600	58,236 00	58,236 00
Webster Nat'l Bank, Boston, . .	20,000	21,200 00	20,275 00
Washington Nat'l Bank, Boston,. .	3,000	3,900 00	3,900 00
Miller's River Nat'l Bank, Athol, .	3,000	5,400 00	5,400 00
	$313,200	$395,956 00	$380,775 00

RAILROAD BONDS.

Boston & Maine R. R. 7s, . .	$75,000	$93,000 00	$75,000 00
Boston & Albany R. R. 7s, . .	60,000	72,000 00	60,000 00
Boston & Albany R. R. 6s, . .	50,000	60,000 00	50,000 00
Eastern R. R. 6s, ...	53,000	64,660 00	53,000 00
Old Colony R. R. 4½s, . . .	6,000	6,600 00	6,000 00
Old Colony R. R. 7s, . . .	5,000	6,200 00	5,000 00
Fitchburg R. R. 4s, ...	70,000	71,750 00	70,000 00
Boston & Lowell R. R., 7s, . .	15,000	18,618 00	15,000 00
	$334,000	$392,828 00	$334,000 00

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WAREHAM SAVINGS BANK — WAREHAM.

Incorporated 1847. Number of corporators, 27.

GERARD C. TOBEY, *President.* EDWARD A. GAMMONS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$581,831 30	Bank stock,	$176,096 85
Earnings undivided,	18,569 08	Loan on bank stock,	300 00
Guaranty fund,	11,300 00	Real estate by foreclosure,	186,996 21
		Loans on real estate,	86,361 81
		Loans on personal security,	134,860 79
		Loans to counties, cities or towns,	5,000 00
		Deposit in banks not on interest,	22,084 72
	$611,700 38		$611,700 38

Loan on Bank Stock: —

On 6 shares First National Bank, Yarmouth, ... $300 00

Amount of real estate held by foreclosure, ... $186,996 21
Assessed value of the same, ... 152,775 00
Amount of income received from the same, ... 14,787 57
Amount of municipal tax on real estate, ... 1,859 77

Cash on Deposit in Bank: —

National Bank, Wareham, ... $22,084 72

Whole amount of interest or profits received or earned, ... $35,226 47
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 11,006 75; 2 per cent., 11,171 69
Times for the dividends fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $31,944.32, 3½ per cent.; $29,070.34, 3¾ per cent.; $8,528.14, 4 per cent.; $27,000, 4½ per cent.; $20,500, 5 per cent.; $5,000, 5½ per cent.; $78,732.99, 6 per cent.; $22,660, 7 per cent.; $280, 7 3/10 per cent.; $2,806.81, 8 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 69
Aggregate amount of the same, ... 80,175 44
Amount of investments from which no income is received, ... 12,471 59
Number of open accounts, ... 1,682
Number and amount of deposits (including dividends), received for previous year, ... 720 106,142 31
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 83 49,109 62
Number and amount of withdrawals, ... 764 90,866 40
Number of accounts opened the previous year, ... 201
Number of accounts closed the previous year, ... 164
Amount of expenses of the corporation during previous year, ... 1,608 52
Amount of treasurer's bond, ... 10,000 00
Date of examination by commissioner: June 24.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Falmouth Nat'l Bank, Falmouth, .	$5,000	$5,900 00	$5,428 28
Andover Nat'l Bank, Andover, .	500	625 00	522 50
Merchants' Nat'l B'k, New Bedford,	2,500	4,500 00	2,612 50
Wareham Nat'l Bank, Wareham, .	24,000	31,200 00	*25,177 98
Shoe and Leather Nat'l B'k, Boston,	6,600	6,666 00	6,897 00
Revere Nat'l Bank, Boston, . .	4,500	5,647 50	5,196 78
Atlas Nat'l Bank, Boston, . .	10,000	12,500 00	11,838 01
Merchants' Nat'l Bank, Boston, .	10,000	14,650 00	10,949 84
City Nat'l Bank, Boston, . .	5,000	5,350 00	5,225 00
Nat'l Bank of No. America, Boston,	7,500	7,687 50	6,993 68
Shawmut Nat'l Bank, Boston, .	10,000	12,200 00	10,450 00
Second Nat'l Bank, Boston, . .	7,400	12,470 00	7,572 32
Eagle Nat'l Bank, Boston, . .	10,000	10,950 00	11,068 14
Nat'l Bank of Commerce, Boston, .	5,000	6,100 00	7,053 50
Boylston Nat'l Bank, Boston, . .	13,100	16,702 50	11,737 70
Exchange Nat'l Bank, Boston, .	700	826 00	731 50
Blackstone Nat'l Bank, Boston, .	10,000	11,000 00	13,574 81
Suffolk Nat'l Bank, Boston, . .	10,000	11,600 00	12,147 46
Atlantic Nat'l Bank, Boston, . .	4,100	5,863 00	4,679 26
Webster Nat'l Bank, Boston, . .	10,000	10,650 00	11,015 59
First Nat'l Bank, Boston, . .	2,000	4,100 00	2,090 00
Republic Nat'l Bank, Boston, . .	3,000	4,200 00	3,135 00
	$160,900	$201,387 50	$176,096 85

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

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eral Reserve Bank of St. Louis

WARREN FIVE CENTS SAVINGS BANK — PEABODY.

Incorporated 1854. Number of corporators, 52.

RUFUS H. BROWN, *President.* ALBERT H. MERRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$1,573,758 94	Public funds,	$5,000 00
Earnings undivided,	79,036 31	Bank stock,	211,972 62
Guaranty fund,	55,800 00	Railroad bonds,	105,750 00
		Real estate by foreclosure,	38,825 78
		Loans on real estate,	552,809 00
		Loans on personal security,	465,323 57
		Loans to counties, cities or towns,	254,540 00
		Expense account,	2,527 32
		Cash on hand,	71,846 96
	$1,708,595 25		$1,708,595 25

Amount of real estate held by foreclosure,		$38,825 78
Assessed value of the same,		31,000 00
Amount of income received from the same,		2,939 13
Amount of municipal tax on real estate,		532 00
Whole amount of interest or profits received or earned,		$84,433 01
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	29,729 58
	2 per cent.,	29,793 33
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: $25,000, 3½ per cent.; $101,823.57, 4 per cent.; $35,000, 4¼ per cent.; $315,500, 4½ per cent.; $114,900, 5 per cent.; $75,410, 5½ per cent.; $285,580, 6 per cent.; $59,094, 6½ per cent.; $16,465, 7 per cent.; $2,400, 7 3/10 per cent.; $2,560, 7½ per cent.; $3,000, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	165	
Aggregate amount of the same,		212,895 00
Amount of investments from which no income is received,		1,120 00
Number of open accounts,	4,085	
Number and amount of deposits (including dividends) received for previous year,	2,321	248,360 55
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	155	92,309 66
Number and amount of withdrawals,	1,975	206,697 95
Number of accounts opened the previous year,	466	
Number of accounts closed the previous year,	382	
Amount of expenses of the corporation during previous year,		3,521 52
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: May 6.

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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, .	$3,600	$4,752 00	$3,600 00
Howard Nat'l Bank, Boston, . .	4,700	5,463 75	4,689 00
Exchange Nat'l Bank, Boston, .	8,000	9,240 00	8,000 00
Webster Nat'l Bank, Boston, . .	14,100	15,016 50	14,100 00
Atlantic Nat'l Bank, Boston, . .	4,500	6,468 75	4,500 00
Suffolk Nat'l Bank, Boston, . .	2,500	2,906 25	2,500 00
Shoe and Leather N'l Bank, Boston,	8,000	8,060 00	7,983 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,825 00	9,950 00
Exchange Nat'l Bank, Salem, .	900	1,107 00	900 00
Asiatic Nat'l Bank, Salem, . .	2,250	3,150 00	2,250 00
Grand Nat'l Bank, Marblehead, .	4,800	5,424 00	4,595 00
Atlas Nat'l Bank, Boston, . .	16,500	20,748 75	16,500 00
Revere Nat'l Bank, Boston, . .	9,800	12,250 00	9,800 00
Eliot Nat'l Bank, Boston, . .	9,500	11,637 50	9,500 00
Blackstone Nat'l Bank, Boston, .	12,200	11,012 50	10,000 00
Washington Nat'l Bank, Boston, .	500	665 00	500 00
Tremont Nat'l Bank, Boston, . .	10,100	11,110 00	10,100 00
Faneuil Hall Nat'l Bank, Boston, .	10,000	13,500 00	10,000 00
Hamilton Nat,l Bank, Boston, .	2,300	2,995 75	2,300 00
Shawmut Nat'l Bank, Boston, .	6,400	7,816 00	6,400 00
So. Danvers Nat'l Bank, Peabody, .	1,000	1,450 00	1,000 00
Manufacturers' Nat'l Bank, Boston,	10,000	10,025 00	9,909 37
Merchandise Nat'l Bank, Boston, .	4,500	4,522 50	4,500 00
North America Nat'l Bank, Boston,	7,200	9,000 00	7,200 00
City Nat'l Bank, Boston, . .	6,000	6,545 25	6,000 00
Market Nat'l Bank, Boston, . .	8,100	7,411 50	8,100 00
Mount Vernon Nat'l Bank, Boston,	2,200	3,058 00	2,200 00
New England Nat'l Bank, Boston, .	2,500	3,665 62	2,500 00
Continental Nat'l Bank, Boston, .	2,500	2,762 50	2,500 00
Traders' Nat'l Bank, Boston, . .	2,100	2,021 25	2,100 00
Commonwealth Nat'l Bank, Boston,	2,500	2,968 75	2,496 25
Globe Nat'l Bank, Boston, . .	2,500	2,381 25	2,500 00
Nat'l Bank of Republic, Boston, .	5,000	7,000 00	5,000 00
Boston Nat'l Bank, Boston, . .	2,500	3,000 00	2,500 00
Columbian Nat'l Bank, Boston, .	1,000	1,320 00	1,000 00
Massachusetts Nat'l Bank, Boston,	12,000	11,850 00	12,000 00
Redemption Nat'l Bank, Boston, .	1,700	2,150 50	1,700 00
North Nat'l Bank, Boston, . .	600	816 75	600 00
	$214,550	$247,097 62	$211,972 62

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine Railroad, . .	$21,000	$25,780 00	$25,000 00
Old Colony Railroad, . . .	15,000	18,000 00	15,000 00
Eastern Railroad, ...	5,000	6,050 00	4,750 00
Boston & Lowell Railroad, . .	25,000	26,750 00	25,000 00
Conn. & Passumpsic Rivers R. R., .	15,000	17,850 00	15,000 00
Boston, Revere B'ch & Lynn R. R.,	5,000	5,900 00	5,000 00
Leeds & Farmington Railroad, .	6,500	8,120 00	6,500 00
Portland & Kennebec Railroad, .	9,500	15,960 00	9,500 00
	$102,000	$124,410 00	$105,750 00

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WARREN INSTITUTION FOR SAVINGS — BOSTON.

Incorporated 1829. Number of corporators, 135.

TIMOTHY T. SAWYER, *President.* GEORGE F. TUFTS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$5,582,836 71	Public funds,	$993,000 00
Earnings undivided,	224,942 91	Loan on public funds,	11,000 00
Guaranty fund,	157,000 00	Bank stock,	191,900 00
		Loan on bank stock,	7,800 00
		Railroad bonds,	250,000 00
		Railroad notes,	285,000 00
		Loans on railroad bonds,	20,000 00
		Real estate,	50,000 00
		Real estate by foreclosure,	45,000 00
		Loans on real estate,	2,238,130 70
		Loans on personal security,	1,751,000 00
		Loans to counties, cities or towns,	15,500 00
		Deposit in bank on interest,	92,203 56
		Expense account,	7,822 37
		Cash on hand,	6,422 99
	$5,964,779 62		$5,964,779 62

Loans on Public Funds, amount on each: —

On $3,000 United States bonds,	$3,000 00
On $8,000 City of Newton bonds,	8,000 00

Loans on Bank Stock, amount on each: —

On 5 shares Bunker Hill National Bank, Boston,	$1,000 00
On 5 shares Naumkeag National Bank, Salem,	
On 5 shares Lechmere National Bank, Cambridge,	100 00
On 7 shares Bunker Hill National Bank, Boston,	700 00
On 60 shares First National Bank, Easton,	6,000 00

Loans on Railroad Bonds, amount on each: —

On $10,000 Boston and Maine Railroad,	$13,500 00
On $10,000 Boston and Lowell Railroad,	
On $7,000 Boston and Maine Railroad,	*6,500 00
On $1,000 Fitchburg Railroad,	

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,	45,000 00
Assessed value of the same,	60,600 00
Amount of income received from the same,	1,700 00
Amount of municipal tax on real estate,	1,552 72

* This bank was notified that this loan exceeded the legal limit, and it has since been reduced to comply with the provisions of the statute.

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Cash on Deposit in Bank: —

Bunker Hill National Bank,	$92,203 56

Whole amount of interest or profits received or earned,		$282,699 68
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	105,733 45
	2 per cent.,	108,182 30

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: $306,500, 3½ per cent.; $50,000, 3⅝ per cent.; $283,500, 3¾ per cent.; $50,000, 3⅞ per cent.; $1,155,400, 4 per cent.; $100,000, 4⅛ per cent.; $223,000, 4¼ per cent.; $403,700, 4½ per cent.; $36,300, 4¾ per cent.; $755,750, 5 per cent.; $7,000, 5¼ per cent.; $365,700, 5½ per cent.; $474,164, 6 per cent.; $46,400, 6½ per cent.; $34,100, 7 per cent.; $22,500, 7 3/10 per cent.; $14,416.70, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	468	
Aggregate amount of the same,		768,280 70
Amount of investments from which no income is received,		31,500 00
Number of open accounts,	14,453	
Number and amount of deposits (including dividends) received for previous year,	10,171	1,031,381 75
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	667	360,948 00
Number and amount of withdrawals,	8,067	786,064 00
Number of accounts opened the previous year,	1,433	
Number of accounts closed the previous year,	1,037	
Amount of expenses of the corporation during previous year,		10,247 75
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$300,000	$340,125 00	$300,000 00
United States 4s,	250,000	309,687 50	250,000 00
City and town bonds: —			
City of Charlestown 6s,	40,000	45,200 00	40,000 00
Town of Everett 6s,	5,000	5,700 00	5,000 00
City of Brockton 4s,	50,000	52,000 00	50,000 00
of Biddeford, Me., 4s,	5,000	5,100 00	5,000 00
Town of Weymouth 4s,	100,000	108,000 00	100,000 00
City of Northampton 4s,	50,000	52,750 00	50,000 00
of Dayton, Ohio 4s,	50,000	52,500 00	50,000 00
of Lynn 4s,	63,000	68,670 00	63,000 00
of Haverhill 4s,	80,000	82,400 00	80,000 00
	$993,000	$1,122,132 50	$993,000 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	$9,000	$11,340 00	$9,000 00
Bunker Hill Nat'l Bank, Boston,	20,000	38,300 00	20,000 00
City Nat'l Bank, Boston,	2,000	2,120 00	2,000 00
Eagle Nat'l Bank, Boston,	7,500	8,231 25	7,500 00
Eliot Nat'l Bank, Boston,	15,800	19,355 00	15,800 00
Everett Nat'l Bank, Boston,	6,000	5,700 00	6,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,475 00	15,000 00
Howard Nat'l Bank, Boston,	10,000	11,625 00	10,000 00
Massachusetts Nat'l Bank, Boston,	5,500	5,431 25	5,500 00
Merchandise Nat'l Bank, Boston,	5,000	5,025 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	17,066 50	11,600 00
Second Nat'l Bank, Boston,	4,300	6,783 25	4,300 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,037 50	5,000 00
State Nat'l Bank, Boston,	11,800	14,882 75	11,800 00
Third National Bank, Boston,	10,000	8,400 00	10,000 00
Traders' Nat'l Bank, Boston,	8,400	8,085 00	8,400 00
Tremont Nat'l Bank, Boston,	10,800	11,880 00	10,800 00
Union Nat'l Bank, Boston,	20,000	28,550 00	20,000 00
Webster Nat'l Bank, Boston,	10,000	10,650 00	10,000 00
	$191,900	$242,027 50	$191,900 00

RAILROAD BONDS.

Old Colony Railroad 7s,	$50,000	$62,000 00	$50,000 00
Old Colony Railroad 6s,	50,000	60,000 00	50,000 00
Boston & Albany Railroad 6s,	50,000	60,250 00	50,000 00
Worcester & Nashua Railroad 5s,	50,000	57,500 00	50,000 00
Boston & Lowell Railroad 4s,	50,000	51,750 00	50,000 00
	$250,000	$291,500 00	$250,000 00

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WARREN SAVINGS BANK — WARREN.

Incorporated 1882. Number of corporators, 27.

JOHN W. CHADSEY, *President.* SAMUEL E. BLAIR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$94,889 81	Bank stock,	$1,615 50
Earnings undivided,	790 71	Railroad bonds,	18,156 74
Guaranty fund,	485 60	Loan on railroad bonds,	2,600 00
		Loans on real estate,	37,924 00
		Loans on personal security,	6,091 00
		Loans to counties, cities or towns,	20,000 00
		Deposit in bank on interest,	7,838 15
		Expense account,	1,068 46
		Cash on hand,	872 27
	$96,166 12		$96,166 12

Loan on Railroad Bonds: —

On $4,000 Salem & Lowell Railroad, ... $2,600 00

Cash on Deposit in Bank: —

First National Bank, Worcester, ... $7,838 15

Whole amount of interest or profits received or earned, ... $6,933 25

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 1,059 62; 2 per cent., 1,400 65

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: $20,000, 4 per cent.; $10,900, 5 per cent.; $18,269, 5½ per cent.; $17,446, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 45

Aggregate amount of the same, ... 35,615 00

Number of open accounts, ... 553

Number and amount of deposits (including dividends) received for previous year, ... 972 61,452 64

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 37 20,788 15

Number and amount of withdrawals, ... 420 35,162 21

Number of accounts opened the previous year, ... 240

Number of accounts closed the previous year, ... 116

Amount of expenses of the corporation during previous year, . . . 550 66

Amount of treasurer's bond, ... 5,000 00

Date of examination by commissioner: December 22.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . .	$1,200	$1,296 00	$1,272 00
Nat'l Bank of Commerce, Boston, .	300	354 00	343 50
	$1,500	$1,650 00	$1,615 50

RAILROAD BONDS.

Boston & Albany R. R. 7s, . .	$3,000	$3,700 00	$3,717 36
Boston & Providence R. R. 7s, .	2,000	2,450 00	2,486 72
Boston & Albany R. R. 6s, . .	9,000	10,935 00	11,952 66
	$14,000	$17,085 00	$18,156 74

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WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated April 18, 1870. Number of corporators, 26.

ALFRED HOSMER, *President.* GEORGE E. PRIEST, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$289,236 19	Public funds,	$28,885 00
Earnings undivided,	3,561 80	Bank stock,	47,612 87
Guaranty fund,	5,400 00	Railroad bonds,	39,143 75
		Loans on real estate,	166,145 90
		Deposit in bank on interest,	15,847 74
		Expense account,	26 50
		Cash on hand,	536 23
	$298,197 99		$298,197 99

Cash on Deposit in Banks, amount in each: —

Union Market National Bank, Watertown,	$8,873 77
Boston Safe Deposit and Trust Company,	6,973 97

Whole amount of interest or profits received or earned,		$15,413 90
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,063 04
	2 per cent.,	5,283 72
Times for the dividends fixed by the by-laws: first Wednesday in April and October.		
The total amount of loans, with each specified rate of interest: $17,100, 5 per cent.; $42,950, 5½ per cent.; $91,045.90, 6 per cent.; $1,100, 6½ per cent.; $10,500, 7 per cent.; $3,450, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	61	
Aggregate amount of the same,		79,575 00
Number of open accounts,	1,027	
Number and amount of deposits (including dividends) received for previous year,	900	75,985 84
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	56	29,378 28
Number and amount of withdrawals,	576	51,521 65
Number of accounts opened the previous year,	166	
Number of accounts closed the previous year,	104	
Amount of expenses of the corporation during previous year,		1,345 61
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 5.		

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Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Bangor, Me.,	$2,000	$2,100 00	$2,100 00
of Newburyport,	1,000	1,050 00	1,000 00
of Charlestown,	3,000	3,300 00	3,000 00
of Fitchburg,	1,000	1,130 00	1,100 00
of Newton,	3,000	3,640 00	3,535 00
of Cambridge,	6,000	7,730 00	7,080 00
of Boston,	1,000	1,270 00	1,190 00
Town of Arlington,	4,000	4,440 00	4,280 00
of Brookline,	500	595 00	600 00
of Watertown,	5,000	5,000 00	5,000 00
	$26,500	$30,255 00	$28,885 00

Bank Stock.

Nat'l B'k of Commonwealth, Boston,	$2,000	$2,340 00	$2,000 00
Blackstone Nat'l Bank, Boston,	2,500	2,700 00	2,700 00
Metropolitan Nat'l Bank, Boston,	1,200	1,320 00	1,240 00
Market Nat'l Bank, Boston,	3,200	2,912 00	3,200 00
Exchange Nat'l Bank, Boston,	1,000	1,170 00	1,275 00
Continental Nat'l Bank, Boston.	5,000	5,525 00	5,600 00
Webster Nat'l Bank, Boston,	1,900	2,023 50	2,014 00
North America Nat'l Bank, Boston,	2,000	2,050 00	2,155 00
Boston Nat'l Bank, Boston,	2,500	3,000 00	2,800 00
Manufacturers' Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
Massachusetts Nat'l Bank, Boston,	5,250	5,250 00	6,037 50
Traders' Nat'l Bank, Boston,	1,227	1,164 00	1,227 00
Third Nat'l Bank, Boston,	4,000	3,360 00	4,000 00
Globe Nat'l Bank, Boston,	2,500	2,350 00	2,684 37
Eagle Nat'l Bank, Boston,	2,000	2,180 00	2,255 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,518 75	2,725 00
Central Nat'l Bank, Boston,	2,000	2,140 00	2,000 00
Union Market N'l B'k, Watertown,	1,200	1,680 00	1,700 00
	$43,977	$45,683 25	$47,612 87

Railroad Bonds.

Boston & Maine Railroad,	$5,000	$6,130 00	$5,920 00
Connecticut & Passumpsic Rivers Railroad,	4,000	4,800 00	4,385 00
Cheshire Railroad,	1,500	1,635 00	1,657 50
Boston & Albany Railroad,	10,000	12,000 00	11,450 00
Vermont & Massachusetts R. R.,	5,000	5,600 00	5,543 75
Fitchburg Railroad,	10,000	10,300 00	10,187 50
	$35,500	$40,465 00	$39,143 75

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WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated 1868. Number of corporators, 52.

F. D. Brown, *President.* F. A. Stockwell, *Treasurer.*

Statement.

Liabilities.		Assets.	
Deposits,	$534,540 32	Public funds,	$15,000 00
Earnings undivided,	5,710 31	Bank stock,	78,800 00
Guaranty fund,	8,309 20	Loans on bank stock,	14,900 00
		Railroad bonds,	67,000 00
		Real estate by foreclosure,	350 00
		Loans on real estate,	288,941 00
		Loans on personal security,	23,200 00
		Loans to counties, cities or towns,	38,000 00
		Deposit in bank on interest,	6,525 66
		Expense account,	601 97
		Premium,	15,210 00
		Cash on hand,	31 20
	$548,559 83		$548,559 83

Loans on Bank Stock, amount on each: —

On 40 shares Home National Bank, Holyoke,	$3,200 00
On 17 shares First National Bank, Webster,	1,700 00
On 100 shares Lancaster National Bank, Clinton,	10,000 00

Amount of real estate held by foreclosure,	$350 00
Assessed value of the same,	300 00
Amount of municipal tax on real estate,	43 89

Cash on Deposit in Bank: —

First National Bank, Webster,	$6,525 66

Whole amount of interest or profits received or earned,		$26,639 58
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	9,128 75
	2 per cent.,	9,474 81

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

The total amount of loans, with each specified rate of interest: $26,000, 4 per cent.; $91,905, 5 per cent; $65,521, 5½ per cent.; $181,615, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	239	
Aggregate amount of the same,		193,911 00
Number of open accounts,	2,426	
Number and amount of deposits (including dividends) received for previous year,	1,906	151,601 58

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	97	$59,320 10
Number and amount of withdrawals,	1,183	100,845 04
Number of accounts opened the previous year,	347	
Number of accounts closed the previous year,	208	
Amount of expenses of the corporation during previous year,		1,465 87
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: April 20.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District, city and town bonds: —			
Town of Pawtucket, R. I.,	$5,000	$5,700 00	$5,000 00
District of Columbia,	5,000	6,750 00	5,000 00
City of Indianapolis, Ind.,	5,000	5,950 00	5,000 00
	$15,000	$18,400 00	$15,000 00

Bank Stock.

Quinsigamond N'l B'k, Worcester,	$6,100	$7,015 00	$6,100 00
Worcester Nat'l Bank, Worcester,	8,000	12,800 00	8,000 00
Mechanics' Nat'l Bank, Worcester,	2,300	2,852 00	2,300 00
First Nat'l Bank, Worcester,	1,200	2,160 00	1,200 00
City Nat'l Bank, Worcester,	2,300	2,806 00	2,300 00
Southbridge N'l Bank, Southbridge,	500	635 00	500 00
Oxford Nat'l Bank, Oxford,	3,800	4,370 00	3,800 00
Grafton Nat'l Bank, Grafton,	1,000	1,100 00	1,000 00
First Nat'l Bank, Webster,	10,200	12,750 00	10,200 00
Barre Nat'l Bank, Barre,	2,300	2,476 00	2,300 00
Boylston Nat'l Bank, Boston,	1,900	2,423 00	1,900 00
Shoe and Leather Nat'l B'k, Boston,	7,400	7,475 00	7,400 00
State Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Revere Nat'l Bank, Boston,	3,600	4,900 00	3,600 00
Merchants' Nat'l Bank, Boston,	1,000	1,465 00	1,000 00
Webster Nat'l Bank, Boston,	6,400	6,816 00	6,400 00
Blackstone Nat'l Bank, Boston,	4,800	5,280 00	4,800 00
Atlas Nat'l Bank, Boston,	3,400	4,250 00	3,400 00
Hide and Leather N'l Bank, Boston,	400	475 00	400 00
Old Boston Nat'l Bank, Boston,	2,500	2,975 00	2,500 00
Eliot Nat'l Bank, Boston,	1,000	1,225 00	1,000 00
Eagle Nat'l Bank, Boston,	500	550 00	500 00
City Nat'l Bank, Boston,	200	214 00	200 00
Lincoln Nat'l Bank, Boston,	2,000	2,120 00	2,000 00
Uncas Nat'l Bank, Norwich, Ct.,	2,500	2,812 00	2,500 00
First Nat'l Bank, Norwich, Ct.,	2,500	2,625 00	2,500 00
	$78,800	$95,819 00	$78,800 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s, .	$5,000	$5,975 00	$5,000 00
Old Colony Railroad 7s, . . .	12,000	14,600 00	12,000 00
Old Colony Railroad 6s, . . .	10,000	12,000 00	10,000 00
Boston, Revere Beach & Lynn Railroad 6s, ...	10,000	11,850 00	10,000 00
Vermont & Massachusetts R. R. 5s,	10,000	11,450 00	10,000 00
Lowell & Lawrence Railroad 6s, .	5,000	5,925 00	5,000 00
Newport & Richford Railroad 5s, .	5,000	5,500 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford Railroad 5s, . . .	10,000	11,400 00	10,000 00
	$67,000	$78,700 00	$67,000 00

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WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated 1863. Number of corporators, 60.

RICHARD R. FREEMAN, *President.* THOMAS KEMP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$331,728 09	Public funds,	$29,843 75
Earnings undivided,	5,670 61	Bank stock,	116,213 00
Guaranty fund,	15,556 55	Railroad bonds,	45,324 08
Bills payable,	3,842 43	Real estate,	2,000 00
		Real estate by foreclosure,	7,500 00
		Loans on real estate,	121,370 03
		Loans on personal security,	17,284 44
		Loans to counties, cities or towns,	1,700 00
		Deposit in bank on interest,	12,394 73
		Cash on hand,	3,167 65
	$356,797 68		$356,797 68

Invested in real estate (for banking purposes),		$2,000 00
Estimated value of the same,		3,000 00
Amount of real estate held by foreclosure,		7,500 00
Assessed value of the same,		8,500 00
Amount of municipal tax on real estate,		30 24
Cash on Deposit in Bank: —		
Blackstone National Bank, Boston,		$12,394 73
Whole amount of interest or profits received or earned,		$31,379 42
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	6,373 42
	2 per cent.,	6,415 50
Times for the dividends fixed by the by-laws: January and July.		
The total amount of loans, with each specified rate of interest: $17,559.30, 4 per cent.; $53,200, 5 per cent.; $4,469.75, 5½ per cent.; $79,484.62, 6 per cent.; $28,148.11, 7 per cent.; $19,460.42, 8 per cent.		
Number of outstanding loans which are of an amount not exceeding $3,000 each,	64	
Aggregate amount of the same,		56,184 62
Amount of investments from which no income is received,		7,500 00
Number of open accounts,	1,016	
Number and amount of deposits (including dividends) received for previous year,	354	51,504 25
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	30	12,648 08
Number and amount of withdrawals,	428	50,340 16
Number of accounts opened the previous year,	121	
Number of accounts closed the previous year,	103	
Amount of expenses of the corporation during previous year,		1,450 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: August 27.		

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio,	$10,000	$10,300 00	$10,383 33
of Grand Rapids, Mich.,	15,000	19,050 00	19,460 42
	$25,000	$29,350 00	$29,843 75

BANK STOCK.

Traders' Nat'l Bank, Boston,	$900	$870 75	$900 00
Webster Nat'l Bank, Boston,	3,500	3,727 50	3,500 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,670 00	2,000 00
Globe Nat'l Bank, Boston,	4,200	4,000 00	4,200 00
Eliot Nat'l Bank, Boston,	5,000	6,125 00	5,000 00
Shawmut Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Shoe & Leather Nat'l Bank, Boston,	800	806 00	800 00
Freeman's Nat'l Bank, Boston,	8,000	8,340 00	8,000 00
Commerce Nat'l Bank, Boston,	3,000	3,675 00	3,000 00
Suffolk Nat'l Bank, Boston,	3,000	3,487 50	3,000 00
Manufacturers' Nat'l Bank, Boston,	6,100	6,100 00	6,100 00
Blackstone Nat'l Bank, Boston,	8,700	9,570 00	8,700 00
Central Nat'l Bank, Boston,	7,500	8,025 00	10,000 00
Hide and Leather Nat'l Bank, Boston,	2,700	3,159 00	3,300 00
Old Boston Nat'l Bank, Boston,	2,500	3,050 00	2,500 00
Tremont Nat'l Bank, Boston,	7,000	7,700 00	8,713 00
Hamilton Nat'l Bank, Boston,	4,000	4,860 00	4,500 00
Eagle Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
State Nat'l Bank, Boston,	5,000	6,306 25	5,000 00
Atlas Nat'l Bank, Boston,	5,000	6,318 75	5,000 00
Nat'l Bank of the Republic, Boston,	5,000	7,000 00	5,000 00
Third Nat'l Bank, Boston,	15,000	12,693 00	10,000 00
Continental Nat'l Bank, Boston,	8,000	8,700 00	8,000 00
	$115,900	$127,833 75	$116,213 00

RAILROAD BONDS.

Fitchburg Railroad,	$7,000	$7,140 00	$7,175 97
Mansfield & Framingham Railroad,	7,000	7,700 00	8,029 00
Boston & Lowell Railroad,	16,000	20,000 00	20,119 11
Vermont & Mass. Railroad,	5,000	5,575 00	5,000 00
Newport & Richford Railroad,	5,000	5,500 00	5,000 00
	$40,000	$45,915 00	$45,324 08

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WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Number of corporators, 61.

EDWIN BULLARD, *President.* GEORGE O. BRIGHAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$585,903 64	Public funds,	$36,500 00
Earnings undivided,	14,931 29	Bank stock,	57,900 00
Guaranty fund,	12,300 00	Loan on bank stock,	200 00
Suspense account,	91 52	Railroad bonds,	3,000 00
		Real estate by foreclosure,	15,686 08
		Loans on real estate,	392,998 52
		Loans on personal security,	65,420 63
		Loans to counties, cities or towns,	12,000 00
		Deposit in bank on interest,	20,204 23
		Deposit in bank not on interest,	9,031 89
		Expense account,	285 10
	$613,226 45		$613,226 45

Loan on Bank Stock: —

On 3 shares First National Bank, Westborough, ... $200 00

Amount of real estate held by foreclosure, ... $15,686 08
Assessed value of the same, ... 15,000 25
Amount of income received from the same, ... 787 40
Amount of municipal tax on real estate, ... 153 08

Cash on Deposit in Banks, amount in each: —

First National Bank, Westborough, ... $9,031 89
National Bank of the Commonwealth, Boston, ... 20,204 23

Whole amount of interest or profits received or earned, ... $33,601 28
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 10,912 23; 2½ per cent., 13,899 21
Times for the dividends fixed by the by-laws: February and August.
The total amount of loans, with each specified rate of interest: $10,000, 4 per cent.; $222,750, 5 per cent.; $4,000, 5½ per cent.; $421,869.15, 6 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 262
Aggregate amount of the same, ... 285,449 15
Amount of investments from which no income is received, ... 900 00
Number of open accounts, ... 1,913
Number and amount of deposits (including dividends) received for previous year, ... 1,533 137,935 53
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 80 45,322 81
Number and amount of withdrawals, ... 1,462 125,648 69

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Number of accounts opened the previous year, ...	356	
Number of accounts closed the previous year, ...	322	
Amount of expenses of the corporation during previous year, . . .		$1,251 55
Amount of treasurer's bond, ...		20,000 00

Date of examination by commissioner: June 26.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westboro' water bonds, .	$34,000	$36,000 00	$34,000 00
City of Rockland, Me., . . .	2,500	2,500 00	2,500 00
	$36,500	$38,500 00	$36,500 00

Bank Stock.

Traders' Nat'l Bank, Boston, . .	$4,600	$4,416 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
Nat'l Bank of the Republic, Boston,	1,000	1,400 00	1,000 00
Commerce Nat'l Bank, Boston, .	800	976 00	800 00
Hide and Leather Nat'l B'k, Boston,	1,900	2,242 00	1,900 00
Tremont Nat'l Bank, Boston, . .	3,600	3,960 00	3,600 00
Merchants' Nat'l Bank, Boston, .	4,200	6,150 00	4,200 00
Nat'l Bank of Redemption, Boston,	2,000	2,530 00	2,000 00
Northboro' Nat'l Bank, Northboro',	2,000	2,400 00	2,000 00
Grafton Nat'l Bank, Grafton, . .	500	550 00	500 00
Globe Nat'l Bank, Boston, . .	1,600	1,520 00	1,600 00
New England Nat'l Bank, Boston, .	600	875 00	600 00
Everett Nat'l Bank, Boston, . .	3,000	2,850 00	3,000 00
City Nat'l Bank, Worcester, . .	2,200	2,500 00	2,200 00
Quinsigamond N'l Bank, Worcester,	1,500	1,500 00	1,500 00
Marlboro' Nat'l Bank, Marlboro' .	10,000	10,000 00	10,000 00
	$57,900	$62,869 00	$57,900 00

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
	$3,000	$3,100 00	$3,000 00

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WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAMUEL FOWLER, *President.* V. W. CROWSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$830,132 12	Public funds,	$176,000 00
Earnings undivided,	17,624 61	Bank stock,	61,500 00
Guaranty fund,	16,771 74	Loan on bank stock,	3,275 00
Real estate rent account,	3,896 78	Real estate by foreclosure,	37,865 64
Other liabilities,	30 25	Loans on real estate,	465,651 80
		Loans on personal security,	60,860 51
		Loans to counties, cities or towns,	20,000 00
		Deposit in bank on interest,	18,516 06
		Expense account,	342 44
		Deferred premium account,	9,104 66
		Deferred profit and loss account,	12,212 87
		Other assets,	1,015 34
		Cash on hand,	2,111 18
	$868,455 50		$868,455 50

Loan on Bank Stock: —

On 34 shares First National Bank, Westfield, ... $3,275 00

Amount of real estate held by foreclosure, ... $37,865 64
Assessed value of the same, ... 38,650 00
Amount of income received from the same, ... 2,881 44
Amount of municipal tax on real estate, ... 2,996 53

Cash on Deposit in Bank: —

First National Bank, Westfield, ... $18,516 06

Whole amount of interest or profits received or earned, ... $37,266 85
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 15,900 68; 2 per cent., 16,028 62
Times for the dividends fixed by the by-laws: January 10 and July 10.
Average annual per cent. of dividends for the term ending at time of and including last extra dividend: $8\frac{2}{5}$.
Date of the last extra dividend: July 10, 1868.
The total amount of loans, with each specified rate of interest: $5,250, 4 per cent.; $544,537.31, 5 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 287
Aggregate amount of the same, ... 294,206 25
Number of open accounts, ... 2,866
Number and amount of deposits (including dividends) received for previous year, ... 7,127 179,360 79
Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 125 72,338 81
Number and amount of withdrawals, ... 1,733 148,333 05

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Number of accounts opened the previous year,	415	
Number of accounts closed the previous year,	312	
Amount of expenses of the corporation during previous year,		$1,420 73
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: December 17.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	$40,000	$52,210 00	$45,404 19
United States 4½s,	20,000	22,675 00	20,000 00
United States 4s,	57,000	70,537 50	59,269 56
City and town bonds: —			
City of Providence, R. I.,	5,000	6,050 00	5,575 63
of Chelsea,	3,000	3,570 00	3,478 38
Town of Westfield,	45,000	45,000 00	45,000 00
City of Charlestown,	3,000	3,330 00	3,333 00
of Northampton,	3,000	3,360 00	3,365 59
	$176,000	$206,732 50	$185,426 35

Bank Stock.

City Nat'l Bank, Holyoke,	$10,000	$12,500 00	$12,500 00
First Nat'l Bank, Westfield,	17,100	23,940 00	21,019 25
Hampden Nat'l Bank, Westfield,	800	1,200 00	1,100 00
Hampshire County National Bank, Northampton,	3,000	3,750 00	3,000 00
Agawam Nat'l Bank, Springfield,	3,200	4,096 00	3,672 00
City Nat'l Bank, Springfield,	5,000	6,250 00	5,000 00
Redemption Nat'l Bank, Boston,	9,600	12,096 00	12,395 87
Nat'l Bank of No. America, Boston,	2,500	3,125 00	2,732 00
Nat'l Eagle Bank, Boston,	2,000	2,200 00	2,300 00
Suffolk Nat'l Bank, Boston,	3,500	4,068 75	4,084 00
Nat'l Hide and Leather B'k, Boston,	500	591 25	566 25
Atlas Nat'l Bank, Boston,	4,300	5,407 25	5,343 50
	$61,500	$79,224 25	$73,712 87

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WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated 1833. Number of corporators, 84.

HENRY A. NASH, *President.* CHARLES T. CRANE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$527,748 00	Public funds,	$63,760 00
Earnings undivided,	17,867 45	Loans on public funds,	6,000 00
Guaranty fund,	17,057 00	Bank stock,	49,854 50
		Railroad bonds,	27,255 00
		Real estate by foreclosure,	45,851 00
		Loans on real estate,	336,455 00
		Loans on personal security,	4,775 00
		Deposit in banks on interest,	22,540 05
		Suspense account,	5,800 00
		Cash on hand,	381 90
	$562,672 45		$562,672 45

Loans on Public Funds and Railroad Bonds: —

On $2,000 City of Salem bonds,	$6,000 00
On $3,000 City of Charlestown bonds,	
On $2,000 Boston, Clinton & Fitchburg Railroad bonds,	
Amount of real estate held by foreclosure,	$45,851 00
Assessed value of the same,	33,575 00
Amount of income received from the same,	3,114 49
Amount of municipal tax on real estate,	499 28

Cash on Deposit in Banks, amount in each: —

Union National Bank, Weymouth,	$21,990 90
National Bank of the Republic, Boston,	549 15
Whole amount of interest or profits received or earned,	$30,652 14
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	10,047 82
2 per cent.,	10,179 90

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.

Date of the last extra dividend: January, 1874.

The total amount of loans, with each specified rate of interest: $6,000, 4 per cent.; $32,900, 5 per cent.; $7,450, 5½ per cent.; $208,362, 6 per cent.; $51,259, 6½ per cent.; $22,109, 7 per cent.; $9,850, 7½ per cent.; $9,300, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	226	
Aggregate amount of the same,		239,625 00
Amount of investments from which no income is received,		1,050 00
Number of open accounts,	1,673	
Number and amount of deposits (including dividends) received for previous year,	3,868	74,093 50
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	45	28,903 92

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Number and amount of withdrawals, ...	653	$57,337 99
Number of accounts opened the previous year, ...	153	
Number of accounts closed the previous year, ...	125	
Amount of expenses of the corporation during previous year, . . .		1,986 28
Amount of treasurer's bond, ...		17,000 00

Date of examination by commissioner: May 9.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of South Norwalk, Conn., 6s, .	$5,000	$5,750 00	$5,750 00
of Dayton, Ohio, 4s, . . .	10,000	10,400 00	10,325 00
of East Saginaw, Mich., 5s, .	10,000	11,325 00	11,325 00
of Terre Haute, Ind., 5s, . .	10,000	10,600 00	*10,600 00
Town of Weymouth 4s, . . .	25,000	28,000 00	25,760 00
	$60,000	$66,075 00	$63,760 00

Bank Stock.

Union Nat'l Bank, Weymouth, .	$15,000	$17,550 00	$15,000 00
Hide and Leather N'l Bank, Boston,	7,500	8,868 75	7,500 00
Washington Nat'l Bank, Boston, .	4,000	5,320 00	4,000 00
Traders' Nat'l Bank, Boston, . .	3,300	3,176 25	3,300 00
Webster Nat'l Bank, Boston, . .	2,700	2,875 50	2,700 00
Boston Nat'l Bank, Boston, . .	2,700	3,240 00	2,700 00
Republic Na'l Bank, Boston, . .	3,000	4,200 00	3,000 00
Exchange Nat'l Bank, Boston, .	1,500	1,770 00	1,500 00
Merchants' Nat'l Bank, Boston, .	1,200	1,753 50	1,200 00
North Nat'l Bank, Boston, . .	1,400	1,905 75	1,400 00
Metropolitan Nat'l Bank, Boston, .	3,000	3,285 00	3,100 00
Merchandise Nat'l Bank, Boston, .	2,000	2,010 00	2,000 00
Freeman's Nat'l Bank, Boston, .	1,200	1,260 00	1,272 00
Blackstone Nat'l Bank, Boston, .	1,100	1,212 75	1,182 50
	$49,600	$58,427 50	$49,854 50

Railroad Bonds.

Boston, Rev. B'ch & Lynn R. R. 6s,	$10,000	$12,000 00	$11,560 00
Old Colony R. R. 6s, ...	4,000	4,850 00	4,700 00
Old Colony R. R. 4½s, ...	1,000	1,097 50	1,097 50
Vermont & Massachusetts R. R. 5s,	5,000	5,700 00	5,550 00
Newport & Richford R. R. 5s, .	3,000	3,360 00	3,210 00
Fitchburg R. R. 5s, ...	1,000	1,137 50	1,137 50
	$24,000	$28,145 00	$27,255 00

* This bank has been notified that this investment is illegal, as was the case with the Barre Savings Bank.

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WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated 1872. Number of corporators, 54.

CHARLES P. WHITIN, *President.* H. A. GOODELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$292,683 46	Public funds,	$14,500 00
Earnings undivided,	8,021 27	Bank stock,	81,911 29
Guaranty fund,	5,087 37	Railroad bonds,	49,000 00
		Loans on real estate,	80,862 50
		Loans on personal security,	71,900 00
		Deposit in bank on interest,	1,146 70
		Deposit in banks not on interest,	5,956 81
		Expense account,	514 80
	$305,792 10		$305,792 10

Cash on Deposit in Banks, amount in each: —

National Bank of Commonwealth, Boston,	$403 17
Maverick National Bank, Boston,	1,146 70
Whitinsville National Bank, Whitinsville,	5,553 64

Whole amount of interest or profits received,		$13,862 66
Rate and amount of each semi-annual dividend for previous year,	2 per cent.,	5,323 56
	2 per cent.,	5,478 76

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: $10,500, 4 per cent.; $39,000, 4½ per cent.; $83,150, 5 per cent.; $77,590, 6 per cent.; $6,022.50, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	53	
Aggregate amount of the same,		61,362 50
Number of open accounts,	973	
Number and amount of deposits (including dividends) received for previous year,	632	53,263 00
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	35	16,519 58
Number and amount of withdrawals,	523	43,034 67
Number of accounts opened the previous year,	122	
Number of accounts closed the previous year,	107	
Amount of expenses of the corporation during previous year,		550 00
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: April 13.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
City of Norwich, Conn., . . .	$1,000	$1,150 00	$1,000 00
of Fall River, ...	5,000	6,450 00	5,000 00
of Manchester, N. H., . .	3,000	3,285 00	3,000 00
of Dayton, Ohio, . . .	3,000	3,090 00	3,000 00
Town of Douglas, ...	2,500	2,500 00	2,500 00
	$14,500	$16,475 00	$14,500 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . .	$3,900	$5,655 00	$5,640 75
Atlas Nat'l Bank, Boston, . .	3,000	3,750 00	3,795 00
Blackstone Nat'l Bank, Boston, .	2,000	2,200 00	2,651 17
Boylston Nat'l Bank, Boston, . .	2,000	2,550 00	2,998 00
Boston Nat'l Bank, Boston, . .	300	360 00	323 25
Columbian Nat'l Bank, Boston, .	1,600	2,096 00	2,225 00
Commonwealth Nat'l Bank, Boston,	3,000	3,555 00	3,752 50
Commerce Nat'l Bank, Boston, .	1,100	1,342 00	1,334 00
City Nat'l Bank, Worcester, . .	4,000	4,880 00	4,500 00
Everett Nat'l Bank, Boston, . .	3,000	2,850 00	3,735 00
Exchange Nat'l Bank, Boston, .	3,500	4,130 00	4,690 00
Eliot Nat'l Bank, Boston, . .	1,000	1,225 00	1,167 50
Faneuil Hall Nat'l Bank, Boston, .	1,000	1,350 00	1,398 75
Freeman's Nat'l Bank, Boston, .	2,500	2,625 00	3,360 25
Massachusetts Nat'l Bank, Boston, .	3,000	3,000 00	3,760 62
Merchants' Nat'l B'k, Boston, . .	4,200	6,153 00	6,055 75
Millbury Nat'l Bank, Millbury, .	3,000	3,900 00	3,541 75
New England Nat'l Bank, Boston, .	1,000	1,460 00	1,485 00
North Nat'l Bank, Boston, . .	2,500	3,400 00	3,243 75
North America Nat'l B'k, Boston, .	3,000	3,075 00	3,287 50
Northborough Nat'l Bank, Northborough, ...	1,600	1,980 00	2,080 00
Redemption Nat'l Bank, Boston, .	5,000	6,325 00	7,287 50
Republic Nat'l Bank, Boston, . .	2,800	3,920 00	3,578 50
Revere Nat'l Bank, Boston, . .	1,900	2,384 50	2,369 75
Union Nat'l Bank, Boston, . .	1,000	1,430 00	1,372 50
Webster Nat'l Bank, Boston, . .	2,000	2,130 00	2,277 50
	$62,900	$77,725 50	$81,911 29

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester Railroad,	$12,000	$14,270 00	$12,000 00
Old Colony Railroad, . . .	7,000	8,325 00	7,000 00
Salem & Lowell Railroad, . .	3,000	3,570 00	3,000 00
Worcester & Nashua Railroad, .	1,000	1,015 00	1,000 00
Nashua & Lowell Railroad, . .	1,000	1,110 00	1,000 00
Conn. & Passumpsic Rivers R. R., .	4,000	4,760 00	4,000 00
Boston & Lowell R. R. 4½s, . .	5,000	5,325 00	5,000 00
Boston & Lowell R. R. 6s, . .	3,000	3,555 00	3,000 00
Vermont & Massachusetts R. R., .	2,000	2,230 00	2,000 00
Fitchburg Railroad 5s, . . .	1,000	1,050 00	1,000 00
Fitchburg Railroad 4s, . . .	5,000	5,100 00	5,000 00
Massawippi Valley Railroad, . .	5,000	5,150 00	*5,000 00
	$49,000	$55,460 00	$49,000 00

* These bonds have been sold.]

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WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated 1854. Number of corporators, 108.

ORLANDO MASON, *President.* C. L. BEALS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	$612,466 85	Bank stock, ...	$71,700 00
Earnings undivided, .	31,090 99	Railroad bonds, . . .	26,000 00
Guaranty fund, . .	21,416 53	Loans on real estate, . .	372,281 04
		Loans on personal security, .	174,720 00
		Deposit in bank not on interest,	8,586 45
		Cash on hand, ...	11,686 88
	$664,974 37		$664,974 37

Cash on Deposit in Bank: —

First National Bank, Winchendon, ... $8,586 45

Whole amount of interest or profits received or earned, ... $37,838 55

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 11,343 03; 2 per cent., 11,543 48

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: $4\frac{1}{2}$.

Date of the last extra dividend: November 1, 1882.

The total amount of loans, with each specified rate of interest: $119,450, 5 per cent.; $22,000, $5\frac{1}{4}$ per cent.; $89,550, $5\frac{1}{2}$ per cent.; $9,350, $5\frac{3}{4}$ per cent.; $304,851.04, 6 per cent.; $1,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 198

Aggregate amount of the same, ... 167,901 04

Number of open accounts, ... 1,939

Number and amount of deposits (including dividends), received for previous year, ... 963 126,896 08

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 77 41,532 44

Number and amount of withdrawals, ... 821 102,693 52

Number of accounts opened the previous year, ... 208

Number of accounts closed the previous year, ... 134

Amount of expenses of the corporation during previous year, ... 1,262 92

Amount of treasurer's bond, ... 50,000 00

Date of examination by commissioner: August 12.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston, . .	$1,600	$3,200 00	$1,600 00
Mechanics' Nat'l Bank, Boston, .	3,400	4,080 00	3,400 00
Eliot Nat'l Bank, Boston, . .	6,700	8,040 00	6,700 00
Merchants' Nat'l Bank, Boston, .	10,000	14,000 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, .	4,800	6,240 00	4,800 00
Nat'l Bank of the Commonwealth, .	2,500	2,800 00	2,500 00
Nat'l Bank of Redemption, Boston,	10,000	12,000 00	10,000 00
First Nat'l Bank, Leominster, . .	850	100 00	700 00
Leominster Nat'l Bank, Leominster,	4,200	3,990 00	3,200 00
First Nat'l Bank, Winchendon, .	24,300	34,020 00	18,000 00
Fitchburg Nat'l Rank, Fitchburg, .	1,000	1,400 00	1,000 00
Rollstone Nat'l Bank, Fitchburg, .	9,800	13,720 00	9,800 00
	$79,150	$103,590 00	$71,700 00

RAILROAD BONDS.

Cheshire Railroad, ...	$11,000	$11,880 00	$11,000 00
Fitchburg Railroad, . . .	15,000	17,250 00	15,000 00
	$26,000	$29,130 00	$26,000 00

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WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated 1871. Number of corporators, 31.

THOMAS P. AYER, *President.* JOHN T. MANNY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$329,137 24	Bank stock,	$34,006 25
Earnings undivided,	1,611 92	Railroad bonds,	22,713 75
Guaranty fund,	5,286 38	Loans on real estate,	114,025 00
Premium account,	3,035 00	Loans on personal security,	80,475 00
		Loans to counties, cities or towns,	83,339 75
		Deposit in bank on interest,	3,655 76
		Furniture and safe,	300 00
		Cash on hand,	555 03
	$339,070 54		$339,070 54

Cash on Deposit in Bank: —

Eliot National Bank, Boston, ... $3,655 76

Whole amount of interest or profits received or earned, ... $15,750 04

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 5,882 62; 2 per cent., 6,102 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: 5.

Date of the last extra dividend: 1877.

The total amount of loans, with each specified rate of interest: $5,000, 3¾ per cent.; $61,193.50, 4 per cent.; $17,000, 4¼ per cent.; $22,000, 4½ per cent.; $58,030, 5 per cent.; $3,500, 5¼ per cent.; $15,100, 5½ per cent.; $99,567.50, 6 per cent.; $19,087.50, 7 per cent.; $200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 44

Aggregate amount of the same, ... 51,297 00

Number of open accounts, ... 1,174

Number and amount of deposits (including dividends), received for previous year, ... 1,641 93,746 89

Number and amount of deposits of and exceeding $300 at any one time for the previous year, ... 50 28,645 06

Number and amount of withdrawals, ... 796 76,497 30

Number of accounts opened the previous year, ... 174

Number of accounts closed the previous year, ... 137

Amount of expenses of the corporation during previous year, . . . 1,018 58

Amount of treasurer's bond, ... 5,000 00

Date of examination by commissioner: June 13.

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, .	$2,500	$3,400 00	$3,285 00
State Nat'l Bank, Boston, . .	1,100	1,388 75	1,361 25
Nat'l B'k of North America, Boston,	500	512 50	570 00
Hamilton Nat'l Bank, Boston. .	400	521 00	496 00
Metropolitan Nat'l Bank, Boston, .	3,000	3,285 00	3,100 00
Eliot Nat'l Bank, Boston, . .	3,000	3,675 00	3,240 00
Atlas Nat'l Bank, Boston, . .	2,200	2,766 50	2,583 00
Nat'l Bank of Commerce, Boston, .	1,700	2,074 00	2,076 25
Eagle Nat'l Bank, Boston, . .	1,300	1,426 75	1,472 25
First Nat'l Bank, Woburn, . .	2,000	2,760 00	3,000 00
Globe Nat'l Bank, Boston, . .	3,000	2,857 50	3,330 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,432 50	1,501 25
Union Nat'l Bank, Boston, . .	2,000	2,855 00	2,876 25
Redemption Nat'l Bank, Boston, .	1,000	1,285 00	1,282 50
Nat'l Bank of the Republic, Boston,	1,000	1,400 00	1,290 00
Howard Nat'l Bank, Boston, . .	500	581 25	618 75
Exchange Nat'l Bank, Boston, .	1,500	1,770 00	1,923 75
	$27,700	$33,990 75	$34,006 25

RAILROAD BONDS.

Old Colony Railroad, ...	$4,000	$4,837 60	$4,800 00
Fitchburg Railroad, ...	10,000	10,920 90	10,632 50
Boston & Albany Railroad, . .	2,000	2,486 60	2,162 50
Boston & Lowell Railroad, . .	5,000	5,175 00	5,118 75
	$21,000	$23,420 10	$22,713 75

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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,	$703,860 35	Public funds,	$20,550 00
Earnings undivided,	23,875 29	Bank stock,	203,784 50
Guaranty fund,	8,167 15	Railroad bonds,	33,555 00
		Real estate by foreclosure,	9,396 80
		Loans on real estate,	358,740 00
		Loans on personal security,	64,985 00
		Loans to counties, cities, or towns,	30,207 40
		Deposit in banks on interest,	13,631 33
		Cash on hand,	1,052 76
	$735,902 79		$735,902 79

Amount of real estate held by foreclosure,	$9,396 80
Assessed value of the same,	14,140 00
Amount of income received from the same,	1,103 46
Amount of municipal tax on real estate,	339 90
Cash on Deposit in Banks, amount in each: —	
Shawmut National Bank, Boston,	$12,783 03
First National Bank, Woburn,	848 30
Whole amount of interest or profits received or earned,	$33,449 29
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	11,750 95
2 per cent.,	12,528 18

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.

Date of the last extra dividend: July 1, 1873.

The total amount of loans, with each specified rate of interest: $30,000, 4 per cent.; $28,500, 4½ per cent.; $243,607, 5 per cent.; $24,650, 5½ per cent.; $119,775, 6 per cent.; $6,200, 7 per cent.; $1,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	211	
Aggregate amount of the same,		174,300 00
Amount of investments from which no income is received,		822 00
Number of open accounts,	3,137	
Number and amount of deposits (including dividends) received for previous year,	3,865	214,505 15
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	135	76,423 94
Number and amount of withdrawals,	1,741	120,655 08
Number of accounts opened the previous year,	635	
Number of accounts closed the previous year,	339	
Amount of expenses of the corporation during previous year,		2,796 26
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 6.

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PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 6s, . .	$9,000	$10,620 00	$9,000 00
City of Grand Rapids, Mich., 5s, .	10,000	11,550 00	11,550 00
	$19,000	$22,170 00	$20,550 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . .	$13,000	$16,380 00	$16,000 00
Atlantic Nat'l Bank, Boston, . .	2,500	3,625 00	3,737 50
Blackstone Nat'l Bank, Boston, .	11,200	12,320 00	11,715 75
Boston Nat'l Bank, Boston, . .	2,000	2,400 00	2,400 00
Continental Nat'l Bank, Boston, .	6,700	7,370 00	7,200 00
Nat'l Bank of Commerce, Boston, .	7,700	9,394 00	9,300 00
Eliot Nat'l Bank, Boston, . .	4,500	5,500 00	5,500 00
Faneuil Hall Nat'l Bank, Boston, .	5,500	7,425 00	7,000 00
Freeman's Nat'l Bank, Boston, .	5,000	5,250 00	5,523 00
Hide and Leather Nat'l B'k, Boston,	13,500	15,930 00	15,589 25
Howard Nat'l Bank, Boston, . .	3,500	4,060 00	4,200 00
New England Nat'l Bank, Boston,	11,500	16,905 00	15,800 00
Old Boston Nat'l Bank, Boston, .	1,000	1,200 00	1,200 00
Nat'l Revere Bank, Boston, . .	14,500	18,125 00	16,800 00
Nat'l Bank of the Republic, Boston,	4,600	6,440 00	5,911 00
Shawmut Nat'l Bank, Boston, .	15,800	19,434 00	18,325 00
Shoe and Leather Nat'l B'k, Boston,	17,000	17,100 00	17,000 00
Second Nat'l Bank, Boston, . .	2,000	3,100 00	3,000 00
Suffolk Nat'l Bank, Boston, . .	3,900	4,524 00	4,600 00
Tremont Nat'l Bank, Boston .	10,500	11,550 00	11,178 00
Webster Nat'l Bank, Boston,	5,000	5,325 00	5,200 00
First Nat'l Bank, Woburn, .	12,300	16,605 00	16,605 00
	$173,200	$209,962 00	$203,784 50

RAILROAD BONDS.

Boston & Albany R. R. 7s, . .	$3,000	$3,600 00	$3,750 00
Boston & Lowell R. R. 6s, . .	1,000	1,187 50	1,120 00
Boston & Lowell R. R. 7s, . .	10,000	12,500 00	12,425 00
Connecticut & Passumpsic Rivers R. R. 7s, ...	4,000	4,820 00	4,807 50
Maine Central R. R. 7s, . . .	9,000	11,520 00	11,452 50
	$27,000	$33,627 50	$33,555 00

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WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated 1828. Number of corporators, 177.

STEPHEN SALISBURY, *President.* CHARLES A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$9,322,804 16	Public funds,	$2,507,300 00
Earnings undivided,	227,001 35	Loan on public funds,	2,275 00
Guaranty fund,	247,000 00	Bank stock,	793,400 00
Suspense,	912 71	Loans on bank stock,	49,000 00
		Railroad bonds,	1,354,000 00
		Loan to railroads	100,000 00
		Real estate by foreclosure,	19,849 60
		Loans on real estate,	2,854,000 00
		Loans on personal security,	1,094,696 50
		Loans to counties, cities or towns,	668,825 00
		Deposit in banks on interest,	348,525 14
		Expense account,	2,485 63
		Cash on hand,	3,361 35
	$9,797,718 22		$9,797,718 22

Loan on Public Funds:

On $3,000 United States 4½s, ... $2,275 00

Loans on Bank Stock, amount on each: —

On 100 shares Franklin County National Bank, Greenfield, ... $10,000 00
On 390 shares First National Bank, Worcester, ... 39,000 00

Amount of real estate held by foreclosure, ... $19,849 60
Assessed value of the same, ... 31,800 00
Amount of income received from the same, ... 800 00
Amount of municipal tax on real estate, ... 540 64

Cash on Deposit in Banks, amount in each: —

Worcester National Bank, Worcester, ... $86,472 64
Citizens' National Bank, Worcester, ... 62,000 00
City National Bank, Worcester, ... 11,000 00
First National Bank, Worcester, ... 54,052 50
Mechanics' National Bank, Worcester, ... 50,000 00
Quinsigamond National Bank, Worcester, ... 35,000 00
National Bank of the Commonwealth, Boston, ... 25,000 00
Wachusett National Bank, Fitchburg, ... 25,000 00

Whole amount of interest or profits received or earned, ... $468,219 03
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 174,197 51; 2 per cent., 176,954 72
Times for the dividends fixed by the by-laws: January 15, July 15.
The total amount of loans, with each specified rate of interest: $350,000, 3½ per cent.; $251,300, 3¾ per cent.; $50,000, 3⅞ per cent.; $720,775, 4 per cent.; $145,525, 4¼ per cent.; $137,000, 4½ per cent.; $4,000, 4¾ per cent.; $2,906,696, 5 per cent.; $45,000, 5½ per cent.; $155,000, 6 per cent.; $3,500, 7 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 936
Aggregate amount of the same, ... 1,053,055 00

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Amount of investments from which no income is received,		$10,349 60
Number of open accounts,	21,007	
Number and amount of deposits (including dividends) received for previous year,	13,872	1,515,678 13
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	944	576,072 00
Number and amount of withdrawals,	13,437	1,230,683 88
Number of accounts opened the previous year,	2,646	
Number of accounts closed the previous year,	2,230	
Amount of expenses of the corporation during previous year,		16,107 25
Amount of treasurer's bond,		30,000 00

Date of examination by commissioner: Sept. 16, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
United States 4½s,	$50,000	$56,187 00	$50,000 00
United States 4s,	553,800	685,327 00	553,800 00
District of Columbia 6s,	60,000	67,200 00	60,000 00
County, city and town bonds: —			
County of Hillsborough, N. H.,	3,000	3,095 00	3,000 00
of Strafford, N. H., 4s,	42,000	42,445 00	42,000 00
City of Worcester 6s,	108,500	116,000 00	108,500 00
of Worcester 5s,	91,000	99,600 00	91,000 00
of Worcester 4s,	800,000	857,000 00	800,000 00
of Charlestown 6s,	5,000	5,460 00	5,000 00
of Fitchburg 6s,	35,000	39,000 00	35,000 00
of Lawrence 6s,	5,000	5,500 00	5,000 00
of Lowell 6s,	36,000	40,090 00	36,000 00
of Lynn 6s,	50,000	60,500 00	50,000 00
of Newton 6s,	40,000	54,000 00	40,000 00
of New Bedford 6s,	5,000	6,400 00	5,000 00
of Salem 5s,	22,000	26,400 00	22,000 00
of Concord, N. H., 6s,	500	600 00	500 00
of Dover, N. H., 6s,	2,000	2,290 00	2,000 00
of Manchester, N. H., 4s,	8,000	8,560 00	8,000 00
of Manchester, N. H., 6s,	38,500	48,500 00	38,500 00
of Nashua, N. H., 6s,	34,000	38,420 00	34,000 00
of Providence, R. I., 4½s,	52,000	57,200 00	52,000 00
of Providence, R. I., 5s,	50,000	60,000 00	50,000 00
of Meriden, Conn., 7s,	26,000	30,000 00	26,000 00
of New London, Conn., 7s,	25,000	35,000 00	25,000 00
of Norwich, Conn., 5s,	14,000	16,800 00	14,000 00
of Columbus, Ohio, 6s,	32,000	36,800 00	32,000 00
of Columbus, Ohio, 4s,	20,000	20,400 00	20,000 00
of Cleveland, Ohio, 7s,	20,000	23,800 00	20,000 00
of Cleveland, Ohio, 4½s,	75,000	76,500 00	75,000 00
of Indianapolis, Ind., 7.30s,	8,000	9,600 00	8,000 00
Town of Brookline 7s,	20,000	26,000 00	20,000 00
of Northampton 6s,	13,000	14,690 00	13,000 00
of Spencer 4s,	40,000	31,200 00	40,000 00
of Westborough 5s,	20,000	23,000 00	20,000 00
of Beverly 4s,	100,000	108,300 00	100,000 00
of Pawtucket, R. I., 5s,	3,000	3,420 00	3,000 00
	$2,507,300	$2,835,284 00	$2,507,300 00

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BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston,	$5,400	$7,735 50	$5,400 00
Atlas Nat'l Bank, Boston,	37,500	46,875 00	37,500 00
Blackstone Nat'l Bank, Boston,	13,800	15,249 00	13,800 00
Boylston Nat'l Bank, Boston,	1,400	1,788 50	1,400 00
Columbian Nat'l Bank, Boston,	5,400	7,087 50	5,400 00
Continental Nat'l Bank, Boston,	12,000	13,350 00	12,000 00
Eliot Nat'l Bank, Boston,	9,000	11,025 00	9,000 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,725 00	2,000 00
First Nat'l Bank, Boston,	25,000	51,812 50	25,000 00
Freeman's Nat'l Bank, Boston,	17,200	18,060 00	17,200 00
Globe Nat'l Bank, Boston,	3,100	2,972 12	3,100 00
Hamilton Nat'l Bank, Boston,	18,000	23,580 00	18,000 00
Howard Nat'l Bank, Boston,	15,000	17,437 50	15,000 00
Market Nat'l Bank, Boston,	7,400	6,715 50	7,400 00
Massachusetts Nat'l Bank, Boston,	11,000	10,862 50	11,000 00
Merchants' Nat'l Bank, Boston,	12,500	18,281 25	12,500 00
Commerce Nat'l Bank, Boston,	21,700	26,908 00	21,700 00
Nat'l B'k of North America, Boston,	7,800	7,995 00	7,800 00
Nat'l Bank of Redemption, Boston,	9,300	11,601 75	9,300 00
Nat'l Bank of the Republic, Boston,	21,000	29,400 00	21,000 00
City Nat'l Bank, Boston,	20,800	22,412 00	20,800 00
Eagle Nat'l Bank, Boston,	11,000	11,962 50	11,000 00
Exchange Nat'l Bank, Boston,	4,900	5,782 00	4,900 00
Hide & Leather Nat'l Bank, Boston,	30,800	36,421 00	30,800 00
Revere Nat'l Bank, Boston,	37,500	47,156 25	37,500 00
Union Nat'l Bank, Boston,	7,100	10,135 25	7,100 00
Webster Nat'l Bank, Boston,	30,000	31,500 00	30,000 00
New England Nat'l Bank, Boston,	19,900	29,203 25	19,900 00
North Nat'l Bank, Boston,	4,700	6,162 88	4,700 00
Old Boston Nat'l Bank, Boston,	4,200	5,029 50	4,200 00
Second Nat'l Bank, Boston,	35,200	54,648 00	35,200 00
Shawmut Nat'l Bank, Boston,	17,300	20,976 25	17,300 00
Shoe & Leather Nat'l Bank, Boston,	13,400	13,534 00	13,400 00
State Nat'l Bank, Boston,	11,300	14,125 00	11,300 00
Suffolk Nat'l Bank, Boston,	3,400	3,978 00	3,400 00
Tremont Nat'l Bank, Boston,	15,600	17,121 00	15,600 00
Washington Nat'l Bank, Boston,	19,000	25,270 00	19,000 00
Blackstone Nat'l Bank, Uxbridge.	1,000	1,250 00	1,000 00
Fitchburg Nat'l Bank, Fitchburg,	5,100	6,885 00	5,100 00
Grafton Nat'l Bank, Grafton,	4,500	4,950 00	4,500 00
Leicester Nat'l Bank, Leicester.	5,500	6,380 00	5,500 00
Millbury Nat'l Bank, Millbury,	10,800	13,824 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	38,000 00	20,000 00
Ware Nat'l Bank, Ware,	800	1,000 00	800 00
Central Nat'l Bank, Worcester,	28,100	40,745 00	28,100 00
Citizens' Nat'l Bank, Worcester,	24,800	31,744 00	24,800 00
City Nat'l Bank, Worcester,	29,500	36,285 00	29,500 00
Mechanics' Nat'l Bank, Worcester,	13,300	16,625 00	13,300 00
Quinsigamond N'l B'k, Worcester,	20,600	23 072 00	20,600 00
Worcester Nat'l Bank, Worcester,	80,000	108,000 00	80,000 00
	$793,400	$1,025,208 50	$793,400 00

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany Railroad 7s, .	$57,000	$68,400 00	$57,000 00
Boston & Albany Railroad 6s, .	203,000	241,000 00	203,000 00
Boston & Lowell Railroad 5s, .	24,000	26,880 00	24,000 00
Boston & Lowell Railroad 6s, .	6,000	7,140 00	6,000 00
Boston & Lowell Railroad 7s, .	5,000	5,950 00	5,000 00
Boston & Lowell Railroad 4½s, .	30,000	31,875 00	30,000 00
Boston & Lowell Railroad 4s, .	50,000	51,250 00	50,000 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	21,500 00	18,000 00
Fitchburg Railroad 7s, . . .	30,000	37,200 00	30,000 00
Fitchburg Railroad 4s, . . .	50,000	51,250 00	50,000 00
Old Colony Railroad 7s, . . .	158,000	195,920 00	158,000 00
Old Colony Railroad 6s, . . .	19,000	22,990 00	19,000 00
Old Colony Railroad 4s, . . .	50,000	51,500 00	50,000 00
Providence & Worcester R. R. 6s, .	164,000	196,800 00	164,000 00
Salem & Lowell Railroad 6s, . .	25,000	30,000 00	25,000 00
Worcester & Nashua Railroad 5s, .	260,000	283,500 00	260,000 00
Vermont & Massachusetts R. R. 5s,	100,000	114,000 00	100,000 00
	$1,354,000	$1,558,245 00	$1,354,000 00

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WORCESTER FIVE CENTS SAVINGS BANK — WORCESTER.

Incorporated April 1, 1854. Number of corporators, 250.

ELIJAH B. STODDARD, *President.* J. STEWART BROWN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,845,133 71	Public funds,	$318,500 00
Earnings undivided,	28,355 28	Loan on public funds,	10,000 00
Guaranty fund,	55,000 00	Bank stock,	263,100 00
		Loans on bank stock,	3,725 00
		Railroad bonds,	75,500 00
		Railroad notes,	50,000 00
		Loans on real estate,	1,815,650 00
		Loans on personal security,	74,600 00
		Loans to counties, cities or towns,	20,000 00
		Deposit in banks on interest,	287,023 96
		Expense account,	2,617 35
		Premium account,	5,000 00
		Cash on hand,	2,772 68
	$2,928,488 99		$2,928,488 99

Loan on Public Funds: —

On $12,000 City of Chicago, water loan bonds, 7s, 1892, ... *$10,000 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, ... }
On 15 shares Grafton National Bank, Grafton, ... 1,225 00

Cash on Deposit in Banks, amount in each: —

City National Bank, Worcester, ... $95,383 59
Mechanics' National Bank, Worcester, ... 93,622 32
Quinsigamond National Bank, Worcester, ... 98,018 05

Whole amount of interest or profits received or earned, ... $134,416 78

Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 51,314 67; 2 per cent., 52,561 60

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.

Date of the last extra dividend: October, 1867.

The total amount of loans, with each specified rate of interest: $4,825, 4 per cent.; $50,000, $4\frac{1}{4}$ per cent.; $89,000, $4\frac{1}{2}$ per cent.; $20,000 $4\frac{7}{10}$ per cent.; $1,656,350, 5 per cent.; $1,200, $5\frac{1}{2}$ per cent.; $152,600, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 652

Aggregate amount of the same, ... 816,300 00

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

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Number of open accounts,	11,711	
Number and amount of deposits (including dividends) received for previous year,	8,028	$530,266 02
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	341	200,405 33
Number and amount of withdrawals,	5,289	360,252 67
Number of accounts opened the previous year,	1,638	
Number of accounts closed the previous year,	1,130	
Amount of expenses of the corporation during previous year,		6,003 60
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 10.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	$39,000	$47,970 00	$39,000 00
United States 4½s,	65,000	73,000 00	65,000 00
City and town bonds: —			
City of Lowell 4s,	70,000	71,400 00	70,000 00
of Lowell 6s,	27,000	28,960 00	27,000 00
of New London, Conn., 7s,	14,000	18,620 00	14,000 00
of Newton 6s,	25,000	31,750 00	25,000 00
of Springfield 7s,	12,000	17,040 00	12,000 00
of Worcester 5s,	9,500	9,685 00	9,500 00
of Worcester 6s,	25,000	28,250 00	25,000 00
of Cleveland, Ohio, 7s,	20,000	24,800 00	20,000 00
Town of Brookline 7s,	5,000	6,650 00	5,000 00
of Beverly 4s,	7,000	7,280 00	7,000 00
	$318,500	$365,405 00	$318,500 00

Bank Stock

Atlas Nat'l Bank, Boston,	$5,000	$6,250 00	$5,000 00
Blackstone Nat'l Bank, Boston,	8,800	9,684 00	8,800 00
City Nat'l Bank, Boston,	2,500	2,693 00	2,500 00
Commerce Nat'l Bank, Boston,	4,400	5,456 00	4,400 00
Commonwealth Nat'l Bank, Boston,	8,000	9,500 00	8,000 00
Eagle Nat'l Bank, Boston,	10,000	10,875 00	10,000 00
Eliot Nat'l Bank, Boston,	12,200	14,945 00	12,200 00
First Nat'l Bank, Boston,	6,700	13,885 00	6,700 00
Fourth Nat'l Bank, Boston,	4,100	4,489 00	4,100 00
Globe Nat'l Bank, Boston,	10,000	9,587 00	10,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,500 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	16,400	19,393 00	16,400 00
Howard Nat'l Bank, Boston,	10,000	11,625 00	10,000 00
Market Nat'l Bank, Boston,	1,200	1,084 00	1,200 00
Merchants' Nat'l Bank, Boston,	5,000	7,312 00	5,000 00
North Nat'l Bank, Boston,	800	1,088 00	800 00
North America Nat'l Bank, Boston,	18,500	18,962 00	18,500 00
Shawmut Nat'l Bank, Boston,	5,000	6,062 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	6,300	6,363 00	6,300 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston,	$5,000	$6,250 00	$5,000 00
Third Nat'l Bank, Boston,	1,600	1,344 00	1,600 00
Traders' Nat'l Bank, Boston,	13,100	12,609 00	13,100 00
Webster Nat'l Bank, Boston,	11,000	11,550 00	11,000 00
Central Nat'l Bank, Worcester,	7,000	9,840 00	7,000 00
Citizens' Nat'l Bank, Worcester,	700	910 00	700 00
City Nat'l Bank, Worcester,	26,800	32,696 00	26,800 00
Mechanics' Nat'l Bank, Worcester,	6,400	8,064 00	6,400 00
Quinsigamond Nat'l B'k, Worcester,	13,900	15,290 00	13,900 00
Worcester Nat'l Bank, Worcester,	2,000	2,700 00	2,000 00
Leominster Nat'l Bank, Leominster,	2,500	2,500 00	2,500 00
First Nat'l Bank, Leominster,	500	500 00	500 00
Grafton Nat'l Bank, Grafton,	5,000	6,200 00	5,000 00
Leicester Nat'l Bank, Leicester,	3,000	3,600 00	3,000 00
Millbury Nat'l Bank, Millbury,	10,700	13,370 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
Oxford Nat'l Bank, Oxford,	2,500	3,000 00	2,500 00
	$263,100	$311,026 00	$263,100 00

RAILROAD BONDS.

Worcester & Nashua Railroad,	$34,000	$36,380 00	$34,000 00
Nashua & Rochester Railroad,	12,500	13,375 00	12,500 00
Fitchburg Railroad,	20,000	20,400 00	20,000 00
Conn. & Passumpsic Rivers R. R.,	2,000	2,238 00	2,000 00
Boston, Barre & Gardner Railroad,	7,000	7,420 00	7,000 00
	$75,500	$79,813 00	$75,500 00

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WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Number of corporators, 138.

FRANCIS H. DEWEY, *President.* HENRY WOODWARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$3,709,288 68	Public funds,	$619,000 00
Earnings undivided,	49,306 92	Bank stock,	363,750 00
Guaranty fund,	71,617 06	Loans on bank stock,	5,700 00
		Railroad bonds,	71,500 00
		Loans on real estate,	1,184,894 67
		Loans on personal security,	1,246,195 00
		Loans to counties, cities or towns,	4,000 00
		Deposit in banks on interest,	267,575 38
		Expense account,	3,132 47
		Premium account,	53,306 58
		Cash on hand,	11,158 56
	$3,830,212 66		$3,830,212 66

Loans on Bank Stock, amount on each: —

On 10 shares Mechanics' National Bank, Worcester,	$700 00
On 50 shares First National Bank, Worcester,	5,000 00
Amount of municipal tax on real estate,	$71 06

Cash on Deposit in Banks, amount in each: —

Mechanics' National Bank, Worcester,	$262,575 38
Westminster National Bank, Westminster,	5,000 00
Whole amount of interest or profits received or earned,	$180,786 03
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	69,017 80
2 per cent.,	70,437 20

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

The total amount of loans, with each specified rate of interest: $129,000, 4 per cent.; $160,000, 4¼ per cent.; $753,500, 4½ per cent.; $25,000, 4¾ per cent.; $1,242,881.48, 5 per cent.; $130,408.19, 6 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	445	
Aggregate amount of the same,		559,470 56
Number of open accounts,	7,100	
Number and amount of deposits (including dividends) received for previous year,	3,835	613,079 27
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	453	286,207 23
Number and amount of withdrawals,	4,355	447,856 39
Number of accounts opened the previous year,	849	
Number of accounts closed the previous year,	722	
Amount of expenses of the corporation during previous year,		8,183 76
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: Sep. 19, 1884.

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Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	$155,000	$175,731 25	$155,000 00
United States 4s,	188,000	232,650 00	188,000 00
City and town bonds: —			
City of Worcester 5s,	100,000	100,500 00	100,000 00
of Providence, R. I., 4½s,	59,000	64,270 00	59,000 00
of Springfield 7s,	19,000	19,190 00	19,000 00
Town of Spencer 4s,	25,000	26,250 00	25,000 00
City of Cambridge 6s,	15,000	18,150 00	15,000 00
of New London, Conn., 7s,	20,000	28,000 00	20,000 00
of Fitchburg 6s,	10,000	11,600 00	10,000 00
of Augusta, Me., 6s,	11,000	11,220 00	11,000 00
Town of Brookline 7s,	7,000	9,170 00	7,000 00
City of Portsmouth, N. H., 6s,	5,000	5,650 00	5,000 00
of Norwich, Conn., 5s,	5,000	5,900 00	5,000 00
	$619,000	$708,281 25	$619,000 00

Bank Stock.

Blackstone Nat'l Bank, Boston,	$1,000	$1,075 00	$1,000 00
Boston Nat'l Bank, Boston,	12,400	14,880 00	12,400 00
Boylston Nat'l Bank, Boston,	9,000	11,542 50	9,000 00
City Nat'l Bank, Boston,	11,800	12,508 00	11,800 00
Columbian Nat'l Bank, Boston,	1,500	1,968 75	1,500 00
Commerce Nat'l Bank, Boston,	20,000	24,400 00	20,000 00
Eliot Nat'l Bank, Boston,	20,000	24,500 00	20,000 00
Faneuil Hall Nat'l Bank, Boston,	1,100	1,485 00	1,100 00
Globe Nat'l Bank, Boston,	900	852 75	900 00
Hamilton Nat'l Bank, Boston,	8,300	10,710 75	8,300 00
Hide and Leather Nat'l B'k, Boston,	17,800	20,737 00	17,800 00
Market Nat'l Bank, Boston,	10,000	9,100 00	10,000 00
Massachusetts Nat'l Bank, Boston,	4,250	4,196 87	4,250 00
Merchants' Nat'l B'k, Boston,	9,600	14,064 00	9,600 00
New England Nat'l Bank, Boston,	6,200	9,121 75	6,200 00
North National Bank, Boston,	17,400	23,490 00	17,400 00
Old Boston Nat'l Bank, Boston,	1,900	2,327 50	1,900 00
Redemption Nat'l Bank, Boston,	9,800	12,593 00	9,800 00
Republic Nat'l Bank, Boston,	10,900	15,341 75	10,900 00
Revere Nat'l Bank, Boston,	20,000	25,000 00	20,000 00
Shawmut Nat'l Bank, Boston,	11,500	14,375 00	11,500 00
State Nat'l Bank, Boston,	5,000	6,506 25	5,000 00
Suffolk Nat'l Bank, Boston,	18,400	21,390 00	18,400 00
Traders' Nat'l Bank, Boston,	4,500	4,331 25	4,500 00
Tremont Nat'l Bank, Boston,	3,500	3,850 00	3,500 00
Washington Nat'l Bank, Boston,	3,200	3,616 00	3,200 00
Central Nat'l Bank, Worcester,	8,400	12,180 00	8,400 00
City Nat'l Bank, Worcester,	18,000	22,140 00	18,000 00
Citizens' Nat'l Bank, Worcester,	11,500	14,720 00	11,500 00
First Nat'l Bank, Worcester,	1,200	1,980 00	1,200 00
Mechanics' Nat'l Bank, Worcester,	38,300	47,875 00	38,300 00

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BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Quinsigamond Nat'l B'k, Worcester,	$3,000	$3,360 00	$3,000 00
Worcester Nat'l Bank, Worcester, .	9,500	12,825 00	9,500 00
First Nat'l Bank, Clinton, . .	1,000	1,250 00	1,000 00
Franklin Nat'l Bank, Franklin, .	5,100	5,865 00	5,100 00
Grafton Nat'l Bank, Grafton, . .	11,400	13,680 00	11,400 00
Millbury Nat'l Bank, Millbury, .	4,300	5,590 00	4,300 00
Oxford Nat'l Bank, Oxford, . .	5,600	7,168 00	5,600 00
Southbridge Nat'l B'k, Southbridge,	3,500	4,453 75	3,500 00
Westminster N'l B'k, Westminster,	2,000	1,600 00	2,000 00
First Nat'l Bank, Leominster, . .	1,000	1,000 00	1,000 00
	$363,750	$449,649 87	$363,750 00

RAILROAD BONDS.

Boston & Albany Railroad 7s, .	$20,000	$23,800 00	$20,000 00
Worcester & Nashua 5s, . . .	51,500	55,620 00	51,500 00
	$71,500	$79,420 00	$71,500 00

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WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Number of corporators, 114.

LOWELL M. MILES, *President.* HENRY A. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$2,260,171 70	Public funds,	$346,593 00
Earnings undivided,	48,229 82	Bank stock,	103,575 87
Guaranty fund,	47,739 05	Loans on bank stock,	13,550 00
		Railroad bonds,	67,088 29
		Real estate by foreclosure,	9,449 25
		Loans on real estate,	1,150,828 00
		Loans on personal security,	519,426 16
		Loans to counties, cities or towns,	123,500 00
		Deposit in banks on interest,	19,594 60
		Expense account,	1,732 93
		Cash on hand,	802 47
	$2,356,140 57		$2,356,140 57

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 7 shares First National Bank, Clinton,	650 00
On 11 shares Pittsfield National Bank, Pittsfield, } On 8 shares Agricultural National Bank, Pittsfield, }	1,900 00
Amount of real estate held by foreclosure,	$9,449 25
Assessed value of the same,	12,650 00
Amount of income received from the same,	1,249 50
Amount of municipal tax on real estate,	226 63

Cash on Deposit in Banks, amount in each: —

Rollstone National Bank, Fitchburg,	$19,000 00
Commonwealth National Bank, Boston,	594 60
Whole amount of interest or profits received or earned,	$115,601 15
Rate and amount of each semi-annual dividend for previous year, 2 per cent.,	41,785 57
2 per cent.,	42,756 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: $196,000, 4 per cent.; $20,000, 4⅛ per cent; $81,000, 4¼ per cent.; $215,000, 4½ per cent.; $35,000, 4¾ per cent.; $492,699.16, 5 per cent.; $652,986, 5½ per cent.; $111,044, 6 per cent; $3,200, 6½ per cent.; $375, 7 per cent.

Number of outstanding loans which are of an amount not exceeding $3,000 each,	410	
Aggregate amount of the same,		434,162 16
Amount of investments from which no income is received,		432 77
Number of open accounts,	5,731	
Number and amount of deposits (including dividends) received for previous year,	4,194	551,713 45

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	339	$192,731 49
Number and amount of withdrawals,	3,346	451,906 26
Number of accounts opened the previous year,	1,053	
Number of accounts closed the previous year,	760	
Amount of expenses of the corporation during previous year,		6,517 03
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: October 21, 1884.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds: —			
Town of Montpelier, Vt.,	$50,000	$53,000 00	$50,000 00
City of Cleveland, Ohio,	45,000	50,150 00	49,300 00
of Dayton, Ohio,	25,000	25,750 00	25,000 00
of Des Moines, Iowa,	25,000	26,750 00	25,000 00
of Norwich, Conn.,	20,000	28,000 00	22,400 00
of Portland, Me.,	15,000	17,950 00	15,593 00
of Lewiston, Me.,	10.000	11,500 00	10,000 00
of Boston,	30,000	33,200 00	31,400 00
Town of Attleborough,	24,000	24,480 00	24,000 00
City of Springfield,	20,000	22,425 00	22,600 00
of New Bedford,	20,000	25,500 00	21,300 00
of Fall River,	20,000	23,950 00	20,000 00
of Lynn,	10,000	11,950 00	10,000 00
Town of Danvers,	10,000	11,800 00	10,000 00
of Wayland,	10,000	11,250 00	10,000 00
	$334,000	$377,655 00	$346,593 00

Bank Stock.

Rollstone Nat'l Bank, Fitchburg,	$15,000	$22,500 00	$22,371 50
Boston Nat'l Bank, Boston,	10,000	12,000 00	9,000 00
City Nat'l Bank, Boston,	10,000	10,700 00	10,689 00
Atlas Nat'l Bank, Boston,	10,000	12,500 00	10,962 62
Commerce Nat'l Bank, Boston,	10,000	12,200 00	10,487 50
Webster Nat'l Bank, Boston,	5,000	5,325 00	5,000 00
Merchants' Nat'l Bank, Boston,	5,000	7,325 00	6,390 25
Eagle Nat'l Bank, Boston,	5,000	5,475 00	5,200 00
Blackstone Nat'l Bank, Boston,	5,000	5,500 00	5,406 25
Continental Nat'l Bank, Boston,	5,000	5,525 00	5,687 50
Tremont Nat'l Bank, Boston,	5,000	5,500 00	6,100 00
Faneuil Hall Nat'l Bank, Boston,	1,500	2,025 00	1,871 25
Fitchburg Nat'l Bank, Fitchburg,	2,500	3,850 00	3,950 00
First Nat'l Bank, Leominster,	*3,300	330 00	460 00
	$92,300	$110,755 00	$103,575 87

* This bank is in liquidation, and has paid 90 per cent. to the stockholders.

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RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R. R., .	$46,000	$52,400 00	$47,088 29
Boston & Providence Railroad, .	20,000	20,200 00	20,000 00
	$66,000	$72,600 00	$67,088 29

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WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated 1871. Number of corporators, 29.

LEWIS R. NORTON, *President.* CHARLES L. WELLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	$702,537 33	Public funds,	$186,441 57
Earnings undivided,	8,965 11	Loan on public funds,	1,000 00
Guaranty fund,	14,205 22	Bank stock,	10,395 00
		Loans on bank stock,	4,720 00
		Loans on bank books,	600 00
		Real estate by foreclosure,	1,900 00
		Loans on real estate,	338,056 00
		Loans on personal security,	87,457 80
		Loans to counties, cities or towns,	61,000 00
		Deposit in banks on interest,	30,000 00
		Deposit in bank not on interest,	2,000 00
		Expense account,	326 48
		Cash on hand,	1,810 81
	$725,707 66		$725,707 66

Loan on Public Funds: —

On $1,000 United States 4s, ... $1,000 00

Loans on Bank Stock, amount on each: —

On 61 shares Hampden National Bank, Westfield, ... $3,050 00
On 17 shares First National Bank, Westfield, ... 1,670 00

Amount of real estate held by foreclosure, ... $1,900 00
Assessed value of the same, ... 1,500 00
Amount of municipal tax on real estate, ... 27 93

Cash on Deposit in Banks, amount in each: —

Chapin National Bank, Springfield, ... $20,000 00
Holyoke National Bank, Holyoke, ... 10,000 00
Hampden National Bank, Westfield, ... 2,000 00

Whole amount of interest or profits received or earned, ... $31,880 92
Rate and amount of each semi-annual dividend for previous year, ... 2 per cent., 12,955 14; 2 per cent., 13,199 01
Times for the dividends, fixed by the by-laws: January and July.
The total amount of loans, with each specified rate of interest: $45,000, 4 per cent.; $25,000, 4½ per cent.; $422,833 80, 5 per cent.
Number of outstanding loans which are of an amount not exceeding $3,000 each, ... 173
Aggregate amount of the same, ... 219,397 46
Amount of investments from which no income is received, ... 1,900 00
Number of open accounts, ... 1,735
Number and amount of deposits (including dividends) received for previous year, ... 1,287 164,134 35

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Number and amount of deposits of and exceeding $300 at any one time for the previous year,	130	$106,222 64
Number and amount of withdrawals,	1,277	136,909 92
Number of accounts opened the previous year,	308	
Number of accounts closed the previous year,	244	
Amount of expenses of the corporation during previous year,		1,077 81
Amount of treasurer's bond,		15,000 00

Date of examination by commissioner: December 19.

Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	$20,000	$20,725 00	$20,000 00
United States 4s,	56,000	69,300 00	56,000 00
United States 4½s,	105,000	118,912 50	110,441 57
	$181,000	$208,937 50	$186,441 57

Bank Stock.

Hampden Nat'l Bank, Westfield,	$4,600	$6,900 00	$6,895 00
First Nat'l Bank, Westfield,	2,500	3,500 00	3,500 00
	$7,100	$10,400 00	$10,395 00

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AGGREGATE STATEMENT.

Liabilities.		Assets.	
Deposits, . .	$274,998,412 93	Public funds: —	
Surplus, . .	5,210,525 17	United States bonds,	$13,666,046 23
Guaranty fund, .	6,604,464 42	State, county, city and town b'ds,	29,289,468 83
Sundries, . .	246,273 87	Loans on public funds, . .	441,021 00
		Bank stock, ...	26,174,122 16
		Loans on bank stock, . .	1,395,685 94
		Railroad bonds, . . .	16,127,794 94
		Real estate by foreclosure, .	3,523,249 31
		Real estate for banking purposes,	2,395,249 47
		Loans on mortgage of real estate,	105,206,175 52
		Loans on personal security, .	62,378,368 58
		Loans to counties, cities or towns,	8,849,564 76
		Deposit in banks on interest, .	12,699,557 58
		Sundries,*	3,087,570 47
		Cash on hand, ...	†1,825,801 60
	$287,059,676 39		$287,059,676 39

Whole amount of interest or profits received or earned, . . . $13,869,466 30
Percentage of earnings to total assets, ... $4\frac{83}{100}$
Aggregate amount of ordinary dividends for the previous year, . . $10,284,661 10
Average rate of ordinary dividends for the previous year: 4.14 per ct.

Rate of Ordinary Dividends paid by 166 Banks: — ‡

1 at 3 per cent.	123 at 4 per cent.	2 at $4\frac{3}{4}$ per cent.
2 at $3\frac{1}{2}$ per cent.	5 at $4\frac{1}{4}$ per cent.	15 at 5 per cent.
1 at $3\frac{3}{4}$ per cent.	17 at $4\frac{1}{2}$ per cent.	

Amount of loans, with specified rates of interest: —

$5,704 00, $1\frac{1}{2}$	per cent.	$29,770,486 12, 4	per cent.	$30,000 00, $5\frac{3}{8}$	per cent.
58,985 43, 2	per cent.	275,000 00, $4\frac{1}{16}$	per cent.	13,667,395 60, $5\frac{1}{2}$	per cent.
25,000 00, $2\frac{3}{8}$	per cent.	831,500 00, $4\frac{1}{8}$	per cent.	47,200 00, $5\frac{3}{4}$	per cent.
390,879 80, $2\frac{1}{2}$	per cent.	5,774,725 00, $4\frac{1}{4}$	per cent.	37,879,623 46, 6	per cent.
17,000 00, $2\frac{3}{4}$	per cent.	50,000 00, $4\frac{29}{100}$	per cent.	400 00, $6\frac{1}{4}$	per cent.
2,272,677 92, 3	per cent.	250,000 00, $4\frac{3}{8}$	per cent.	1,610,235 61, $6\frac{1}{2}$	per cent.
210,000 00, $3\frac{1}{4}$	per cent.	23,152,922 10, $4\frac{1}{2}$	per cent.	225,000 00, $6\frac{6}{10}$	per cent.
25,000 00, $3\frac{3}{8}$	per cent.	70,000 00, $4\frac{5}{8}$	per cent.	2,808,751 90, 7	per cent.
6,737,774 10, $3\frac{1}{2}$	per cent.	20,000 00, $4\frac{7}{10}$	per cent.	182,813 00, $7\frac{3}{10}$	per cent.
30,000 00, $3\frac{60}{100}$	per cent.	2,323,004 75, $4\frac{3}{4}$	per cent.	115,281 92, $7\frac{1}{2}$	per cent.
485,000 00, $3\frac{5}{8}$	per cent.	50,000 00, $4\frac{7}{8}$	per cent.	122,145 88, 8	per cent.
3,060,870 34, $3\frac{3}{4}$	per cent.	56,606,258 62, 5	per cent.	3,085 75, 9	per cent.
510,000 00, $3\frac{7}{8}$	per cent.	369,000 00, $5\frac{1}{4}$	per cent.		

* This item includes loans on railroad bonds, railroad notes, accrued interest, premium and expense accounts, etc

† Of this amount $887,054.18 is deposited in banks, not on interest.

‡ No return of dividends from Framingham Savings Bank, which is temporarily enjoined; and four banks, which have recently commenced business, have paid no dividends.

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Number of outstanding loans which are of an amount not exceeding $3,000 each,	39,914	
Aggregate amount of the same,		$41,351,676 84
Number of open accounts,	848,787	
Number and amount of deposits (including dividends) received for previous year,	896,078	60,248,180 05
Number and amount of deposits of and exceeding $300 at any one time for the previous year,	39,344	22,695,421 95
Number and amount of withdrawals,	534,882	48,172,172 09
Number of accounts opened the previous year,	120,949	
Number of accounts closed the previous year,	93,371	
Amount of expenses of the corporations the previous year,		674,561 84

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COMPARATIVE AGGREGATES.

	1884. One hundred and sixty-eight Savings Banks.	1885. One hundred and seventy-one Savings Banks.	Increase.	Decrease.
Number of open accounts,	826,008	848,787	22,779	-
Amount of deposits,	$262,720,146 97	$274,998,412 93	$12,278,265 96	-
Number of deposits during the year preceding,	850,824*	896,078*	45,254	-
Amount of the same,	$59,613,618 38*	$60,248,180 05*	$634,561 67	-
Number of deposits received during the year of and exceeding $300 at one time,	38,852	39,344	492	-
Amount of the same,	$22,000,758 03	$22,695,421 95	$694,663 92	-
Number of withdrawals during the year,	529,886	534,882	4,996	-
Amount of the same,	$49,066,544 53	$48,172,172 09	-	$894,372 44
Number of accounts opened during the year,	124,975	120,949	-	4,026
Number of accounts closed during the year,	105,297	93,371	-	11,926
Amount of surplus on hand,	$5,247,371 09	$5,210,525 17	-	$36,845 92
Amount of guaranty fund,	5,692,504 20	6,604,464 42	$911,960 22	-
Public funds,	40,510,314 00	42,955,515 06	2,445,201 06	-
Loans on public funds,	696,240 00	441,021 00	-	$255,219 00
Bank stock,	25,874,035 35	26,174,122 16	$300,086 81	-
Loans on bank stock,	1,384,100 66	1,395,685 94	11,585 28	-
Deposits in banks bearing interest,	8,857,779 76	12,699,557 58	3,841,777 82	-
Railroad bonds,	13,808,172 82	16,127,794 94	2,319,622 12	-
Invested in real estate,	2,378,237 03	2,395,249 47	17,012 44	-
Real estate by foreclosure,	4,184,236 58	3,523,249 31	-	$660,987 27
Loans on mortgages of real estate,	98,979,283 35	105,206,175 52	$6,226,892 17	-
Loans to counties, cities or towns,	10,079,112 93	8,849,564 76	-	$1,229,548 17
Loans on personal security,	62,793,300 56	62,378,368 58	-	414,931,98
Cash on hand,	1,212,792 63	1,825,801 60	$613,008 97	-
Average rate of ordinary dividends for last year,	4.15 per cent.	4.14 per cent.	-	.01 per cent.
Aggregate amount of earnings,	$13,575,047 63	$13,869,466 30	$294,418 67	-
Aggregate amount of ordinary dividends,	9,877,713 44	10,284,661 10	406,947 66	-
Number of outstanding loans not exceeding $3,000,	37,706	39,914	2,208	-
Amount of same,	$40,365,675 72	$41,351,676 84	$986,001 12	-
Annual expenses of the institutions,	658,690 60	674,561 84	15,871 24	-

* Including dividends.

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ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THEIR LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS, OCTOBER 31, 1885.

	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 by Foreclosure.	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,	$1,258,544 17	$20,431 73	$29,700 00	–	$1,308,675 90	$100,637 50	–	$143,450 00	$1,200 00	$45,661 08	$4,500 00	$57,500 00	$802,947 04	$74,195 26	$26,250 00	$44,175 91	$2,324 23	$5,834 88	$1,308,675 90	1
2	Amherst Savings Bank,	898,467 00	29,795 79	24,075 69	–	952,338 48	76,680 00	$500 00	149,870 51	2,900 00	77,906 25	–	15,000 00	483,377 00	49,564 00	30,700 00	60,507 87	5,332 85	–	952,338 48	2
3	Andover Savings Bank,	1,601,178 86	42,633 81	50,000 00	–	1,693,812 67	374,100 00	–	226,150 00	900 00	286,000 00	21,695 03	–	508,848 58	254,504 46	–	15,473 00	6,141 60	–	1,693,812 67	3
4	Arlington Five Cents Savings Bank,	797,023 02	13,574 12	19,448 73	–	830,045 87	62,450 00	–	16,200 00	–	75,500 00	27,531 70	20,000 00	509,423 13	37,863 63	59,300 00	20,038 28	335 14	1,403 99	830,045 87	4
5	Athol Savings Bank,	1,089,257 31	31,652 94	26,000 00	–	1,146,910 25	54,000 00	5,500 00	9,800 00	42,200 00	40,000 00	–	–	604,145 88	276,031 00	57,800 00	55,000 00	629 94	1,803 43	1,146,910 25	5
6	Attleboro' Sav'gs B'k, N. Attleboro',	690,922 03	8,050 68	17,800 00	–	716,772 71	–	–	10,079 00	–	–	–	–	374,109 00	193,017 00	119,100 00	19,407 04	897 34	163 33	716,772 71	6
7	Barre Savings Bank,	263,307 17	15,720 76	5,745 00	–	284,772 93	5,300 00	–	118,878 29	–	6,060 00	1,000 00	–	54,868 67	84,982 32	3,000 00	7,165 19	3,000 00	518 46	284,772 93	7
8	Bass River Sav'gs B'k, S. Yarmouth,	377,336 92	3,150 29	5,403 50	–	385,890 71	59,792 85	–	86,592 68	5,802 30	36,150 00	412 46	–	81,683 88	91,848 35	3,000 00	6,361 40	229 44	14,017 35	385,890 71	8
9	Benj. Franklin Sav'gs B'k, Franklin,	291,569 49	5,168 18	6,319 33	–	303,057 00	18,127 50	–	45,566 77	–	–	17,031 82	–	165,056 50	31,214 00	9,000 00	12,838 66	1,399 25	2,822 50	303,057 00	9
10	Berkshire Co. Sav'gs B'k, Pittsfield,	1,980,241 83	33,345 17	42,500 00	–	2,056,087 00	729,500 00	300 00	112,800 00	8,700 00	80,500 00	–	–	801,202 00	211,370 00	40,000 00	18,287 21	17,661 36	35,766 43	2,056,087 00	10
11	Beverly Savings Bank,	827,772 96	3,376 40	16,020 20	–	847,169 56	35,000 00	3,000 00	195,010 00	6,200 00	13,000 00	1,598 76	20,000 00	275,639 00	198,150 00	–	–	77,656 62	21,915 18	847,169 56	11
12	Boston Five Cents Savings Bank,	12,662,316 40	297,125 69	282,493 76	–	13,241,935 85	2,050,000 00	35,500 00	420,700 00	94,650 00	140,000 00	28,000 00	141,137 24	5,590,407 16	3,781,837 00	520,000 00	412,296 42	26,308 86	1,099 17	13,241,935 85	12
13	Boston Penny Savings Bank,	875,879 80	17,356 92	20,304 96	–	913,541 68	–	–	103,690 50	5,500 00	–	3,849 20	115,000 00	565,900 00	87,000 00	–	15,911 77	6,423 22	10,266 99	913,541 68	13
14	Braintree Sav'gs B'k, So. Braintree,	122,947 43	3,444 01	2,029 72	–	128,421 16	13,000 00	–	28,192 24	–	20,000 00	–	–	60,290 00	250 00	–	5,445 62	–	1,243 30	128,421 16	14
15	Bridgewater Savings Bank,	286,080 34	2,849 92	7,870 00	$1,531 00	298,331 26	13,000 00	–	39,760 74	–	19,000 00	3,500 00	–	165,327 00	38,490 30	2,200 00	6,735 19	10,318 03	–	298,331 26	15
16	Brighton Five Cts. Sav. B'k, Boston,	199,324 59	10,788 73	5,050 00	–	215,163 32	–	500 00	35,413 13	–	2,541 00	29,126 87	–	115,690 00	19,000 00	–	6,937 35	4,505 50	1,449 47	215,163 32	16
17	Bristol Co. Savings Bank, Taunton,	3,000,258 80	20,952 74	86,000 00	17 45	3,107,228 99	396,000 00	1,000 00	281,500 00	800 00	125,000 00	–	25,000 00	1,350,362 77	909,066 53	–	13,233 07	2,610 27	2,656 35	3,107,228 99	17
18	Broadway Savings Bank, Lawrence,	678,741 73	5,594 42	18,000 00	23,355 80	725,691 95	150,000 00	2,000 00	127,900 00	1,000 00	–	47,080 00	–	218,241 00	126,960 00	–	47,000 00	5,510 95	–	725,691 95	18
19	Brockton Savings Bank, Brockton,	500,768 72	1,023 84	5,250 00	–	507,042 56	9,985 00	–	11,800 00	80 00	61,150 00	–	–	290,825 00	114,722 37	–	–	18,376 95	103 24	507,042 56	19
20	Brookfield Savings Bank,	51,461 58	1,284 35	847 01	–	53,592 94	–	–	–	–	–	–	–	34,651 62	11,725 00	5,000 00	1,754 63	386 69	75 00	53,592 94	20
21	Brookline Savings Bank,	238,377 88	800 42	3,025 75	–	242,204 05	14,750 00	–	31,246 63	–	–	1,526 22	–	162,137 50	10,000 00	–	17,708 36	1,640 96	3,194 38	242,204 05	21
22	Cambridgeport Savings Bank,	2,780,073 30	33,660 92	70,000 00	–	2,883,734 22	766,600 00	500 00	98,100 00	21,100 00	271,000 00	–	–	1,142,111 56	511,500 00	–	68,968 85	1,867 14	1,986 67	2,883,734 22	22
23	Cambridge Savings Bank,	2,191,457 21	48,823 33	46,100 00	–	2,286,380 54	171,192 50	7,000 00	275,718 85	74,300 00	5,997 50	43,876 67	–	767,638 00	694,590 00	6,500 00	185,959 62	52,300 35	1,307 05	2,286,380 54	23
24	Canton Institution for Savings,	489,214 55	12,894 78	14,551 16	–	516,660 49	81,150 00	5,000 00	49,170 00	–	26,000 00	10,120 00	–	203,411 00	49,980 00	53,425 60	34,358 40	–	4,045 49	516,660 49	24
25	Cape Ann Savings Bank, Gloucester,	1,532,347 61	27,888 64	64,000 00	13,391 69	1,637,627 94	86,400 00	200 00	208,200 00	24,000 00	31,875 00	831 21	1,000 00	775,000 00	407,080 50	91,000 00	9,273 69	2,696 87	70 67	1,637,627 94	25
26	Cape Cod Five Ct. Sav. B'k, Harwich,	300,199 27	1,949 97	4,028 09	–	306,177 33	–	–	56,838 00	1,300 00	48,097 00	419 23	1,219 73	82,920 16	78,982 52	8,500 00	12,000 00	289 88	15,610 81	306,177 33	26
27	Central Savings Bank, Lowell,	1,382,672 95	47,589 20	28,000 00	–	1,458,262 15	13,000 00	2,000 00	216,254 87	–	–	45,750 00	–	826,195 00	204,748 00	–	145,721 68	4,592 60	–	1,458,262 15	27
28	Charlestown Five Cents Sav'gs B'k,	2,944,713 85	124,797 42	101,000 00	–	3,170,511 27	160,000 00	500 00	704,700 00	500 00	27,000 00	228,300 00	80,000 00	1,232,950 00	713,750 00	–	14,664 36	8,146 91	–	3,170,511 27	28
29	Chelsea Savings Bank,	1,763,934 35	44,748 05	33,606 00	–	1,842,288 40	415,300 00	–	100,133 42	12,000 00	10,000 00	8,641 55	–	953,772 83	200,475 00	44,000 00	58,867 91	14,335 88	24,761 81	1,842,288 40	29
30	Chicopee Falls Savings Bank,	147,536 36	1,805 58	1,710 21	135 51	151,187 66	3,050 00	–	23,701 00	–	–	–	–	100,756 50	18,788 61	–	3,000 00	1,535 87	355 68	151,187 66	30
31	Chicopee Savings Bank,	562,052 61	12,124 02	10,890 00	1,300 00	586,366 63	–	–	38,550 00	7,800 00	26,000 00	–	–	337,057 06	104,983 50	18,450 00	48,941 58	4,584 49	–	586,366 63	31
32	Citizens' Savings Bank, Fall River,	2,571,133 17	80,630 31	63,653 01	316 00	2,715,732 49	–	–	311,019 00	–	–	7,474 64	–	1,524,374 16	812,738 60	–	–	58,652 12	1,473 97	2,715,732 49	32
33	City Five Cts. Sav'gs B'k, Haverhill,	673,119 79	51,063 14	15,700 00	–	739,882 93	10,000 00	9,500 00	41,055 25	1,200 00	83,000 00	56,924 16	–	316,800 00	184,780 00	13,800 00	14,252 68	–	8,570 84	739,882 93	33
34	City Institution for Savings, Lowell,	4,093,775 56	255,802 27	120,000 00	–	4,469,577 83	88,100 00	–	678,851 50	24,700 00	288,500 00	–	–	2,023,101 06	1,089,691 09	163,000 00	108,360 53	2,023 70	3,249 95	4,469,577 83	34
35	Clinton Savings Bank,	1,019,792 35	1,523 34	20,000 00	–	1,041,315 69	64,900 00	3,830 00	79,400 00	3,800 00	33,000 00	–	–	593,559 06	197,700 00	12,500 00	25,000 00	20,408 04	7,218 59	1,041,315 69	35
36	Cohasset Savings Bank,	376,542 15	7,950 24	9,700 00	–	394,192 39	–	–	54,000 00	–	22,000 00	5,500 00	–	248,815 00	55,850 00	5,000 00	1,779 77	579 46	668 16	394,192 39	36
37	Crocker Inst. for Sav., Turner's F'ls,	465,903 92	4,851 54	6,100 00	157 47	477,012 93	43,500 00	–	28,472 50	8,500 00	27,000 00	–	31,000 00	213,114 50	92,420 40	9,646 25	13,000 00	5,431 77	4,927 51	477,012 93	37
38	Danvers Savings Bank,	1,026,108 60	33,462 00	29,250 00	–	1,088,820 60	21,605 00	–	136,553 00	14,800 00	31,625 00	71,000 00	–	394,400 00	334,604 15	5,000 00	67,483 41	11,750 04	–	1,088,820 60	38
39	Dedham Institution for Savings,	1,733,009 76	61,528 85	60,937 29	–	1,855,475 90	349,000 00	1,000 00	80,638 50	–	519,200 00	2,575 00	–	640,964 11	215,000 00	9,850 00	37,248 29	–	–	1,855,475 90	39
40	East Boston Savings Bank,	1,371,110 95	38,695 89	40,884 61	–	1,450,691 45	–	–	237,600 00	10,700 00	36,500 00	49,452 36	14,785 92	737,509 00	337,700 00	–	21,973 63	2,734 19	1,736 35	1,450,691 45	40
41	East Bridgewater Savings Bank,	391,065 97	7,272 03	6,706 53	73 75	405,118 28	3,970 00	–	55,418 00	1,100 00	36,000 00	–	12,200 84	197,650 11	93,357 48	–	2,551 81	2,218 68	651 36	405,118 28	41
42	E. Cambridge Five Cts. Savings B'k,	1,139,333 01	16,999 88	41,915 46	3,634 84	1,201,883 19	19,000 00	–	128,166 67	–	19,000 00	26,160 00	3,000 00	670,289 40	270,300 00	–	61,918 64	4,031 48	17 00	1,201,883 19	42
43	Easthampton Savings Bank,	356,548 76	1,492 40	13,000 00	–	371,041 16	–	–	69,500 00	2,500 00	37,173 75	–	–	179,195 00	79,541 00	–	–	2,784 59	346 82	371,041 16	43
44	East Weymouth Savings Bank,	318,202 62	–	8,352 03	–	326,554 65	61,000 00	–	5,400 00	–	35,000 00	–	–	197,289 43	19,135 00	–	720 68	2,379 07	5,630 47	326,554 65	44
45	Eliot Five Cents Sav'gs B'k, Boston,	1,833,019 43	6,904 11	33,207 12	3,048 78	1,876,179 44	429,500 00	–	56,900 00	3,400 00	142,000 00	–	–	595,928 00	590,325 00	–	–	56,822 04	1,304 40	1,876,179 44	45
46	Essex Savings Bank, Lawrence,	4,544,746 65	83,485 01	94,000 00	–	4,722,231 66	640,000 00	–	304,025 00	27,130 00	308,500 00	40,000 00	–	2,356,175 00	903,540 00	–	105,657 91	32,203 75	–	4,722,231 66	46
47	Fairhaven Institution for Savings,	413,970 37	4,040 49	12,273 67	–	430,284 53	42,825 00	–	139,645 00	400 00	–	40,000 00	4,846 07	90,830 62	92,975 00	–	–	8,858 30	9,904 54	430,284 53	47
48	Fall River Five Cents Saving Bank,	1,325,334 72	43,218 80	25,036 97	–	1,393,590 49	100,000 00	–	232,800 00	–	70,000 00	1,793 93	35,000 00	674,541 00	233,600 00	–	–	17,314 32	28,541 24	1,393,590 49	48
49	Fall River Savings Bank,	4,990,394 14	43,021 00	115,300 00	–	5,148,715 14	492,225 00	–	742,410 00	4,000 00	223,015 00	21,550 00	45,000 00	1,771,057 90	1,588,265 00	14,500 00	203,261 25	803 81	42,627 18	5,148,715 14	49
50	Farmers' & Mech's' Sav. B'k, S. Fram.	121,223 78	–	365 00	–	121,588 78	–	–	4,305 50	–	–	–	–	77,740 00	21,633 80	–	–	17,409 25	500 23	121,588 78	50
51	Fitchburg Savings Bank,	2,189,984 71	31,958 20	61,100 00	–	2,283,042 91	121,222 50	200 00	218,196 00	14,100 00	54,600 00	60,350 00	150,000 00	786,325 00	700,525 00	26,000 00	98,992 74	6,662 39	45,869 28	2,283,042 91	51
52	Florence Savings Bank,	176,847 09	2,368 84	4,427 53	–	183,643 46	–	–	–	–	–	–	–	125,419 00	31,117 57	–	26,832 38	183 51	91 00	183,643 46	52
53	Foxborough Savings Bank,	103,422 13	3,469 15	3,000 00	–	109,891 28	19,000 00	200 00	12,450 00	500 00	7,000 00	3,500 00	–	59,950 00	3,520 00	–	2,896 13	875 15	–	109,891 28	53
54	Framingham Savings Bank,†	1,555,149 69	70,550 66	34,500 00	–	1,660,200 35	193,800 00	–	171,600 00	29,300 00	96,000 00	40,750 00	–	952,052 57	90,014 08	–	–	63,810 97	22,872 73	1,660,200 35	54
55	Franklin Savings Bank, Boston,	4,280,425 31	101,347 35	90,000 00	–	4,471,772 66	225,000 00	3,000 00	143,155 00	2,200 00	194,000 00	128,190 30	–	2,798,475 00	424,367 85	240,000 00	302,513 75	6,329 53	4,541 23	4,471,772 66	55
56	Franklin Savings Inst., Greenfield,	2,971,264 74	48,586 58	72,000 00	–	3,091,851 32	922,500 00	300 00	65,900 00	49,234 63	332,500 00	2,036 69	–	660,405 10	633,209 50	114,353 00	255,257 30	3,642 26	52,512 84	3,091,851 32	56
57	Gardner Savings Bank,	860,203 94	13,508 78	23,950 00	–	897,662 72	2,250 00	–	105,900 00	5,300 00	24,000 00	2,361 63	–	422,406 21	117,636 46	182,193 50	2,774 24	32,489 30	351 38	897,662 72	57
58	Georgetown Savings Bank,	290,028 74	1,796 84	7,200 00	–	299,025 58	17,000 00	–	13,100 00	–	–	3,900 00	–	190,527 38	53,613 10	5,500 00	13,132 72	2,252 38	–	299,025 58	58
59	Grafton Savings Bank,	212,636 33	11,843 55	4,000 00	–	228,479 88	15,634 37	–	37,474 99	–	–	–	–	51,205 00	53,233 22	60,575 00	–	10,307 30	–	228,479 88	59
60	Granite Savings Bank, Rockport,	4,076 79	–	–	–	4,076 79	610 00	–	–	–	–	–	–	1,500 00	–	–	–	1,867 04	99 75	4,076 79	60
61	Great Barrington Savings Bank,	290,092 77	13,008 29	5,703 47	–	308,804 53	11,000 00	200 00	52,275 16	1,245 31	–	619 45	13,000 00	147,095 11	66,051 69	–	7,128 17	9,487 31	702 33	308,804 53	61
62	Greenfield Savings Bank,	1,138,988 20	3,831 35	21,600 00	–	1,164,419 55	176,000 00	2,100 00	107,100 00	13,440 00	20,500 00	–	–	574,798 11	167,840 00	10,300 00	35,558 85	1,136 81	55,645 78	1,164,419 55	62
63	Groveland Savings Bank,	12,987 51	1,638 08	1,400 00	–	16,025 59	–	–	–	–	–	–	–	–	600 00	1,600 00	–	13,825 59	–	16,025 59	63
64	Hampden Savings B'k, Springfield,	1,802,163 08	26,123 06	39,000 00	–	1,867,286 14	100,000 00	20,000 00	268,124 00	34,800 00	–	152,062 95	–	949,510 00	265,875 00	–	15,000 00	57,208 64	4,705 55	1,867,286 14	64
65	Hampshire Sav. B'k, Northampton,	675,882 57	9,661 22	12,925 00	–	698,468 79	–	–	169,563 42	23,100 00	–	3,850 00	–	354,925 72	53,402 05	7,000 00	84,609 27	–	2,018 33	698,468 79	65
66	Haverhill Savings Bank,	3,968,898 29	22,801 03	105,000 00	–	4,096,699 32	729,800 00	9,000 00	487,050 00	60,500 00	189,000 00	–	–	957,225 00	1,343,925 00	40,000 00	266,310 26	13,885 46	3 60	4,096,699 32	66
67	Haydenville Savings Bank,	229,008 41	9,156 38	4,748 83	–	242,913 62	30,419 55	–	27,833 30	–	5,737 50	3,712 50	–	113,052 62	42,101 58	5,800 00	13,423 84	443 69	389 04	242,913 62	67
68	Hingham Institution for Savings,	1,827,827 10	26,168 64	39,000 00	40 50	1,893,036 24	75,000 00	3,500 00	149,260 00	300 00	45,000 00	9,750 00	3,000 00	905,056 13	570,700 00	82,500 00	11,014 49	7,008 85	30,946 77	1,893,036 24	68
69	Holliston Savings Bank,	443,981 52	9,527 89	9,200 00	–	462,709 41	13,000 00	–	34,100 00	5,500 00	10,700 00	12,775 00	–	277,678 00	37,625 00	14,300 00	38,576 29	7,643 36	10,811 76	462,709 41	69
70	Holyoke Savings Bank,	1,661,163 97	44,033 14	34,500 00	–	1,739,697 11	63,600 00	600 00	211,803 17	23,300 00	100,000 00	–	–	933,580 00	279,081 00	–	87,565 89	38,779 71	1,387 34	1,739,697 11	70
71	Home Savings Bank, Boston,	2,055,363 40	42,312 73	84,500 00	59 50	2,182,235 63	40,500 00	5,100 00	356,600 00	10,875 00	30,000 00	139,270 88	–	1,124,299 56	440,000 00	–	30,021 00	4,538 29	1,030 90	2,182,235 63	71
72	Hoosac Savings Bank, No. Adams,	197,934 40	–	2,886 83	–	200,821 23	15,265 00	–	9,920 00	1,400 00	–	6,155 12	–	129,457 67	17,591 00	–	11,008 05	8,988 80	1,035 59	200,821 23	72
73	Hopkinton Savings Bank,	284,490 03	6,378 31	8,111 52	–	298,979 86	15,032 75	–	59,893 74	450 00	72,454 50	2,580 33	–	121,554 59	11,000 00	–	15,459 19	545 76	9 00	298,979 86	73
74	Hudson Savings Bank,	378,223 24	3,771 29	5,893 92	–	387,888 45	47,620 00	–	13,600 00	1,900 00	26,000 00	–	–	222,600 00	10,450 00	25,000 00	36,417 55	4,290 90	10 00	387,888 45	74
75	Hyde Park Savings Bank,	167,554 89	7,963 49	3,144 70	–	178,663 08	–	–	5,000 00	–	20,000 00	–	–	100,322 00	35,050 00	10,000 00	4,278 35	3,580 03	432 70	178,663 08	75
76	Institution for Savings in Roxbury,	3,565,412 72	51,844 85	104,000 00	–	3,721,257 57	276,000 00	12,260 00	205,067 09	5,700 00	57,321 73	91,666 00	–	1,220,102 00	1,217,000 00	146,500 00	284,095 19	46,545 56	159,000 00	3,721,257 57	76
77	Inst. for Savings in Newburyport,	4,712,115 67	65,502 74	151,000 00	–	4,928,618 41	894,000 00	300 00	933,320 00	8,350 00	115,000 00	7,521 97	10,000 00	861,372 00	1,527,530 00	297,000 00	72,296 13	1,928 31	200,000 00	4,928,618 41	77
78	Ipswich Savings Bank,	265,303 69	6,590 39	4,155 00	–	276,049 08	5,030 00	800 00	59,399 00	–	–	3,963 21	–	153,743 00	19,660 00	14,700 00	14,200 00	4,553 87	–	276,049 08	78
79	Lawrence Savings Bank,	428,045 13	16,813 79	8,633 30	–	453,492 22	34,000 00	–	79,300 00	16,000 00	25,000 00	11,373 36	–	207,702 50	36,992 00	–	36,382 02	5,714 25	1,028 09	453,492 22	79
80	Lee Savings Bank,	592,545 36	16,469 64	17,771 88	–	626,786 88	125,650 00	–	115,800 00	900 00	–	–	–	315,040 35	37,963 00	10,500 00	–	16,528 27	4,405 26	626,786 88	80
81	Leicester Savings Bank,	343,065 62	10,806 13	8,452 06	–	362,323 81	138,806 25	2,100 00	48,345 87	500 00	13,000 00	–	–	126,595 00	18,700 00	1,000 00	10,873 12	–	2,403 57	362,323 81	81
82	Leominster Savings Bank,	601,995 79	4,309 09	18,500 00	–	624,804 88	–	500 00	68,850 00	1,335 00	–	23,724 46	20,000 00	312,386 00	165,194 75	14,000 00	10,000 00	7,781 55	1,033 12	624,804 88	82
83	Lexington Savings Bank,	96,053 50	3,609 01	1,405 78	–	101,068 29	–	–	4,317 75	–	–	–	–	63,960 45	25,700 00	–	6,193 54	764 70	131 85	101,068 29	83
84	Lowell Five Cents Savings Bank,	1,211,708 92	96,107 12	34,113 24	–	1,341,929 28	57,975 00	500 00	164,471 50	18,500 00	–	157,600 00	65,000 00	680,775 00	107,150 00	25,000 00	60,184 01	1,971 31	2,802 46	1,341,929 28	84
85	Lowell Institution for Savings,	3,539,223 65	42,944 17	131,728 68	–	3,713,896 50	560,000 00	200 00	170,500 00	45,700 00	–	–	20,334 06	744,842 00	–	1,670,600 00	501,720 44	–	–	3,713,896 50	85
86	Lynn Five Cents Savings Bank,	1,975,642 55	116,732 99	46,500 00	–	2,138,875 54	25,000 00	150,000 00	326,489 47	17,775 00	76,983 65	18,427 95	30,000 00	965,210 45	297,200 00	35,500 00	165,029 44	9,425 96	21,833 62	2,138,875 54	86
87	Lynn Institution for Savings,	2,493,608 42	67,843 47	87,000 00	–	2,648,451 89	514,000 00	2,800 00	196,630 00	27,325 00	29,800 00	–	30,000 00	1,167,771 00	306,125 00	246,200 00	109,268 28	17,919 92	612 69	2,648,451 89	87
88	Malden Savings Bank,	751,331 00	8,654 43	13,000 00	–	772,985 43	80,500 00	4,000 00	67,450 00	–	–	–	–	303,045 00	164,544 24	85,000 00	55,814 28	823 80	11,808 11	772,985 43	88
89	Marblehead Savings Bank,	254,828 31	4,556 07	4,376 06	–	263,760 44	31,127 74	–	55,818 96	–	12,304 00	32,281 47	–	60,180 00	43,417 79	10,500 00	16,253 59	1,123 17	753 72	263,760 44	89
90	Marlborough Savings Bank,	1,043,671 11	32,633 75	19,650 00	–	1,095,954 86	220,609 50	–	142,822 37	800 00	17,053 63	–	–	543,035 00	82,389 42	48,000 00	40,433 40	–	811 54	1,095,954 86	90
91	Mechanics' Savings Bank, Holyoke,	645,058 77	9,617 89	9,703 00	–	664,379 66	–	1,000 00	41,078 50	11,150 00	–	–	–	420,762 00	136,280 00	–	40,949 38	9,373 49	3,786 29	664,379 66	91
92	Mechanics' Savings Bank, Lowell,	1,552,522 96	61,243 84	42,000 00	–	1,655,766 80	17,000 00	–	161,350 00	11,000 00	–	134,912 04	92,175 06	628,688 00	572,500 00	–	31,540 25	6,601 45	–	1,655,766 80	92
93	Medford Savings Bank,	515,602 82	18,550 00	9,800 00	–	543,952 82	71,222 50	1,000 00	30,514 37	–	–	4,574 83	–	219,360 59	122,875 00	46,000 00	45,745 77	2,659 76	–	543,952 82	93
94	Medway Savings Bank,	184,172 38	2,859 99	7,200 93	–	194,233 30	–	–	34,113 75	900 00	7,035 00	15,934 85	–	84,541 00	35,617 53	6,500 00	2,164 22	595 37	6,831 58	194,233 30	94
95	Melrose Savings Bank,	208,520 46	5,545 12	2,358 22	–	216,423 80	35,430 00	–	7,200 00	400 00	–	–	–	138,405 00	3,600 00	21,000 00	8,355 14	1,796 16	237 50	216,423 80	95
96	Merrimac Savings Bank, Merrimac,	342,210 82	–	9,853 97	–	352,064 79	20,000 00	–	6,000 00	500 00	25,400 00	–	–	171,040 00	90,290 55	3,650 00	31,000 00	1,508 38	2,675 86	352,064 79	96
97	Merrimac River Sav'gs B'k, Lowell,	522,975 42	16,634 03	5,017 87	–	544,627 32	4,000 00	–	54,114 75	2,400 00	11,000 00	1,800 00	–	273,502 47	128,900 00	3,000 00	65,000 00	910 10	–	544,627 32	97
98	Middleborough Savings Bank,	523,903 50	11,758 06	8,332 00	3,761 63	547,755 19	–	–	12,300 00	–	7,000 00	4,400 00	–	307,710 66	137,450 06	18,400 00	56,789 69	3,456 19	248 59	547,755 19	98
99	Middlesex Inst. for Sav'gs, Concord,	1,062,785 31	36,182 66	20,000 00	–	1,118,967 97	5,000 00	–	280,800 00	–	142,000 00	20,500 00	–	303,068 80	255,400 00	51,500 00	50,000 00	9,840 97	858 20	1,118,967 97	99
100	Milford Savings Bank,	986,648 65	8,801 49	17,975 95	–	1,013,426 09	151,500 00	450 00	169,878 99	8,080 00	10,000 00	–	25,000 00	296,168 85	314,718 24	25,177 92	2,060 58	10,216 51	175 00	1,013,426 09	100
101	Millbury Savings Bank,	641,137 74	16,185 35	12,075 00	275 00	669,673 09	73,000 00	–	138,100 00	2,500 00	34,000 00	4,190 12	18,000 00	224,740 00	26,825 00	94,300 00	40,469 79	276 51	13,271 67	669,673 09	101
102	Miners' Savings B'k, W. Stockbridge,	74,108 17	2,035 42	1,250 00	–	77,393 59	20,269 50	–	7,425 50	–	6,720 00	–	–	36,250 00	6,200 00	–	–	528 59	–	77,393 59	102
103	Monson Savings Bank,	505,751 39	12,455 35	7,800 00	–	526,006 74	33,500 00	2,000 00	45,644 58	8,050 00	4,144 65	9,690 55	–	334,033 00	26,820 00	19,000 00	36,559 36	6,541 68	22 92	526,006 74	103
104	Nantucket Institution for Savings,	331,024 76	3,447 89	7,651 64	–	342,124 29	34,500 00	100 00	8,400 00	2,000 00	6,000 00	19,317 84	3,575 00	200,307 50	55,441 17	–	5,751 03	5,971 41	760 34	342,124 29	104
105	Natick Five Cents Savings Bank,	838,114 00	19,914 57	20,387 38	–	878,415 95	63,000 00	1,070 00	119,151 87	30,200 00	34,000 00	2,075 00	–	388,382 62	65,693 81	41,000 00	100,000 00	31,866 38	1,976 27	878,415 95	105
106	New Bedford Five Cts. Savings B'k,	3,599,665 09	57,676 26	70,289 96	–	3,727,631 31	1,352,000 00	–	181,700 00	5,400 00	176,000 00	–	–	532,008 59	1,186,291 01	4,286 71	262,416 42	26,740 00	788 58	3,727,631 31	106
107	New Bedford Institution for Sav'gs,	10,134,368 80	74,766 27	265,000 00	–	10,474,135 07	2,942,550 00	10,000 00	1,388,860 00	60,900 00	756,000 00	9,351 65	30,000 00	763,371 25	3,223,960 70	2,000 00	770,456 81	13,540 04	503,144 62	10,474,135 07	107
108	Newburyport Five Cts. Savings B'k,	645,954 22	71,918 51	20,619 72	–	738,492 45	45,000 00	–	120,200 00	–	5,000 00	58,439 78	44,795 95	343,434 00	92,488 00	–	25,977 12	3,030 52	127 08	738,492 45	108
109	Newton Savings Bank,	1,299,749 96	27,723 05	21,349 00	249 65	1,349,071 66	78,103 05	–	28,225 00	2,500 00	10,000 00	35,551 33	–	866,201 38	306,851 00	–	16,039 21	4,652 74	947 95	1,349,071 66	109
110	Northampton Institution for Sav'gs,	2,059,535 97	22,600 65	65,000 00	–	2,147,136 62	283,621 00	900 00	45,500 00	23,203 70	350,000 00	3,050 00	27,582 40	798,306 72	284,565 00	–	127,566 84	2,015 96	200,825 00	2,147,136 62	110
111	North Adams Savings Bank,	1,293,779 40	10,000 00	22,500 00	1,465 00	1,327,744 40	203,712 64	–	40,900 00	7,600 00	10,348 34	–	40,037 29	565,233 11	272,127 80	133,707 63	31,517 09	8,420 77	14,139 73	1,327,744 40	111
112	N. Avenue Savings B'k, Cambridge,	124,776 62	3,235 11	1,995 23	–	130,006 96	4,986 04	450 00	3,000 00	–	–	2,845 91	–	75,840 00	40,600 00	–	1,898 80	386 21	–	130,006 96	112
113	North Brookfield Savings Bank,	464,994 62	3,795 88	14,539 38	–	483,329 88	78,500 00	–	1,400 00	–	109,000 00	–	–	281,367 00	–	–	12,128 16	711 52	223 20	483,329 88	113
114	North Easton Savings Bank,	446,646 14	3,257 51	10,500 00	–	460,403 65	62,162 50	–	108,789 26	–	–	9,075 70	–	216,087 00	24,450 00	–	–	39,826 09	13 10	460,403 65	114
115	North End Savings Bank, Boston,	463,972 10	9,444 74	11,000 00	–	484,416 84	–	–	68,751 41	300 00	20,212 50	5,612 92	–	305,484 87	25,000 00	–	55,000 00	676 69	3,378 45	484,416 84	115
116	North Middlesex Sav'gs B'k, Ayer,	17,329 88	98 62	–	–	17,428 50	–	–	–	–	–	–	–	8,600 00	1,400 00	5,900 00	1,000 00	407 06	121 44	17,428 50	116
117	Orange Savings Bank,	413,997 77	5,231 07	6,850 00	–	426,078 84	39,570 00	2,000 00	37,684 00	9,250 00	44,700 00	–	–	155,708 70	110,132 00	7,700 00	18,947 15	–	386 99	426,078 84	117
118	Palmer Savings Bank,	753,739 11	8,610 85	13,000 00	–	775,349 96	36,778 75	–	54,575 00	9,060 00	54,587 50	185 00	18,100 00	367,619 13	183,360 81	7,050 00	35,000 00	4,338 95	4,694 82	775,349 96	118
119	People's Savings Bank, Holyoke,	37,449 56	146 30	–	–	37,595 86	–	–	4,200 00	1,700 00	–	–	–	22,000 00	2,000 00	–	7,331 09	164 63	200 14	37,595 86	119
120	People's Savings Bank, Worcester,	4,227,351 83	43,886 11	93,057 05	78,475 39	4,442,770 38	453,656 00	225 00	865,926 00	400 00	414,913 00	13,529 67	76,028 56	1,545,910 06	894,976 00	65,400 00	66,541 61	12,684 06	32,580 42	4,442,770 38	120
121	Plymouth Five Cents Savings Bank,	654,917 34	12,758 41	12,578 62	7,340 43	687,594 80	131,400 00	–	33,500 00	2,225 00	38,000 00	10,825 35	2,900 00	356,310 00	35,758 33	31,720 00	39,944 44	4,359 57	652 11	687,594 80	121
122	Plymouth Savings Bank,	2,167,539 12	53,801 58	90,000 00	113 97	2,311,454 67	307,100 00	–	421,216 00	6,600 00	110,000 00	41,892 30	7,000 00	507,266 00	615,350 00	146,750 00	46,914 23	1,366 14	100,000 00	2,311,454 67	122
123	Provident Inst. for Savings, Boston,	26,033,329 04	393,266 61	480,000 00	25,768 70	26,932,364 35	6,670,000 00	18,500 00	1,249,700 00	9,500 00	2,777,000 00	132,038 26	80,000 00	7,417,190 00	6,900,962 00	238,000 00	1,033,085 92	32,554 57	373,833 60	26,932,364 35	123
124	Prov. Inst. Sav., Salisb'y & Amesb'y,	1,547,326 03	57,690 66	59,935 33	–	1,664,952 02	375,000 00	2,300 00	141,425 00	6,500 00	51,500 00	–	2,500 00	254,600 00	347,100 00	188,700 00	290,597 53	3,084 26	1,645 23	1,664,952 02	124
125	Quincy Savings Bank,	1,144,239 66	8,230 47	29,500 00	–	1,181,970 13	55,500 00	100 00	123,665 99	2,300 00	129,000 00	105,017 39	–	515,664 03	205,063 00	6,667 00	18,238 13	5,461 13	15,293 46	1,181,970 13	125
126	Randolph Savings Bank,	817,495 25	7,446 88	33,467 77	–	858,409 90	116,000 00	–	250,000 00	4,100 00	137,000 00	–	–	233,409 00	84,500 00	13,000 00	17,374 90	2,526 00	500 00	858,409 90	126
127	Rockland Savings Bank,	449,895 32	6,614 64	10,000 00	–	466,509 96	15,000 00	–	72,453 87	–	28,000 00	3,600 00	–	288,523 00	47,304 85	–	6,681 35	4,116 20	830 69	466,509 96	127
128	Salem Five Cents Savings Bank,	2,733,740 85	65,277 73	106,500 00	–	2,905,518 58	400,000 00	9,000 00	509,580 00	–	45,000 00	47,986 65	–	498,305 00	950,200 00	136,200 00	163,000 00	1,246 93	145,000 00	2,905,518 58	128
129	Salem Savings Bank,	6,674,977 64	25,715 11	205,000 00	–	6,905,692 75	2,234,500 00	2,500 00	573,000 00	16,400 00	209,000 00	49,400 00	60,000 00	886,365 00	1,929,500 00	625,450 00	227,943 81	41,633 94	50,000 00	6,905,692 75	129
130	Seamen's Sav'gs Bk, Provincetown,	304,188 24	4,730 17	9,295 26	–	318,213 67	7,000 00	–	113,674 62	2,230 00	22,435 00	36,261 32	1,330 29	62,695 10	37,361 29	20,000 00	11,387 77	1,214 79	2,623 49	318,213 67	130
131	Shelburne Falls Savings Bank,	752,332 14	6,636 34	23,000 00	–	781,968 48	191,000 00	–	58,200 00	1,400 00	60,000 00	–	4,000 00	368,307 21	78,150 21	–	19,115 43	1,795 63	–	781,968 48	131
132	Somerville Savings Bank,	22,716 00	238 74	–	–	22,954 74	2,000 00	–	–	–	–	–	–	12,400 00	4,000 00	–	4,139 59	165 64	249 51	22,954 74	132
133	South Adams Savings Bank, Adams,	613,086 06	5,319 01	18,800 00	–	637,205 07	127,500 00	–	42,500 00	–	35,000 00	975 00	–	249,190 00	122,250 00	–	52,565 00	515 21	6,709 86	637,205 07	133
134	Southbridge Savings Bank,	1,210,911 33	25,122 70	23,600 00	–	1,259,634 03	482,000 00	50,000 00	58,319 88	600 00	113,000 00	61,750 00	–	143,000 00	285,600 00	10,000 00	33,000 00	955 50	21,408 65	1,259,634 03	134
135	South Boston Savings Bank,	1,485,561 03	16,991 28	45,500 00	20,372 91	1,568,425 22	77,935 75	–	98,320 00	–	1,000 00	57,244 02	50,000 00	740,814 30	455,000 00	15,000 00	70,989 08	2,122 07	–	1,568,425 22	135
136	South Scituate Savings Bank,	463,106 43	6,011 68	10,660 00	410 27	480,188 38	–	–	56,505 00	475 00	–	32,067 00	–	294,374 42	57,979 00	28,300 00	10,380 96	107 00	–	480,188 38	136
137	South Weymouth Savings Bank,	444,859 49	8,958 51	9,075 00	–	462,893 00	40,000 00	–	125,401 87	250 00	53,500 00	–	–	142,413 00	89,088 44	–	4,159 43	363 46	7,716 80	462,893 00	137
138	Spencer Savings Bank,	400,829 58	9,797 39	6,475 00	–	417,101 97	101,000 00	–	36,600 00	4,000 00	21,000 00	–	–	152,322 50	44,920 00	49,000 00	2,083 51	–	6,175 96	417,101 97	138
139	Springfield Five Cts Savings Bank,	1,968,037 83	10,872 31	34,000 00	–	2,012,910 14	59,300 00	1,000 00	91,600 00	10,100 00	–	74,725 00	189,700 00	1,173,235 00	298,750 00	–	100,000 00	7,939 39	6,560 75	2,012,910 14	139
140	Springfield Institution for Savings,	8,561,924 90	68,277 17	173,000 00	–	8,803,202 07	2,464,150 00	3,000 00	903,400 00	158,400 00	474,000 00	75,950 00	104,500 00	2,942,150 00	978,050 00	310,250 00	298,500 00	89,702 07	1,150 00	8,803,202 07	140
141	Stockbridge Savings Bank,	198,140 62	2,871 79	2,246 38	87 13	203,345 92	1,820 00	–	33,459 50	–	–	2,927 01	–	119,100 38	39,205 23	–	–	6,833 80	–	203,345 92	141
142	Stoneham Five Cents Savings Bank,	435,275 94	11,799 09	9,820 57	–	456,895 60	186,000 00	–	–	10,000 00	21,000 00	10,089 00	–	147,423 73	11,625 00	51,000 00	14,577 95	2,623 18	2,556 74	456,895 60	142
143	Suffolk Savings Bank, Boston,	18,933,687 62	141,921 03	328,500 35	14,632 41	19,418,741 41	2,524,680 00	9,000 00	670,555 74	10,000 00	1,495,343 25	39,784 27	180,000 00	6,085,838 11	5,820,220 85	201,000 00	2,140,782 95	233,591 78	7,944 46	19,418,741 41	143
144	Taunton Savings Bank,	1,204,840 21	31,975 05	28,649 44	6,303 65	1,271,768 35	98,849 25	661 00	109,536 62	10,100 00	97,000 00	7,950 00	–	494,312 52	422,160 00	1,500 00	20,092 25	3,653 79	5,952 92	1,271,768 35	144
145	Templeton Savings Bank,	177,014 91	1,758 37	3,664 34	–	182,437 62	–	–	4,700 00	3,000 00	1,000 00	–	–	117,147 00	14,945 00	33,000 00	–	8,645 62	–	182,437 62	145
146	Union Inst. for Savings, Boston,	2,734,701 61	32,884 54	71,163 00	85 00	2,838,834 15	94,103 75	–	–	–	252,562 50	153,964 37	278,601 06	1,420,934 50	556,625 00	–	76,178 08	5,826 82	38 07	2,838,834 15	146
147	Union Savings Bank, Fall River,	670,862 31	10,336 74	15,400 00	–	696,599 05	5,648 00	–	48,657 00	–	–	3,200 00	38,000 00	347,514 00	222,156 00	–	29,100 00	1,895 41	428 64	696,599 05	147
148	Uxbridge Savings Bank,	311,131 56	7,093 82	7,364 00	–	325,589 38	–	–	116,700 00	–	–	16,337 54	–	117,715 60	39,621 57	–	–	5,799 82	29,414 85	325,589 38	148
149	Wakefield Savings Bank,	139,673 82	1,564 89	2,128 47	–	143,367 18	17,000 00	–	10,700 00	–	9,000 00	4,759 20	–	64,225 00	14,135 75	–	16,961 61	721 42	5,864 20	143,367 18	149
150	Wales Savings Bank,	25,599 23	823 14	524 00	–	26,946 37	–	–	5,672 50	–	–	–	–	15,579 50	3,309 17	–	–	2,243 98	141 22	26,946 37	150
151	Waltham Savings Bank,	1,583,946 41	34,001 03	54,600 00	–	1,672,547 44	104,000 00	–	138,825 00	3,350 00	160,500 00	14,500 00	–	640,266 00	502,980 00	33,700 00	48,000 00	26,426 44	–	1,672,547 44	151
152	Ware Savings Bank,	2,300,522 51	33,386 06	35,183 14	28,061 75	2,397,153 46	575,500 00	–	380,775 00	–	334,000 00	654 00	6,400 00	741,870 64	291,441 64	37,000 00	15,579 54	7,033 56	6,899 08	2,397,153 46	152
153	Wareham Savings Bank,	581,831 30	18,569 08	11,300 00	–	611,700 38	–	–	176,096 85	300 00	–	186,996 21	–	86,361 81	134,860 79	5,000 00	–	22,084 72	–	611,700 38	153
154	Warren Five Cts. Sav. B'k, Peabody,	1,573,758 94	79,036 31	55,800 00	–	1,708,595 25	5,000 00	–	211,972 62	–	105,750 00	38,825 78	–	552,809 00	465,323 57	254,540 00	–	71,846 96	2,527 32	1,708,595 25	154
155	Warren Inst. for Savings, Boston,	5,582,836 71	224,942 91	157,000 00	–	5,964,779 62	993,000 00	11,000 00	191,900 00	7,800 00	250,000 00	45,000 00	50,000 00	2,238,130 70	1,751,000 00	15,500 00	92,203 56	6,422 99	312,822 37	5,964,779 62	155
156	Warren Savings Bank, Warren,	94,889 81	790 71	485 60	–	96,166 12	–	–	1,615 50	–	18,156 74	–	–	37,924 00	6,091 00	20,000 00	7,838 15	872 27	3,668 46	96,166 12	156
157	Watertown Savings Bank,	289,236 19	3,561 80	5,400 00	–	298,197 99	28,885 00	–	47,612 87	–	39,143 75	–	–	166,145 90	–	–	15,847 74	536 23	26 50	298,197 99	157
158	Webster Five Cents Savings Bank,	534,540 32	5,710 31	8,309 20	–	548,559 83	15,000 00	–	78,800 00	14,900 00	67,000 00	350 00	–	288,941 00	23,200 00	38,000 00	6,525 66	31 20	15,811 97	548,559 83	158
159	Wellfleet Savings Bank,	331,728 09	5,670 61	15,556 55	3,842 43	356,797 68	29,843 75	–	116,213 00	–	45,324 08	7,500 00	2,000 00	121,370 03	17,284 44	1,700 00	12,394 73	3,167 65	–	356,797 68	159
160	Westborough Savings Bank,	585,903 64	14,931 29	12,300 00	91 52	613,226 45	36,500 00	–	57,900 00	200 00	3,000 00	15,686 08	–	392,998 52	65,420 63	12,000 00	20,204 23	9,031 89	285 10	613,226 45	160
161	Westfield Savings Bank,	830,132 12	17,624 61	16,771 74	3,927 03	868,455 50	176,000 00	–	61,500 00	3,275 00	–	37,865 64	–	465,651 80	60,860 51	20,000 00	18,516 06	2,111 18	22,675 31	868,455 50	161
162	Weymouth Savings Bank,	527,748 00	17,867 45	17,057 00	–	562,672 45	63,760 00	6,000 00	49,854 50	–	27,255 00	45,851 00	–	336,455 00	4,775 00	–	22,540 05	381 90	5,800 00	562,672 45	162
163	Whitinsville Savings Bank,	292,683 46	8,021 27	5,087 37	–	305,792 10	14,500 00	–	81,911 29	–	49,000 00	–	–	80,862 50	71,900 00	–	1,146 70	5,950 81	514 80	305,792 10	163
164	Winchendon Savings Bank,	612,466 85	31,090 99	21,416 53	–	664,974 37	–	–	71,700 00	–	26,000 00	–	–	372,281 04	174,720 00	–	–	20,273 33	–	664,974 37	164
165	Winchester Savings Bank,	329,137 24	1,611 92	5,286 38	3,035 00	339,070 54	–	–	34,006 25	–	22,713 75	–	–	114,025 00	80,475 00	83,339 75	3,655 76	555 03	300 00	339,070 54	165
166	Woburn Five Cents Savings Bank,	703,860 35	23,875 29	8,167 15	–	735,902 79	20,550 00	–	203,784 50	–	33,555 00	9,396 80	–	358,740 00	64,985 00	30,207 40	13,631 33	1,052 76	–	735,902 79	166
167	Worcester County Inst. for Savings,	9,322,804 16	227,001 35	247,000 00	912 71	9,797,718 22	2,507,300 00	2,275 00	793,400 00	49,000 00	1,354,000 00	19,849 60	–	2,854,000 00	1,094,696 50	668,825 00	348,525 14	3,361 35	102,485 63	9,797,718 22	167
168	Worcester Five Cents Savings B'k,	2,845,133 71	28,355 28	55,000 00	–	2,928,488 99	318,500 00	10,000 00	263,100 00	3,725 00	75,500 00	–	–	1,815,650 00	74,600 00	20,000 00	287,023 96	2,772 68	57,617 35	2,928,488 99	168
169	Worcester Mechanics' Sav'gs Bank,	3,709,288 68	49,306 92	71,617 06	–	3,830,212 66	619,000 00	–	363,750 00	5,700 00	71,500 00	–	–	1,184,894 67	1,246,195 00	4,000 00	267,575 38	11,158 56	56,439 05	3,830,212 66	169
170	Worcester No. Sav. Inst., Fitchb'g,	2,260,171 70	48,229 82	47,739 05	–	2,356,140 57	346,593 00	–	103,575 87	13,550 00	67,088 29	9,449 25	–	1,150,828 00	519,426 16	123,500 00	19,594 60	802 47	1,732 93	2,356,140 57	170
171	Woronoco Savings Bank, Westfield,	702,537 33	8,965 11	14,205 22	–	725,707 66	186,441 57	1,000 00	10,395 00	4,720 00	–	1,900 00	–	338,056 00	87,457 80	61,000 00	30,000 00	3,810 81	926 48	725,707 66	171
	Total of 171 Banks,	$274,998,412 93	$5,210,525 17	$6,604,464 42	$246,273 87	$287,059,676 39	$42,955,515 06*	$441,021 00	$26,174,122 16	$1,395,685 94	$16,127,794 94	$3,523,249 31	$2,395,249 47	$105,206,175 52	$62,378,368 58	$8,849,564 76	$12,699,557 58	$1,825,801 60	$3,087,570 47	$287,059,676 39	

* Amount invested in United States bonds, $13,666,046.23; amount invested in State, county, city and town bonds, $29,289,468.83.

† Temporarily enjoined.

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BARNSTABLE SAVINGS BANK — BARNSTABLE.

The receivers of this bank have deposited the balance due depositors with the Treasurer of the Commonwealth; and the books and papers of the bank are deposited with the Commissioners of Savings Banks, in accordance with the provisions of chapter 258 of the Acts of 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	Profit and loss, . . .	$366,215 39
Unpaid dividends, .	2,266 63	Cash, ...	87,468 74
	$453,684 13		$453,684 13

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, 33⅓ 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, ...		$323,746 36 96,224 70 95,690 40
Number of open accounts, ...	2,397	
Number and amount of open accounts on which no dividend has been claimed or paid, ...	20	2,151 27
Amount of each class of assets disposed of to date, and amount of profit or loss on each: Bank stock, $76,300 — profit, $15,559.50; loans on railroad stock, $1,692 — loss, $366.75; loans on bank stock, $2,000; loans on mortgages of real estate, $587,106.27 — loss, $269,504.18; 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; real estate, $49,200 — loss, $24,700.		
Amount of expense of receivership to date, ...		26,331 51
Amount of compensation of receivership to date, ...		9,000 00
Date of examination by commissioner: December 7.		

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NEEDHAM SAVINGS BANK — NEEDHAM.

The receiver of this bank has deposited the balance due depositors with the Treasurer of the Commonwealth; and the books and papers of the bank are deposited with the Commissioners of Savings Banks, in accordance with the provisions of chapter 258 of the Acts of 1883.

NORTH BRIDGEWATER SAVINGS BANK — BROCKTON.

RUFUS P. KINGMAN, *Receiver.*

STATEMENT.

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 Judical Court, April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.*	
Due depositors,	$98,344 68	Mortgage loan,	$26,135 00
Interest account,	12,015 36	Personal notes,	3,890 32
		United States bond,	1,000 00
		Bank stock,	2,900 00
		Due from the late treasurer,	53,079 35
		Real estate,	1,893 63
		Due on mortgage notes after, disposing of security,	1,245 28
		Expense,	11,875 29
		Profit and loss,	426 81
		Cash,	7,914 36
	$110,360 04		$110,360 04

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 hand was placed in hands of receivers,	156,325 97

Date, percentage and amount of dividends allowed by the Supreme Judicial Court: Nov. 3, 1879, $12\frac{1}{2}$ per cent., $19,540.75; Nov. 23, 1881, 15 per cent.. $23,448.95; July 10, 1885, 10 per cent., $15,632.60.

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Amount of each dividend paid to date,		$19,531 22 23,347 75 15,102 32
Number of open accounts,	681	
Number and amount of open accounts, on which no dividend has been claimed or paid,	12	80 55
Estimated amount to be realized from remaining assets applicable to payment of dividends,		11,500 00
Amount of each class of assets disposed of to date, and amount of profit or loss on each: Real estate and mortgages, $47,128—loss, $244.68; Personal notes, $12,402,53—loss $182.13.		
Amount of expenses of receivership to date,		11,875 29
Date of examination by commissioner: November 9.		

* The assets include a large amount of counterfeit or duplicated securities, of which the originals are in the possession of other parties, and which the receivers are endeavoring to recover.

SANDWICH SAVINGS BANK — SANDWICH.

H. G. O Ellis, *Receiver.*

Statement.

Percentage and amount of dividends allowed by the Supreme Judicial Court, 81 per cent.,*	$87,595 86
Balance now due depositors,	397 14

* 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.

Eben'r T. Fogg, Willard Torrey, *Receivers.*

Statement.

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
Percentage and amount of dividends allowed by the Supreme Judicial Court, 85 per cent.,*	108,433 00
Balance now due depositors,	51,256 91
Date of examination by commissioner: September 22.	

* A final dividend of 25 per cent. was allowed October 20, 1885.

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AGGREGATE STATEMENT OF BANKS IN THE HANDS OF RECEIVERS — 1885. (2 BANKS.)

Liabilities.		Assets.	
Deposits, . . .	$549,762 18	Loans on real estate, . .	$26,135 00
Sundries, . . .	14,281 99	Loans on personal security, .	3,890 32
		Public funds, ...	1,000 00
		Bank stock, ...	2,900 00
		Real estate by foreclosure, .	1,893 63
		Profit and loss, . . .	366,642 20
		Sundries, ...	66,199 92
		Cash on hand and in banks, .	95,383 10
	$564,044 17		$564,044 17

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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

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TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in each Year from 1834 *to* 1885 *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	
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	11½	146 19	–	–	14,413 00	.0033
1837, .	30	32,564	2,778	9½	4,781,426 00	400,848 00	9⅓	146 51	–	–	17,504 00	
1838, .	30	33,063	499	1½	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	15¼	152 86	–	–	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3¾	157 98	737,609	7 88	17,952 00	
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	–	–	19,248 00	
1842, .	–	42,587	1,164	2⅔	6,900,451 00	186,270 00	2¾	162 03	–	–	–	
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	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	
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18⅔	168 66	–	–	27,017 00	.0029
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	⅞	169 82	–	–	29,307 00	
1847, .	39	68,312	5,419	8½	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	1¼	171 26	–	–	36,405 00	
1849, .	43	71,629	1,735	2½	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	9⅔	15,554,089 00	1,894,065 00	14	179 73	–	–	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	–	–	49,380 00	.0026
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	–	–	59,071 00	
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	–	–	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4⅔	184 10	1,132,369	24 12	77,757 00	.0028
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	–	–	89,309 00	

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1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	$8\frac{2}{3}$	186 13	–	–	102,027 00	
1858, .	86	182,655	5,280	3	33,914,972 00	899,215 00	$2\frac{2}{3}$	185 67	–	–	105,339 00	.0028
1859, .	86	205,409	22,754	$12\frac{1}{2}$	39,424,419 00	5,509,647 00	16	191 93	–	–	107,951 00	
1860, .	89	230,068	24,659	$12\frac{1}{4}$	45,054,236 00	5,629,817 00	$14\frac{1}{3}$	195 83	1,232,065	35 59	112,264 00	
1861, .	93	225,058	5,010†	$2\frac{1}{6}$†	44,785,439 00	268,797 00†	$\frac{3}{5}$†	198 99	–	–	120,886 00	
1862, .	93	248,900	23,842	$10\frac{1}{2}$	50,403,674 00	5,618,235 00	$12\frac{1}{2}$	202 50	–	–	135,783 00	.0027
1863, .	95	272,219	23,319	$9\frac{1}{3}$	56,883,828 00	6,480,154 00	$12\frac{4}{5}$	208 92	–	–	140,713 00	
1864, .	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10‡	214 52	–	–	184,739 77	.0029
1865, .	102	291,488	128†	–	59,936,482 52	2,621,121 78†	$4\frac{1}{6}$†	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	$18\frac{2}{3}$	230 73	–	–	254,225 79	.0031
1868, .	115	383,094	34,501	10‡	94,838,336 54	14,406,752 83	18‡	247 55	–	–	297,527 60	
1869, .	130	431,769	48,675	$12\frac{3}{4}$‡	112,119,016 64	17,280,680 10	$18\frac{1}{5}$	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	$20\frac{1}{2}$	291 52	–	–	429,080 09	.0026
1872, .	172	630,246	69,045	$12\frac{1}{3}$	184,797,313 92	21,093,236 38	$12\frac{7}{8}$	293 21	–	–	469,681 80	.0025
1873, .	175	666,229	35,983	$5\frac{2}{5}$‡	202,195,343 70	17,398,029 78	$8\frac{1}{2}$	303 49	–	–	547,518 83	.0026
1874, .	179	702,099	35,870	$5\frac{2}{5}$	217,452,120 84	15,256,777 14	$7\frac{1}{2}$	309 71	–	–	644,682 68	.0029
1875, .	180	720,639	18,540	$2\frac{64}{100}$‡	237,848,963 21	20,396,842 37	$9\frac{2}{6}$	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	$2\frac{1}{4}$	329 15	–	–	657,858 72	.0027
1877, .	179	739,757	468	–	244,596,614 18	1,255,971 43	$\frac{1}{2}$	330 64	–	–	671,728 23	.00275
1878, .	168	674,251	65,506†	$9\frac{1}{6}$†	209,860,631 18	34,735,983 00†	$14\frac{1}{5}$†	311 25	–	–	606,550 23	.00289
1879, .	166	675,555	1,304	$\frac{1}{5}$	206,378,709 53	3,481,921 65†	$1\frac{2}{3}$	305 50	–	–	590,820 18	.00286
1880, .	164	706,395	30,840	$4\frac{1}{3}$	218,047,922 37	11,669,212 84	$5\frac{1}{3}$	308 68	1,783,086	122 29	581,274 35	.00271
1881, .	165	738,951	32,556	$4\frac{4}{7}$	230,444,479 10	12,396,556 73	$5\frac{2}{3}$	311 85	–	–	617,672 51	.00268
1882, .	166	772,518	33,567	$4\frac{54}{100}$	241,311,362 49	10,866,883 39	$4\frac{7}{10}$	312 37	–	–	619,829 24	.00257
1883, .	168	806,010	33,492	$4\frac{1}{3}$	252,607,593 02	11,296,230 53	$4\frac{68}{100}$	313 40	–	–	650,247 92	.00257
1884, .	168	826,008	19,998	$2\frac{48}{100}$	262,720,146 97	10,112,553 95	4	318 06	–	–	658,690 60	.00257
1885, .	171	848,787	22,779	$2\frac{3}{4}$	274,998,412 93	12,278,265 96	$4\frac{2}{3}$	323 99	1,941,465	141 64	674,561 84	.00245

* In 1830. † Decrease. ‡ Nearly.

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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.

EZRA H. BAKER, *President.* N. W. JORDAN, *Actuary.*

Date of return, December 12, 1885.

Assets.		
Loans payable on time,	$993,881 99	
Loans payable on demand,	1,810,580 08	
		$2,804,462 07
State and city bonds (par value),	$4,000 00	
Railway bonds and stock (market value)	468,404 00	
		472,404
Expenses and taxes paid,	. . .	15,735 52
Stockholders' tax,	. . .	5,600 00
Cash on hand and in banks,	. . .	402,393 85
		$3,700,595 44
Liabilities.		
Capital,	. . .	$1,000,000 00
Undivided profits,	. . .	60,738 62
Deposits subject to check,	$2,604,004 75	
Certificates of deposit,	35,552 07	
		2,639,556 82
Dividends unpaid,	. . .	300 00
		$3,700,595 44

Date of examination by commissioner: November 10.

BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.* F. C. MILES, *Treasurer.*

Date of return, November 9, 1885.

Assets.		
United States government bonds at par: —		
4 per cent., due 1907,	$157,350 00	
4½ per cent., due 1891,	195,000 00	
		$352,350 00
City bonds at par: —		
Cambridge, Mass., 4 per cent., due 1910,	$100,000 00	
Cambridge, Mass, 6 per cent., due 1904-5,	5,000 00	
Bangor, Me., 6 per cent, due 1905,	20,000 00	
Portland, Me., 6 per cent., due 1887,	5,000 00	
		130,000 00
Town bonds at par: —		
Woburn, Mass., 5 per cent., due 1888,	. . .	10,000 00

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BOSTON SAFE DEPOSIT AND TRUST COMPANY — Concluded.

Railway bonds at par: —		
Boston & Albany, 6 per cent., due 1895,	$110,000 00	
Boston & Maine, 7 per cent., due 1894,	50,000 00	
Old Colony, 6 per cent., due 1895,	20,000 00	
Vermont & Massachusetts, 5 per cent., due 1903,	25,000 00	
Lowell & Andover, 6 per cent., due 1894,	10,000 00	
		$215,000 00
Railroad stock: —		
Boston & Albany,	. . .	11,047 02
Loans: —		
On demand notes, with collaterals or sureties,	$952,181 90	
On time notes, with collaterals or sureties,	2,091,838 87	
On mortgages of real estate,	206,178 00	
		3,250,198 77
Expenses: —		
General expenses,	$15,879 09	
State taxes,	5,308 06	
		21,187 15
Cash: —		
In Office,	$133,870 47	
In banks, in Boston,	587,140 48	
In New York banks,	17,979 85	
		738,990 80
Safes and fixtures,	. . .	15,000 00
		$4,743,773 74
Liabilities.		
Capital stock,	. . .	$600,000 00
Profit and loss,	. . .	141,313 94
Income,	. . .	64,041 37
Deposits subject to check,	$3,667,708 49	
Deposits for payment of coupons, dividends and interest,	17,035 50	
Certificates of deposit,	51,363 10	
		3,736,107 09
Trust funds,	. . .	189,975 09
Special trusts,	. . .	12,336 25
		$4,743,773 74
TRUST DEPARTMENT.		
Assets.		
United States government bonds,	. . .	$231,223 45
City bonds,	. . .	60,430 00
Railway bonds,	. . .	276,100 00
Railroad stocks,	. . .	251,156 68
Bank stock,	. . .	28,159 25
Manufacturing stocks,	. . .	133,938 00
Boston Music Hall stock,	. . .	200 00
Massachusetts Hospital Life Insurance Co., in trust,	. . .	70,000 00
Notes, with collaterals or sureties,	. . .	40,514 32
County bonds,	. . .	1,000 00
State bonds,	. . .	22,000 00
Real estate, etc.,	. . .	10,750 00
Mortgages of real estate,	. . .	284,394 73
New England Mortgage Security Co. bonds,	. . .	2,000 00
Gas Light Co. stock,	. . .	3,850 00
Deposits in savings banks,	. . .	2,966 19
Premiums,	. . .	2,845 13
Cash, Principal,	$178,361 97	
Income,	11,613 12	
		189,975 09
		$1,611,502 84
Liabilities.		
In trust, under wills and trust agreements,	. . .	$1,599,889 72
Income,	. . .	11,613 12
		$1,611,502 84

Date of examination by commissioner: November 24.

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COLLATERAL LOAN COMPANY — BOSTON.

Incorporated April 5, 1859.

J. D. PARKER, *President.* E. H. BATCHELER, *Cashier.*

Date of return, November 30, 1885.

Liabilities.	
Capital stock,	$150,000 00
Reserve account, No. 51,	125 47
Notes payable,	32,375 47
Dividend,	616 00
Undivided profits,	19,653 63
	$202,770 57
Assets.	
Loans outstanding,	$187,321 37
Furniture,	500 00
Cash on hand,	14,949 20
	$202,770 57

Date of examination by commissioner: December 26.

INTERNATIONAL TRUST COMPANY — BOSTON.

Incorporated March 25, 1879.

JOHN M. GRAHAM, *President.* H. L. JEWETT, *Secretary.*

Date of return, October 30, 1885.

Liabilities.		
Capital stock,		$500,000 00
Surplus fund,	$100,000 00	
Undivided profits,	49,774 94	
		149,774 94
Deposits subject to check,	$2,213,724 61	
Certificate of deposit,	6,845 96	
Deposits for coupons,	1,552 75	
		$2,222,123 32
Sinking fund for corporations,		16,197 40
Dividends unpaid,		1,260 00
		$2,889,355 66
Assets.		
Loans on demand,		$320,625 00
Loans on time,		1,266,912 30
Loans on time to corporations in New England,		535,414 26
United States bonds,		115,000 00
Municipal and other bonds,		95,385 50
Railway bonds,		44,667 50
Mortgage bonds, special trust,		13,500 00
Expenses and taxes paid,		6,066 19
Cash on hand and in banks,		491,784 91
		$2,889,355 66

Date of examination by commissioner: October 31.

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MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Incorporated February 18, 1875.

S. M. Crosby, *President.* Frank W. Reynolds, *Treasurer.*

Date of return, October 31, 1885.

Capital stock, actually paid in,	$500,000 00
Deposits,	263,436 53
Depositors: 81.	
Loans on notes of corporations,	106,000 00
Loans on notes of individuals,	268,949 21
Cash on hand,	28,119 83
Dividends paid, since last report: 6 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.

William Endicott, Jr., *President.* N. H. Henchman, *Secretary.*

Date of return, October 31, 1885.

Assets.			
United States government bonds,		$2,004,951 88	
City of Charlestown bonds,		2,000 00	
Railroad bonds,		496,950 00	
Loans on time notes, with collateral or sureties,	$1,671,953 84		
Loans on time notes to corporations in New England,	3,317,070 23		
Loans to counties, cities and towns in New England,	619,271 96		
		5,608,296 03	
Loans on call with collateral or sureties,	$1,644,500 00		
Loans on call to corporations in New England,	569,500 00		
		2,214,000 00	
Cash in banks in Boston and office,		3,323,762 73	
Expense,		27,372 28	
			$13,677,332 92
Liabilities.			
Capital stock,		$500,000 00	
Deposits,		12,400,055 62	
Interest,	$111,340 83		
	32,569 85		
		143,910 68	
Profit and loss account,		27,682 92	
Guarantee account,		500,000 00	
Commissions,		1,668 80	
Dividends,		100 00	
For payment of bonds, coupons, dividends, etc.,		30,549 00	
Sinking funds, railroads,		73,365 90	$13,677,332 92

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NEW ENGLAND TRUST COMPANY — Concluded.

TRUSTS UNDER WILLS AND SPECIAL AGREEMENTS.		
Assets.		
United States government securities,	$109,742 42	
City bonds in Massachusetts,	15,656 45	
Railroad bonds,	293,616 70	
Railroad stocks,	51,726 00	
Manufacturing stocks, special trust,	21,500 00	
Mortgage notes,	178,000 00	
Real estate,	7,500 00	
Bank stocks,	20,311 75	
Policies, general trust fund,	43,010 32	
Cash,	46,200 46	
		$787,264 10
Liabilities.		
Trust accounts,	$775,563 24	
Income,	10,711 77	
Dividends,	989 09	
		$787,264 10

Date of examination by commissioner: November 3.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 20, 1868.

GEORGE M. RICE, *President.* E. F. BISCO, *Secretary.*

Date of return, October 31, 1885.

Liabilities.		
Capital stock,	. . . .	$200,000 00
Deposits,	. . . .	1,772,695 09
Trust funds,	. . . .	2,550 50
Undivided profits,	$4,873 89	
Profit and loss,	35,218 89	
Surplus fund,	60,000 00	
		100,092 78
		$2,075,338 37
Assets.		
Cash in office,	$117,113 80	
Cash in bank,	234,300 61	
		$351,414 41
United States bonds,	$40,150 00	
Consolidated Railroads of Vermont bonds,	152,000 00	
New York & New England Railroad bonds,	50,000 00	
Worcester Street Railway bonds,	20,000 00	
		262,150 00
Stock Central National Bank, New York,	. . . .	13,400 00
Loans on notes of corporations,	$1,367,643 81	
Loans on mortgage of real estate,	17,000 00	
Loans to individuals, with collaterals,	6,600 00	
		1,391,243 81
Expenses paid,	. . . .	1,015 59
Furniture and fixtures,	. . . .	10,000 00
Premium account,	. . . .	12,090 56
Clearing-house fund,	. . . .	1,000 00
Real estate,	. . . .	33,000 00
Coupons,	. . . .	24 00
		$2,075,338 37

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WORCESTER SAFE DEPOSIT AND TRUST COMPANY — Concluded.

TRUST DEPARTMENT.		
Liabilities.		
In trust under wills,		$135,611 86
Other trusts,		47,473 13
Income,		1,973 68
		$185,058 67
Assets.		
United States bonds,		$58,320 00
Railroad bonds,		57,560 00
Railroad stock,		700 00
Bank stock,		12,125 00
Gas light company's stock,		400 00
Express company's stock,		100 00
Savings bank deposits,		18,181 08
Mortgages of real estate,		35,122 09
Cash,		2,550 50
		$185,058 67
Dividends paid, 6 per cent.		$12,000 00
Number of accounts,	1,806	

Date of examination by commissioner: September 13, 1884.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated February 24, 1818. Date of return, December 31, 1885.

SAMUEL C. COBB, *Actuary.*

Liabilities.	
Deposits,	$17,401,747 69
Earnings undivided,	164,131 05
Insurance on lives,	6,572 38
Annuities on lives,	496,268 89
Capital stock,	500,000 00
Mortgage guarantee fund,	44,950 00
Surplus,	199,348 37
	$18,813,018 38
Assets.	
Mortgages,	$7,896,018 89
Personal and collateral loans,	5,998,000 00
Real estate,	330,424 00
New building,	215,742 49
Municipal bonds,	75,000 00
Railroad bonds,	2,727,000 00
Railroad stocks and note,	544,200 00
Bank stock,	128,500 00
Cash on hand subject to draft,	898,133 00
	$18,813,018 38

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 29.

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STATEMENTS

OF THE

CO-OPERATIVE BANKS.

MADE IN CONFORMITY TO THE REQUIREMENTS OF SECT. 20, CHAPTER 117 OF THE PUBLIC STATUTES.

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CAMBRIDGE CO-OPERATIVE BANK—EAST CAMBRIDGE.

Incorporated September 5, 1877. Commenced business September 12, 1877.

Capital to be accumulated, $500,000.

RUFUS R. WADE, *President.* JOHN H. PONCE, *Secretary.*

JOHN LOUGHREY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
share of stock, first series, at $118.95, . . .	$118 95	Loans on real estate, . .	$7,835 00
7 shares of stock, second series, at $113.22, . .	792 54	Loans on shares, . . .	480 00
4 shares of stock, fourth series, at $104.72, . .	418 88	Unpaid dues, . . .	81 00
3 shares of stock, sixth series, at $96 32, . .	288 96	Balance of permanent expense account, . . .	57 84
1 share of stock, eleventh series, at $72.92, . .	72 92	Balance of temporary expense account, . . .	52 32
5 shares of stock, twelfth series, at $68.66, . .	343 30	Unpaid interest, . . .	16 26
5 shares of stock, thirteenth series, at $64.13, . .	320 65	Unpaid premiums, . .	2 49
10 shares of stock, fourteenth series, at $60.28, . .	602 80	Unpaid fines, . . .	2 16
8 shares of stock, seventeenth series, at $48.62, .	388 96	Other assets, . . .	31 80
7 shares of stock, eighteenth series, at $43.68, . .	305 76	Cash on hand, . . .	11 87
2 shares of stock, nineteenth series, at $40.01, . .	80 02		
8 shares of stock, twentieth series, at $36.41, . .	291 28		
17 shares of stock, twenty-second series, at $28.48, .	484 16		
10 shares of stock, twenty-third series, at $25.17, .	251 70		
12 shares of stock, twenty-fourth series, at $21.91, .	262 92		
39 shares of stock, twenty-fifth series, at $18.66, .	727 74		
50 shares of stock, twenty-sixth series, at $15.47, .	773 50		
21 shares of stock, twenty-seventh series, at $12 31,	258 51		
16 shares of stock, twenty-eighth series, at $9.18, .	146 88		
32 shares of stock, twenty-ninth series, at $6.09, .	194 88		
27 shares of stock, thirtieth series, at $3.03, . .	81 81		
Surplus, ...	86		
Guaranty fund, . . .	86		
Forfeited share account, .	11 12		
Profit and loss account, .	20 10		
Dues, ...	1,151 00		
Interest, ...	147 11		
Premiums, ...	24 01		
Fines, ...	8 56		
	$8,570 74		$8,570 74

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Number of shares issued during the year,	107	
Number of shares now in force,	285	
Number of shares now borrowed upon,	68	
Amount of dues received during the year,		$4,146 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,	30	
Present number of members,	54	
Present number of borrowers,	14	
Present number of non-borrowers,	40	
Amount of loans at date,		8,315 00
Number and amount of loans on real estate,	15	7,835 00
Number and amount of loans secured by first mortgage of real estate,	15	7,835 00
Number and amount of loans on shares,	11	480 00
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	10	
Amount of expenses of the corporation for previous year (not including interest),		169 63
Value of shares at last report,		6,472 11
Total value of unpledged shares (including unpaid dues),		1,851 88
Amount of interest credited to shares during the year,		273 82
Number of shares withdrawn during the year,	176	
Proportion of profits reserved upon voluntary withdrawals: One-third.		
Number and amount of loans repaid during the year,	9	1,980 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		6,016 23
Amount of cash paid during the year,		7,365 39
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: August 20.

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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.*

WARREN T. COPELAND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
164 shares of stock, first series, at $135.25,	$22,181 00	Loans on real estate,	$128,150 00
116 shares of stock, second series, at $113.30,	13,142 80	Loans on shares,	950 00
148 shares of stock, third series, at $92.96,	13,758 08	Unpaid dues,	546 00
215 shares of stock, fourth series, at $74.23,	15,959 45	Balance of permanent expense account,	286 33
301 shares of stock, fifth series, at $57.10,	17,187 10	Balance of temporary expense account,	67 49
538 shares of stock, sixth series, at $41.42,	22,283 96	Balance of fines account,	12 31
644 shares of stock, seventh series, at $26.92,	17,336 48	Real estate,	1,200 00
904 shares of stock, eighth series, at $13.47,	12,176 88	Cash on hand,	4,885 25
565 shares of stock, ninth series, at $1.00,	565 00		
Dues paid in advance,	488 00		
Interest account,	480 25		
Premium,	123 42		
Transfer fees,	1 00		
Surplus,	77 00		
Guaranty fund,	88 23		
Withdrawal profits,	241 23		
Other liabilities,	7 50		
	$136,097 38		$136,097 38

Number of shares issued during the year,	971	
Number of shares now in force,	3,595	
Number of shares now borrowed upon,	740	
Amount of dues received during the year,		$41,824 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,	63	
Present number of members,	500	
Present number of borrowers,	113	
Present number of non-borrowers,	387	
Amount of loans at date,		129,100 00
Number and amount of loans on real estate,	105	128,150 00
Number and amount of loans secured by first mortgage of real estate,	105	128,150 00
Number and amount of loans on shares,	9	950 00
Largest loan to any one member,		4,600 00

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ral Reserve Bank of St. Louis

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),		663 70
Value of shares at last report,		103,766 53
Total value of unpledged shares (including unpaid dues),		105,568 31
Amount of interest credited to shares during the year,		8,657 73
Number of shares withdrawn during the year,	640	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	42	33,850 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		84,809 72
Amount of cash paid during the year,		84,057 18
Security Com. salary,		25 00
Treasurer's salary,		50 00
Secretary's salary,		400 00
Treasurer and Secretary bond,		5,000 00
Date of examination by commissioner: December 30.		

CANADIAN CO-OPERATIVE BANK — LOWELL.

Incorporated May 2, 1885. Commenced business May 14, 1885.

Capital to be accumulated, $1,000,000.

AUGUSTE JEAN, *President.* AVILA BOURBONNIERE, *Secretary.*

ALFRED LEBLANC, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
59 shares of stock, first series, at $6.00,	$354 00	Unpaid dues,	$73 00
Other liabilities,	23 50	Balance of permanent expense account,	125 33
		Balance of temporary expense account,	3 76
		Other assets,	4 92
		Cash on hand,	170 49
	$377 50		$377 50

Number of shares issued during the year,	59	
Nnmber of shares now in force,	59	
Amount of dues received during the year,		$285 00
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Present number of members,	33	
Present number of non-borrowers,	33	
Largest number of shares held by any one member.	5	

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Total value of unpledged shares (including unpaid dues), ...	$300 00
Proportion of profits reserved upon voluntary withdrawals: none.	
Geographical limit: Massachusetts.	
Amount of cash received during the year, ...	300 58
Amount of cash paid during the year, ...	130 09
Treasurer's bond, ...	1,000 00
Secretary's bond, ...	1,000 00
Date of examination by commissioner: not examined.	

EQUITABLE CO-OPERATIVE BANK — LYNN.

Incorporated Oct. 2, 1877. Commenced business Oct. 7, 1877.

Capital to be accumulated, $1,000,000.

JAMES H. RICHARDS, *President.* THOMAS COLLYER, JR., *Secretary.*
WILLIAM A. ESTES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
87 shares of stock, first series, at $119.77, ...	$10,419 99	Loans on real estate, . .	$34,550 00
30 shares of stock, second series, at $102.46, . .	3,073 80	Loans on shares, . . .	2,250 00
29 shares of stock, third series, at $85.70, . .	2,485 30	Unpaid dues, . . .	1,214 35
24 shares of stock, fourth series, at $77.67, . .	1,864 08	Other assets, ...	49 67
23 shares of stock, fifth series, at $69 82, . .	1,605 86	Cash in hands of the late secretary, ...	1,227 64
48 shares of stock, sixth series, at $62 16, . .	2,983 68		
26 shares of stock, seventh series, at $58.33, . .	1,516 58		
19 shares of stock, eighth series, at $54.66, . .	1,038 54		
41 shares of stock, ninth series, at $47.33, . .	1,940 53		
47 shares of stock, tenth series, at $40.19, . .	1,888 93		
78 shares of stock, eleventh series, at $33.33, . .	2,599 74		
51 shares of stock, twelfth series, at $26.44, . .	1,348 44		
91 shares of stock, thirteenth series, at $19.82, . .	1,803 62		
142 shares of stock, fourteenth series, at $13.36, .	1,897 12		
280 shares of stock, fifteenth series, at $7.09, . . .	1,985 20		
320 shares of stock, sixteenth series, at $1.00, . . .	320 00		
Cash advanced by treasurer,	63 68		
Surplus, ...	361 30		
Forfeited share account, .	95 27		
	$39,291 66		$39,291 66

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Number of shares issued during the year,	514	
Number of shares now in force,	1,336	
Number of shares now borrowed upon,	309	
Amount of dues received during the year,		$12,349 65
Highest premium received during the year,		04
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,	64	
Present number of members,	189	
Present number of borrowers,	37	
Present number of non-borrowers,	152	
Amount of loans at date,		36,800 00
Number and amount of loans on real estate,	29	34,550 00
Number and amount of loans secured by first mortgage of real estate,	29	34,550 00
Number and amount of loans on shares,	12	2,250 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),		251 32
Value of shares at last report,		30,957 67
Total value of unpledged shares (including unpaid dues),		25,815 66
Amount of interest credited to shares during the year,		1,924 70
Number of shares withdrawn during the year,	119	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	19	7,030 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		19,731 27
Amount of cash paid during the year,		19,204 67
Secretary's salary,		150 00
Treasurer's salary,		25 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: December 30.		

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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.	
235 shares of stock, first series, at $122.50, . .	$28,787 50	Loans on real estate, . .	$181,115 00
172 shares of stock, second series, at $113.09, . .	19,451 48	Loans on shares, . . .	14,555 00
73 shares of stock, third series, at $103.96, . .	7,589 08	Unpaid dues, interest, premium and fines, . .	5,870 89
63 shares of stock, fourth series, at $95.04, . .	5,987 52	Balance of permanent expense account, . . .	50 00
100 shares of stock, fifth series, at $86 36, . .	8,636 00	Other assets, ...	47 08
190 shares of stock, sixth series, at $77.95, . .	14,810 50	Cash on hand, . . .	5,533 47
154 shares of stock, seventh series, at $69.88, . .	10,761 52		
237 shares of stock, eighth series, at $61.94, . .	14,679 78		
170 shares of stock, ninth series, at $54 22, . .	9,217 40		
384 shares of stock, tenth series, at $46.72, . .	17,940 48		
409 shares of stock, eleventh series, at $39.44, . .	16,130 96		
486 shares of stock, twelfth series at $32.37, . .	15,731 82		
469 shares of stock, thirteenth series, at $25.51, .	11,964 19		
619 shares of stock, fourteenth series, at $18.85, .	11,668 15		
631 shares of stock, fifteenth series, at $12.38, . .	7,811 78		
749 shares of stock, sixteenth series, at $6.10, . .	4,568 90		
Dues paid in advance, . .	326 00		
Surplus, ...	198 14		
Guaranty fund, ...	152 69		
Forfeited share account, .	555 58		
Other liabilities, ...	201 97		
	$207,171 44		$207,171 44

Number of shares issued during the year, ...	1,444	
Number of shares now in force, ...	5,141	
Number of shares now borrowed upon, ...	1,400	
Amount of dues received during the year, ...		$61,044 87
Highest premium received during the year, ...		48
Lowest premium received during the year, ...		02
Fine for non-payment of dues: 1 per cent. per month.		
Transfer fee, ...		25

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Number of members withdrawn during the year,	59	
Present number of members,	659	
Present number of borrowers,	273	
Present number of non-borrowers,	386	
Amount of loans at date,		$195,670 00
Number and amount of loans on real estate,	236	181,115 00
Number and amount of loans secured by first mortgage of real estate,	236	181,115 00
Number and amount of loans on shares,	102	14,555 00
Largest loan to any one member,		3,500 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),		537 43
Value of shares at last report,		160,570 88
Total value of unpledged shares (including unpaid dues),		148,752 30
Number of shares forfeited during the year,	26	
Amount of interest credited to shares during the year,		10,551 45
Number of shares withdrawn during the year,	895	
Proportion of profits reserved upon voluntary withdrawals: One-tenth of net earnings.		
Number and amount of loans repaid during the year,	104	35,994 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		95,755 03
Amount of cash paid during the year,		93,677 38
Treasurer's salary,		100 00
Secretary's salary,		300 00
Security Com. salary,		75 00
Treasurer's bond,		3,000 00
Secretary's bond,		1,000 00

Date of examination by commissioner: October 21, 1884.

GERMANIA CO-OPERATIVE BANK — BOSTON.

Incorporated Oct. 3, 1885. Commenced business Oct, 20, 1885.

Capital to be accumulated, $1,000,000.

JOSEPH TONDORF, JR., *President.* CHRISTIAN LAMBRECHT, *Secretary.*

MARTIN HASENFUSS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,537 shares of stock, first series, at $1.00,	$1,537 00	Loans on real estate,	$1,400 00
		Cash on hand,	137 00
	$1,537 00		$1,537 00

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Number of shares issued during the year,	1,537	
Number of shares now in force,	1,537	
Number of shares now borrowed upon,	7	
Amount of dues received during the year,		$1,537 00
Highest per cent. of interest received during the year: 7.		
Lowest per cent. of interest received during the year: 7.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Present number of members,	297	
Present number of borrowers,	1	
Present number of non-borrowers,	296	
Amount of loans at date,		1,400 00
Number and amount of loans on real estate,	1	1,400 00
Number and amount of loans secured by first mortgage of real estate,	1	1,400 00
Largest loan to any one member,		1,400 00
Smallest loan to any one member,		1,400 00
Largest number of shares held by any one member,	25	
Geographical limit: Massachusetts.		
Amount of cash received during the year,		1,537 00
Amount of cash paid during the year,		1,400 00
Salaries: not fixed.		
Treasurer's bond,		4,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: not examined.		

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HAVERHILL CO-OPERATIVE BANK — HAVERHILL.

Incorporated August 20, 1877. Commenced business September 3, 1877.

Capital to be accumulated, $1,000,000.

AMOS W. DOWNING, *President.* JOHN A. PAGE, *Secretary.*

JEREMIAH W. BENNETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
95 shares of stock, first series, at $130.42, . .	$12,389 90	Loans on real estate, . .	$93,750 00
28 shares of stock, second series, at $117.25, . .	3,283 00	Loans on shares, . . .	1,850 00
58 shares of stock, third series, at $95.09, . .	5,515 22	Unpaid dues, . . .	1,367 00
110 shares of stock, fourth series, at $77.68, . .	8,544 80	Unpaid interest, . . .	1,170 25
59 shares of stock, fifth series, at $68.76, . .	4,056 84	Unpaid premiums, . .	309 45
93 shares of stock, sixth series, at $60 58, . .	5,633 94	Unpaid fines, . . .	98 79
157 shares of stock, seventh series, at $52.66. . .	8,267 62	Cash on hand, . . .	3,057 79
109 shares of stock, eighth series, at $44.99, . .	4,903 91		
285 shares of stock, ninth series, at $37.57, . .	10,707 45		
454 shares of stock, tenth series, at $30.39, . .	13,797 06		
451 shares of stock, eleventh series, at $23.46, . .	10,580 46		
689 shares of stock, twelfth series, at $12.43, .	8,564 27		
671 shares of stock, thirteenth series, at $6.11, .	4,099 81		
Dues paid in advance, . .	141 00		
Surplus, ...	859 21		
Guaranty fund, . . .	61 19		
Forfeited share account, .	24 55		
Other liabilities, . . .	173 05		
	$101,603 28		$101,603 28

Number of shares issued during the year, ...	1,535	
Number of shares now in force, ...	3,259	
Number of shares now borrowed upon, ...	616	
Amount of dues received during the year, ...		$37,429 00
Highest premium received during the year, ...		35
Lowest premium received during the year, ...		20
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, ...		25
Number of members withdrawn during the year, ...	78	
Present number of members, ...	418	
Present number of borrowers, ...	98	
Present number of non-borrowers, ...	320	

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Amount of loans at date,		$95,600 00
Number and amount of loans on real estate,	87	93,750 00
Number and amount of loans secured by first mortgage of real estate,	87	93,750 00
Number and amount of loans on shares,	11	1,850 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),		853 63
Value of shares at last report,		70,915 93
Total value of unpledged shares (including unpaid dues),		77,001 33
Number of shares forfeited during the year,	13	
Amount of interest credited to shares during the year,		5,676 51
Number of shares withdrawn during the year,	586	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Number and amount of loans repaid during the year,	17	12,000 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		60,044 36
Amount of cash paid during the year,		57,373 49
Secretary's salary: 1½ per cent. of monthly receipts.		
Treasurer's bond,		2,000 00
Secretary's bond,		3,000 00
Date of visitation by commissioner: December 10.		

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HOLYOKE CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 24, 1880. Commenced business August 25, 1880.

Capital to be accumulated, $1,000,000.

JAMES W. MOORE, *President.* DWIGHT O. JUDD, *Secretary.*

GEORGE H. CLARK, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
131 shares of stock, first series, at $74.24,	$9,725 44	Loans on real estate,	$44,950 00
54 shares of stock, second series, at $67.47,	3,643 38	Loans on shares,	2,725 00
48 shares of stock, third series, at $59.57,	2,859 36	Unpaid dues,	501 00
30 shares of stock, fourth series, at $54.39,	1,631 70	Balance of permanent expense account,	208 66
149 shares of stock, fifth series, at $46.85,	6,980 65	Unpaid interest,	107 25
177 shares of stock, sixth series, at $39.55,	7,000 35	Unpaid premiums,	15 53
389 shares of stock, seventh series, at $25.52,	9,927 28	Unpaid fines,	8 71
226 shares of stock, eighth series, at $18.77,	4,242 02	Cash on hand,	2,940 73
315 shares of stock, ninth series, at 12.33,	3,883 95		
226 shares of stock, tenth series, at $6.08,	1,374 08		
Surplus,	102 64		
Guaranty fund,	14 32		
Forfeited share account,	56 71		
Dues paid in advance,	15 00		
	$51,456 88		$51,456 88

Number of shares issued during the year,	579	
Number of shares now in force,	1,745	
Number of shares now borrowed upon,	383	
Amount of dues received during the year,		$21,323 00
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,	60	
Present number of members,	279	
Present number of borrowers,	74	
Present number of non-borrowers,	205	
Amount of loans to date,		47,675 00
Number and amount of loans on real estate,	52	44,950 00
Number and amount of loans secured by first mortgage of real estate,	52	44,950 00
Number and amount of loans on shares,	22	2,725 00
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,		25

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Amount of expenses of the corporation for previous year (not including interest),		$519 45
Value of shares at last report,		36,683 07
Total value of unpledged shares (including unpaid dues),		37,315 70
Number of shares forfeited during the year,		17
Amount of interest credited to shares during the year,		2,374 18
Number of shares withdrawn during the year,	371	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	9	3,425 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		27,419 39
Amount of cash paid during the year,		27,534 55
Secretary's salary: 1½ per cent. of gross receipts, except loans repaid.		
Treasurer's bond,		3,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 30, 1884.		

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.*

T. J. Hastings, *Treasurer.*

Statement.

Liabilities.		Assets.	
463 shares of stock, first series, at $44.50,	$20,603 50	Loans on real estate,	$61,850 00
257 shares of stock, second series, at $37.42,	9,616 94	Loans on shares,	3,030 00
293 shares of stock, third series, at $30.56,	8,954 08	Unpaid dues,	426 00
419 shares of stock, fourth series, at $23.89,	10,009 91	Balance of permanent expense account,	308 60
529 shares of stock, fifth series, at $17.40,	9,204 60	Balance of temporary expense account,	250 42
393 shares of stock, sixth series, at $11.11,	4,366 23	Other assets,	320 65
391 shares of stock, seventh series, at $5.00,	1,955 00	Cash on hand,	1,057 62
Surplus,	2,021 83		
Guaranty fund,	15 00		
Forfeited share account,	18 20		
Other liabilities,	478 00		
	$67,243 29		$67,243 29

Number of shares issued during the year,	1,017
Number of shares now in force,	2,745
Number of shares now borrowed upon,	454

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Amount of dues received during the year,		$32,408 00
Highest per centum of interest received during the year: 8⅞.		
Lowest per centum 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,	73	
Present number of members,	362	
Present number of borrowers,	67	
Present number of non-borrowers,	295	
Amount of loans at date,		64,880 00
Number and amount of loans on real estate,	57	61,850 00
Number and amount of loans secured by first mortgage of real estate,	57	61,850 00
Number and amount of loans on shares,	28	3,030 00
Largest loan to any one member,		3,500 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),		652 62
Value of shares at last report,		41,624 25
Total value of unpledged shares (including unpaid dues),		53,736 82
Number of shares forfeited during the year,	38	
Amount of interest credited to shares during the year,		2,628 80
Number of shares withdrawn during the year,	657	
Proportion of profits reserved upon voluntary withdrawals: One-third of last dividend.		
Number and amount of loans repaid during the year,	23	7,225 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		41,076 01
Amount of cash paid during the year,		43,998 23
Secretary and treasurer salary,		400 00
Treasurer and secretary bond,		3,500 00
Date of examination by commissioner: August 15, 1884.		

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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.* DANIEL ELDREDGE, *Secretary.*
DANIEL ELDREDGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
35 shares of stock, first series, at $133.12, . .	$4,659 20	Loans on real estate, . .	$131,025 00
50 shares of stock, second series, at $122.79, . .	6,139 50	Loans on shares, . . .	5,850 00
32 shares of stock, third series, at $112.49, . .	3,599 68	Unpaid dues, . . .	1,721 00
40 shares of stock, fourth series, at $102.54, . .	4,101 60	Balance of temporary expense account, . . .	233 33
72 shares of stock, fifth series, at $93.04, . .	6,698 88	Cash on hand, . . .	11,485 64
64 shares of stock, sixth series, at $83.81, . .	5,363 84		
103 shares of stock, seventh series, at $74.99, . .	7,723 97		
231 shares of stock, eighth series, at $66.46, . .	15,352 26		
160 shares of stock, ninth series, at $58.23, . .	9,316 80		
123 shares of stock, tenth series, at $50.27, . .	6,183 21		
300 shares of stock, eleventh series, at $42.56, . .	12,768 00		
318 shares of stock, twelfth series, at $35.13, . .	11,171 34		
595 shares of stock, thirteenth series, at $27.97, . .	16,642 15		
720 shares of stock, fourteenth series, at $21.09, .	15,184 80		
878 shares of stock, fifteenth series, at $14.48, . .	12,713 44		
1,031 shares of stock, sixteenth series, at $8.12, .	8,371 72		
812 shares of stock, seventeenth series, at $2.00, .	1,624 00		
Advance dues, . . .	431 00		
Surplus, ...	834 92		
Guaranty fund, . . .	250 00		
Forfeited share account, .	87 28		
Withdrawal profits, . . .	163 84		
Other liabilities, . . .	933 54		
	$150,314 97		$150,314 97

Number of shares issued during the year, ...	2,088	
Number of shares now in force, ...	5,564	
Number of shares now borrowed upon, ...	907	
Amount of dues received during the year, ...		$61,146 00
Highest premium received during the year, ...		50
Lowest premium received during the year, ...		05

Fine for non-payment of dues: 2 per cent. per month.

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Transfer fee,		$0 25
Number of members withdrawn during the year,	232	
Present number of members,	783	
Present number of borrowers,	114	
Present number of non-borrowers,	669	
Amount of loans at date,		136,875 00
Number and amount of loans on real estate,	87	131,025 00
Number and amount of loans secured by first mortgage of real estate,	87	131,025 00
Number and amount of loans on shares,	27	5,850 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),		1,700 16
Value of shares at last report,		119,572 49
Total value of unpledged shares (including unpaid dues),		119,086 51
Number of shares forfeited during the year,	29	
Amount of interest credited to shares during the year,		9,728 66
Number of shares withdrawn during the year,	*1,487	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	65	55,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		127,124 98
Amount of cash paid during the year,		120,519 41
Secretary's salary,		700 00
Treasurer's salary,		100 00
Treasurer and secretary bond,		5,000 00
Date of examination by commissioner: September 24.		

* Including 175 retired shares.

LOWELL CO-OPERATIVE BANK — LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

Capital to be accumulated, $1,000,000.

A. B. Woodworth, *President.* George W. Batchelder, *Secretary.*
George E. Metcalf, *Treasurer.*

Statement.

Liabilities.		Assets.	
739 shares of stock, first series, at $6.00,	$4,434 00	Loans on real estate,	$2,900 00
25 shares of stock, second series, at $1.00,	25 00	Unpaid dues,	138 00
Surplus,	2 03	Balance of permanent expense account,	176 67
Guaranty fund,	66	Cash on hand,	1,327 89
Other liabilities,	80 87		
	$4,542 56		$4,542 56

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Number of shares issued during the year,	764	
Number of shares now in force,	764	
Number of shares now borrowed upon,	24	
Amount of dues received during the year,		$4,335 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,	238	
Present number of borrowers,	3	
Present number of non-borrowers,	235	
Amount of loans at date,		2,900 00
Number and amount of loans on real estate,	3	2,900 00
Number and amount of loans secured by first mortgage of real estate,	3	2,900 00
Largest loan to any one member,		1,200 00
Smallest loan to any one member,		700 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		185 97
Total value of unpledged shares (including unpaid dues),		4,354 35
Amount of interest credited to shares during the year,		66 51
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Lowell and vicinity.		
Amount of cash received during the year,		4,413 86
Amount of cash paid during the year,		3,085 97
Secretary's salary,		120 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: not examined.		

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.*

A. B. Day, *Treasurer.*

Statement.

Liabilities.		Assets.	
499 shares of stock, first series, at $34.62,	$17,275 38	Loans on real estate,	$28,325 00
222 shares of stock, second series, at $25.49,	5,658 78	Loans on shares,	1,450 00
268 shares of stock, third series, at $18.84,	5,049 12	Unpaid dues, interest and fines,	215 04
151 shares of stock, fourth series, at $12.37,	1,867 87	Balance of permanent expense account,	158 36
290 shares of stock, fifth series, at $6.09,	1,766 10	Cash on hand,	1,559 01
Advanced payments,	73 13		
Surplus,	2 44		
Guaranty fund,	14 59		
	$31,707 41		$31,707 41

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Number of shares issued during the year,	488	
Number of shares now in force,	1,430	
Number of shares now borrowed upon,	327	
Amount of dues received during the year,		$16,100 00
Highest premium received during the year,		04
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,	28	
Present number of members,	249	
Present number of borrowers,	52	
Present number of non-borrowers,	197	
Amount of loans at date,		29,775 00
Number and amount of loans on real estate,	29	28,325 00
Number and amount of loans secured by first mortgage of real estate,	29	28,325 00
Number and amount of loans on shares,	23	1,450 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),		250 16
Value of shares at last report,		17,853 16
Total value of unpledged shares (including unpaid dues),		31,617 25
Amount of interest credited to shares during the year,		1,451 97
Number of shares withdrawn during the year,	272	
Proportion of profits reserved upon voluntary withdrawals: 10 per cent.		
Number and amount of loans repaid during the year,	28	3,075 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		21,324 20
Amount of cash paid during the year,		20,448 04
Salaries,		200 00
Treasurer and secretary bond,		3,000 00

Date of examination by commissioner: December 25.

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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.	
127 shares of stock, first series, at $124.60,	$15,824 20	Loans on real estate,	$187,884 00
178 shares of stock, second series, at $115,33,	20,528 74	Loans on shares,	16,190 00
175 shares of stock, third series, at $100.31,	17,554 25	Unpaid dues,	2,676 63
322 shares of stock, fourth series, at $83.13,	26,767 86	Balance of temporary expense account,	280 69
468 shares of stock, fifth series, at $66.93,	31,323 24	Suspense account,	73 58
879 shares of stock, sixth series, at $51.30,	45,092 70	Cash on hand,	1,806 45
641 shares of stock, seventh series, at $36.67,	23,505 47		
647 shares of stock, eighth series, at $22.96,	14,855 12		
813 shares of stock, ninth series, at $10.12,	8,227 56		
Advance payments,	624 08		
Interest,	3,990 46		
Premium,	333 09		
Fines,	195 38		
Surplus,	5 07		
Guaranty fund,	64 51		
Forfeited share account,	19 62		
	$208,911 35		$208,911 35

Number of shares issued during the year,	933	
Number of shares now in force,	4,250	
Number of shares now borrowed upon,	1,493	
Amount of dues received during the year,		$51,740 00
Highest premium received during the year,		35
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,	90	
Present number of members,	643	
Present number of borrowers,	211	
Present number of non-borrowers,	432	
Amount of loans at date,		204,074 00
Number and amount of loans on real estate,	153	187,884 00
Number and amount of loans secured by first mortgage of real estate,	153	187,884 00
Number and amount of loans on shares,	62	16,190 00
Largest loan to any one member,		4,100 00
Smallest loan to any one member,		35 00

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Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		$588 77
Value of shares at last report,		172,063 39
Total value of unpledged shares (including unpaid dues),		144,113 61
Amount of interest credited to shares during the year,		11,646 79
Number of shares withdrawn during the year,	932	
Proportion of profits reserved upon voluntary withdrawals: none.		
Number and amount of loans repaid during the year,	82	50,936 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		103,071 35
Amount of cash paid during the year,		106,752 57
Secretary's salary,		360 00
Treasurer's bond,		5,000 00
Secretary's bond,		1,000 00

Date of examination by commissioner: October 28, 1884.

MERCHANTS' CO-OPERATIVE BANK — BOSTON.

Incorporated Dec. 20, 1881. Commenced business Feb., 1882.

Capital to be accumulated, $1,000,000.

A. J. Mercer, *President.* E. C. Fletcher, *Secretary.*

William B. Robinson, *Treasurer.*

Statement.

Liabilities.		Assets.	
194 shares of stock, first series, at $49.93,	$9,686 42	Loans on real estate,	$63,050 00
253 shares of stock, second series, at $45.03,	11,392 59	Loans on shares,	2,470 00
296 shares of stock, third series, at $37.76,	11,176 96	Unpaid dues,	854 96
287 shares of stock, fourth series, at $30.78,	8,833 86	Balance of permanent expense account,	402 66
471 shares of stock, fifth series, at $23.99,	11,299 29	Balance of temporary expense account,	195 13
283 shares of stock, sixth series, at $17.44,	4,935 52	Cash on hand,	2,405 96
647 shares of stock, seventh series, at $11.12,	7,194 64		
554 shares of stock, eighth series, at $5,	2,770 00		
Interest,	1,355 22		
Premium,	334 65		
Fines,	65 04		
Transfer fees,	1 25		
Surplus,	190 20		
Guaranty fund,	17 24		
Forfeited share account,	16 34		
Withdrawal profits,	108 76		
Other liabilities,	73		
	$69,378 71		$69,378 71

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Number of shares issued during the year,	1,425	
Number of shares now in force,	2,985	
Number of shares now borrowed upon,	511	
Amount of dues received during the year,		$38,804 91
Highest premium received during the year,		75
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,	129	
Present number of members,	414	
Present number of borrowers,	61	
Present number of non-borrowers,	353	
Amount of loans at date,		65,520 00
Number and amount of loans on real estate,	39	63,050 00
Number and amount of loans secured by first mortgage of real estate,	39	63,050 00
Number and amount of loans on shares,	22	2,470 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		40 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		883 65
Value of shares at last report,		43,342 21
Total value of unpledged shares (including unpaid dues),		53,841 68
Number of shares forfeited during the year,	10	
Amount of interest credited to shares during the year,		3,069 91
Number of shares withdrawn during the year,	954	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent.		
Number and amount of loans repaid during the year,	27	8,215 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		45,627 40
Amount of cash paid during the year,		43,236 26
Treasurer's salary,		50 00
Secretary's salary,		400 00
Treasurer's bond,		2,000 00
Secretary's bond,		10,000 00

Date of examination by commissioner: September 30.

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NEW BEDFORD CO-OPERATIVE BANK — NEW BEDFORD.

Incorporated July 11, 1881. Commenced business August 19, 1881.

Capital to be accumulated, $1,000,000.

ISAAC W. BENJAMIN, *President.* CHARLES R. PRICE, *Secretary.*

GIDEON B. WRIGHT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
488 shares of stock, first series, at $58.98,	$28,782 24	Loans on real estate,	$81,770 95
495 shares of stock, second series, at $51.17,	25,329 15	Loans on shares,	2,885 00
229 shares of stock, third series, at $43.63,	9,947 64	Unpaid dues,	414 00
202 shares of stock, fourth series, at $36.30,	7,332 60	Balance of permanent expense account,	88 10
220 shares of stock, fifth series, at $29.19,	6,421 80	Real estate account,	3,143 82
209 shares of stock, sixth series, at $22.33,	4,666 97	Cash on hand,	3,708 19
271 shares of stock, seventh series, at $15.70,	4,254 70		
284 shares of stock, eighth series, at $9.29,	2,638 36		
336 shares of stock, ninth series, at $6.12,	2,056 32		
Advance payments,	16 00		
Surplus,	221 61		
Guaranty fund,	199 38		
Forfeited share account,	133 29		
Other liabilities,	10 00		
	$92,010 06		$92,010 06

Number of shares issued during the year,	690	
Number of shares now in force,	2,733	
Number of shares now borrowed upon,	589¼	
Amount of dues received during the year,		$31,530 00
Highest premium received during the year,		35
Lowest premium received during the year,		03
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	51	
Present number of members,	439	
Present number of borrowers,	91	
Present number of non-borrowers,	348	
Amount of loans at date,		84,655 95
Number and amount of loans on real estate,	72	81,770 95
Number and amount of loans secured by first mortgage of real estate,	72	81,770 95
Number and amount of loans on shares,	19	2,885 00
Largest loan to any one member,		4,700 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,		25

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Amount of expenses of the corporation for previous year (not including interest,		$743 43
Value of shares at last report,		64,644 89
Total value of unpledged shares (including unpaid dues),		72,574 32
Number of shares forfeited during the year,	21	
Amount of interest credited to shares during the year,		6,015 21
Number of shares withdrawn during the year,	441	
Proportion of profits reserved upon voluntary withdrawals: $\frac{1}{8}$ on shares carried thirty-nine months and over; $\frac{1}{4}$ on all others.		
Number and amount of loans repaid during the year,	17	10,170 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		46,080 57
Amount of cash paid during the year,		48,842 51
Secretary's salary,		400 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, 1884.

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.	
436 shares of stock, first series, at $50.13,	$21,856 68	Loans on real estate,	$37,725 00
125 shares of stock, second series, at $45 09,	5,636 25	Loans on shares,	1,250 00
71 shares of stock, third series, at $37.64,	2,672 44	Unpaid dues,	462 00
108 shares of stock, fourth series, at $30.45,	3,288 60	Balance of permanent expense account,	50 00
83 shares of stock, fifth series, at $23.48,	1,948 84	Other assets,	293 32
115 shares of stock, sixth series, at $16 75,	1,926 25	Cash on hand,	910 08
254 shares of stock, seventh series, at $10 29,	2,613 66		
141 shares of stock, eighth series, at $4.04,	569 64		
Surplus,	5 22		
Guaranty fund,	20 40		
Forfeited share account,	44 76		
Other liabilities,	107 66		
	$40,690 40		$40,[illegible]0 40

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Number of shares issued during the year,	460	
Number of shares now in force,	1,333	
Number of shares now borrowed upon,	244	
Amount of dues received during the year,	16,041	
Highest premium received during the year,		$0 30
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,	65	
Present number of members,	227	
Present number of borrowers,	41	
Present number of non-borrowers,	186	
Amount of loans at date,		$38,975 00
Number and amount of loans on real estate,	37	37,725 00
Number and amount of loans secured by first mortgage of real estate,	37	37,725 00
Number and amount of loans on shares,	10	1,250 00
Largest loan to any one member,		4,500 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),		298 27
Value of shares at last report,		31,976 44
Total value of unpledged shares (including unpaid dues),		31,566 89
Number of shares forfeited during the year,	23	
Amount of interest credited to shares during the year,		1,984 86
Number of shares withdrawn during the year,	431	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	15	6,550 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		24,202 83
Amount of cash paid during the year,		24,181 85
Treasurer's salary,		50 00
Secretary's salary,		100 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00

Date of examination by commissioner: November 4.

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PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business August 6, 1877.

Capital to be accumulated, $1,000,000.

GAMALIEL BRADFORD, *President.* DANIEL ELDREDGE, *Secretary.*

DANIEL ELDREDGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
103 shares of stock, first series, at $133.15, . .	$13,714 45	Loans on real estate, . .	$142,300 00
94 shares of stock, second series, at $119.36, . .	11,219 84	Loans on shares, . . .	7,650 00
69 shares of stock, third series, at $99.58, . .	6,871 02	Unpaid dues, . . .	1,472 00
214 shares of stock, fourth series, at $81.24, . .	17,385 36	Balance of permanent expense account, . . .	100 00
217 shares of stock, fifth series, at $72.60. . .	15,754 20	Balance of temporary expense account, . . .	175 00
272 shares of stock, sixth series, at $64.29, . .	17,486 88	Other assets, . . .	693 95
251 shares of stock, seventh series, at $56.28, . .	14,126 28	Cash on hand, . . .	13,561 85
295 shares of stock, eighth series, at $48.53, . .	14,316 35		
221 shares of stock, ninth series, at $41 03, . .	9,067 63		
190 shares of stock, tenth series, at $33.78, . .	6,418 20		
316 shares of stock, eleventh series, at $26.78, . .	8,462 48		
663 shares of stock, twelfth series, at $19.98, . .	13,246 74		
662 shares of stock, thirteenth series, at $13.43, . .	8,890 66		
636 shares of stock, fourteenth series, at $7.11, .	4,521 96		
537 shares of stock, fifteenth series, at $1.00, . .	537 00		
Advance dues, . . .	432 00		
Retired share account, . .	2,798 40		
Surplus, ...	73 77		
Guaranty fund, . . .	200 00		
Forfeited share account, .	28 42		
Withdrawal profits, . .	52 41		
Other liabilities, . . .	348 75		
	$165,952 80		$165,952 80

Number of shares issued during the year, ...	1,494	
Number of shares now in force, ...	4,740	
Number of shares now borrowed upon, ...	986	
Amount of dues received during the year, ...		$55,445 00
Highest premium received during the year, ...		60
Lowest premium received during the year, ...		5
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee, ...		25

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Number of members withdrawn during the year,	209	
Present number of members,	716	
Present number of borrowers,	139	
Present number of non-borrowers,	577	
Amount of loans at date,		$149,950 00
Number and amount of loans on real estate,	99	142,300 00
Number and amount of loans secured by first mortgage of real estate,	97	140,300 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	7,650 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	
Amount of expenses of the corporation for previous year (not including interest),		1,760 77
Value of shares at last report,		149,995 70
Total value of unpledged shares (including unpaid dues),		118,174 93
Number of shares forfeited during the year,	15	
Amount of interest credited to shares during the year,		10,686 49
Number of shares withdrawn during the year,	1,424*	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	98	56,900 00
Geographical limit: Massachusetts,		
Amount of cash received during the year,		124,288 90
Amount of cash paid during the year,		118,053 71
Secretary's salary,		800 00
Treasurer's salary,		100 00
Treasurer and secretary's bond,		5,000 00
Date of examination by commissioner: September 24.		

* Including 215 retired shares.

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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.	
194 shares of stock, first series, at $44.73,	$8,677 62	Loans on real estate,	$13,550 00
25 shares of stock, second series, at $37.67,	941 75	Loans on shares,	720 00
43 shares of stock, third series, at $30.72,	1,320 96	Unpaid dues,	720 60
97 shares of stock, fourth series, at $23 97,	2,325 09	Balance of permanent expense account,	124 08
67 shares of stock, fifth series, at $17.43,	1,167 81	Balance of temporary expense account,	5 75
31 shares of stock, sixth series, at $11.11,	344 41	Cash on hand,	329 01
10 shares of stock, seventh series, at $5.00,	50 00		
Advance payments,	177 98		
Surplus,	5 98		
Forfeited share account,	5 16		
Withdrawal profits,	10 63		
Other liabilities,	422 05		
	$15,449 44		$15,449 44

Number of shares issued during the year,	41	
Number of shares now in force,	467	
Number of shares now borrowed upon,	98	
Amount of dues received during the year,		$5,778 02
Highest premium received during the year,		75
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,	25	
Present number of members,	122	
Present number of borrowers,	24	
Present number of non-borrowers,	98	
Amount of loans at date,		14,270 00
Number and amount of loans on real estate,	20	13,550 00
Number and amount of loans secured by first mortgage of real estate,	20	13,550 00
Number and amount of loans on shares,	5	720 00
Largest loan to any one member,		2,000 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),		73 02
Value of shares at last report,		12,158 77

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Total value of unpledged shares (including unpaid dues),		$11,608 21
Amount of interest credited to shares during the year,		801 12
Number of shares withdrawn during the year,	192	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent. of last dividend.		
Number and amount of loans repaid during the year,	1	300 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		6,661 41
Amount of cash paid during the year,		9,039 37
Secretary's salary,		25 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00

Date of examination by commissioner: August 21.

PROVIDENT CO-OPERATIVE BANK—CHELSEA.

Incorporated Sept. 25, 1885. Commenced business Sept. 28, 1885.

Capital to be accumulated, $600,000.

THOMAS MARTIN, *President.* JOHN H. PUTNAM, *Secretary.*

CHARLES EDWARDS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
954 shares of stock, first series, at $2.00,	$1,908 00	Loans on real estate,	$200 00
Advanced payments,	12 00	Unpaid dues,	39 00
Other liabilities,	14 20	Cash on hand,	1,695 20
	$1,934 20		$1,934 20

Number of shares issued during the year,	954	
Number of shares now in force,	954	
Number of shares now borrowed upon,	3	
Amount of dues received during the year,		$1,881 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
Present number of members,	138	
Present number of borrowers,	1	
Present number of non-borrowers,	137	
Amount of loans at date,		200 00
Number and amount of loans on real estate,	1	200 00
Number and amount of loans secured by first mortgage of real estate,	1	200 00
Largest loan to any one member,		200 00
Smallest loan to any one member,		200 00
Largest number of shares held by any one member,	25	

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Total value of unpledged shares (including unpaid dues),	$1,902 00
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	1,895 20
Amount of cash paid during the year,	200 00
Treasurer's bond,	1,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: not examined.	

SECURITY CO-OPERATIVE BANK — BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 20, 1877.

Capital to be accumulated, $1,000,000.

F. B. Washburn, *President.* Ellis C. Fales, *Secretary.*

Fred. B. Howard, *Treasurer.*

Statement.

Liabilities.		Assets.	
210 shares of stock, first series, at $122.22,	$25,666 20	Loans on real estate,	$101,425 00
64 shares of stock, second series, at $102.57,	6,564 48	Loans on shares,	3,850 00
112 shares of stock, third series, at $84.27,	9,438 24	Unpaid dues,	1,360 00
207 shares of stock, fourth series, at $67.14,	13,897 98	Balance of permanent expense account,	637 60
346 shares of stock, fifth series, at $51.34,	17,763 64	Balance of temporary expense account,	652 52
399 shares of stock, sixth series, at $36.86,	14,707 14	Unpaid interest,	569 63
584 shares of stock, seventh series, at $23.45,	13,694 80	Unpaid premium,	83 05
803 shares of stock, eighth series, at $11.00,	8,833 00	Unpaid fines,	74 33
Advance dues,	322 00	Cash on hand,	9,386 27
Interest,	5,529 29		
Premium,	841 85		
Fines,	334 98		
Transfer fees,	1 25		
Surplus,	3 38		
Forfeited share account,	10 50		
Withdrawal profits,	421 62		
Forfeiture profits,	8 05		
	$118,038 40		$118,038 40

Number of shares issued during the year,	877	
Number of shares now in force,	2,725	
Number of shares now borrowed upon,	646	
Amount of dues received during the year,		$33,521 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.		

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Transfer fee,		$0 25
Number of members withdrawn during the year,	91	
Present number of members,	479	
Present number of borrowers,	99	
Present number of non-borrowers,	380	
Amount of loans at date,		105,275 00
Number and amount of loans on real estate,	72	101,425 00
Number and amount of loans secured by first mortgage of real estate,	72	101,425 00
Number and amount of loans on shares,	14	3,850 00
Largest loan to any one member,		5,000 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),		870 32
Value of shares at last report,		88,342 60
Total value of unpledged shares (including unpaid dues),		84,489 85
Number of shares forfeited during the year,	10	
Amount of interest credited to shares during the year,		5,667 36
Number of shares withdrawn during the year,	593	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	18	17,570 00
Geographical limit: Provincetown and Newton.		
Amount of cash received during the year,		57,310 36
Amount of cash paid during the year,		50,278 96
Secretary's salary,		500 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: December 17.

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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.	
75 shares of stock, first series, at $76.12,	$5,709 00	Loans on real estate,	$65,590 00
114 shares of stock, second series, at $68.27,	7,782 78	Loans on shares,	2,725 00
54 shares of stock, third series, at $63.13,	3,409 02	Unpaid dues,	845 00
43 shares of stock, fourth series, at $55.52,	2,387 36	Balance of permanent expense account,	315 20
258 shares of stock, fifth series, at $48.05,	12,396 90	Balance of temporary expense account,	44 12
156 shares of stock, sixth series, at $40.72,	6,352 32	Cash on hand,	*4,252 98
412 shares of stock, seventh series, at $33.60,	13,843 20		
93 shares of stock, eighth series, at $26.63,	2,476 59		
561 shares of stock, ninth series, at $19.87,	11,147 07		
244 shares of stock, tenth series, at $13.39,	3,267 16		
555 shares of stock, eleventh series, at $7.10,	3,940 50		
529 shares of stock, twelfth series, at $1.00,	529 00		
Surplus,	19 28		
Guaranty fund,	20 71		
Forfeited shares account,	92 49		
Other liabilities,	398 92		
	$73,772 30		$73,772 30

Number of shares issned during the year,	1,167	
Number of shares now in force,	3,094	
Number of shares now borrowed upon,	459	
Amount of dues received during the year,		$34,107 00
Highest premium received during the year,		35
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,	153	
Present number of members,	410	
Present number of borrowers,	79	
Present number of non-borrowers,	331	
Amount of loans at date,		68,315 00
Number and amount of loans on real estate,	68	65,590 00

* The difference between the receipts and payments during the year deducted from the cash on hand October 31, 1884, shows an excess of $1,441.72 in this amount which has not been accounted for.

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Number and amount of loans secured by first mortgage of real estate,	68	$65,590 00
Number and amount of loans on shares,	14	2,725 00
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		50
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		460 57
Value of shares at last report,		63,928 49
Total value of unpledged shares (including unpaid dues),		57,599 13
Number of shares forfeited during the year,	6	
Amount of interest credited to shares during the year,		3,956 95
Number of shares withdrawn during the year,	1,383	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	33	11,400 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		46,015 55
Amount of cash paid during the year,		48,283 66
Treasurer's salary,		25 00
Secretary's salary,		300 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: Septembr 30.		

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.* FRANCKE W. DICKINSON, *Secretary.*

CHARLES H. CHURCHILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
731 shares of stock, first series, at $46.13,	$33,721 03	Loans on real estate,	$52,025 00
161 shares of stock, second series, at $39.11,	6,296 71	Loans on shares,	4,410 00
179 shares of stock, third series, at $32.17,	5,758 43	Unpaid dues,	663 00
138 shares of stock, fourth series, at $25.41,	3,506 58	Balance of permanent expense account,	115 50
197 shares of stock, fifth series, at $18 82,	3,707 54	Cash on hand,	2,593 77
274 shares of stock, sixth series, at $12.39,	3,394 86		
410 shares of stock, seventh series, at $6.11,	2,505 10		
Advance payments,	56 00		
Surplus,	466 13		
Guaranty fund,	161 30		
Withdrawal profits,	233 59		
	$59,807 27		$59,807 27

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Number of shares issued during the year,	789	
Number of shares now in force,	2,090	
Number of shares now borrowed upon,	474	
Amount of dues received during the year,		$24,967 00
Highest premium received during the year,		50
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,	74	
Present number of members,	301	
Present number of borrowers,	59	
Present number of non-borrowers,	242	
Amount of loans at date,		56,435 00
Number and amount of loans on real estate,	34	52,025 00
Number and amount of loans secured by first mortgage of real estate,	34	52,025 00
Number and amount of loans on shares,	29	4,410 00
Largest loan to any one member,		5,000 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),		447 38
Value of shares at last report,		46,168 72
Total value of unpledged shares (including unpaid dues),		42,462 06
Number of shares forfeited during the year,	20	
Amount of interest credited to shares during the year,		2,797 63
Number of shares withdrawn during the year,	606	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent.		
Number and amount of loans repaid during the year,	48	24,460 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		48,470 59
Amount of cash paid during the year,		47,796 90
Secretary's salary,		300 00
Treasurer's salary,		50 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00

Date of examination by commissioner: October 8, 1884.

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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.*

CHARLES FOSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,354 shares of stock, first series, at $79.34,	$107,426 36	Loans on real estate,	$171,650 00
393 shares of stock, second series, at $60.70,	23,855 10	Loans on shares,	9,900 00
453 shares of stock, third series, at $45.68,	20,693 04	Unpaid dues and interest,	2,425 91
448 shares of stock, fourth series, at $31.62,	14,165 76	Balance of permanent expense account,	468 62
628 shares of stock, fifth series, at $18.41,	11,561 48	Balance of temporary expense account,	298 56
683 shares of stock, sixth series, at $6.00,	4,098 00	Cash on hand,	3,155 91
Surplus,	5,919 24		
Guaranty fund,	96 18		
Forfeited share account,	83 84		
	$187,899 00		$187,899 00

Number of shares issued during the year,	758	
Number of shares now in force,	3,959	
Number of shares now borrowed upon,	1,464	
Amount of dues received during the year,		$45,564 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
Number of members withdrawn during the year,	59	
Present number of members,	572	
Present number of borrowers,	216	
Present number of non-borrowers,	356	
Amount of loans at date,		$181,550 00
Number and amount of loans on real estate,	150	171,650 00
Number and amount of loans secured by first mortgage of real estate,	150	171,650 00
Number and amount of loans on shares,	66	9,900 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),		535 82
Value of shares at last report,		146,650 36
Total value of unpledged shares (including unpaid dues),		139,216 20
Amount of interest credited to shares during the year,		9,274 63
Number of shares withdrawn during the year,	350	

Proportion of profits reserved upon voluntary withdrawals: None.

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Number and amount of loans repaid during the year,	49	$29,100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		89,219 03
Amount of cash paid during the year,		93,030 12
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, 1884.		

TROY CO-OPERATIVE BANK — FALL RIVER.

Incorporated July, 1880. Commenced business July, 1880.

Capital to be accumulated, $1,000,000.

ANDREW J. BORDEN, *President.* C. C. ROUNSEVILLE, *Secretary.*

HENRY T. BUFFINGTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
193 shares of stock, first series, at $78.42,	$15,135 06	Loans on real estate,	$89,950 00
265 shares of stock, second series, at $74.06,	19,625 90	Loans on shares,	6,100 00
200 shares of stock, third series, at $65.53,	13,106 00	Unpaid dues,	640 00
288 shares of stock, fourth series, at $57.23,	16,482 24	Balance of permanent expense account,	450 00
134 shares of stock, fifth series, at $49 24,	6,598 16	Other assets,	283 05
161 shares of stock, sixth series, at $41.54,	6,687 94	Cash on hand,	9,918 74
265 shares of stock, seventh series, at $34.14,	9,047 10		
227 shares of stock, eighth series, at $27.00,	6,129 00		
280 shares of stock, ninth series, at $20.12,	5,633 60		
351 shares of stock, tenth series, at $13 52,	4,745 52		
512 shares of stock, eleventh series, at $7.15,	3,660 80		
166 shares of stock, twelfth series, at $1 00,	166 00		
Surplus,	58 11		
Guaranty fund,	57 78		
Forfeited share account,	29 22		
Other liabilities,	179 36		
	$107,341 79		$107,341 79

Number of shares issued during the year,	878	
Number of shares now in force,	3,042	
Number of shares now borrowed upon,	675	
Amount of dues received during the year,		$36,539 00

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Highest premium received during the year,		$0 45
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,	105	
Present number of members,	424	
Present number of borrowers,	91	
Present number of non-borrowers,	333	
Amount of loans at date,		96,050 00
Number and amount of loans on real estate,	64	89,950 00
Number and amount of loans secured by first mortgage of real estate,	64	89,950 00
Number and amount of loans on shares,	35	6,100 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),		661 64
Value of shares at last report,		93,358 58
Total value of unpledged shares (including unpaid dues),		83,044 85
Number of shares forfeited during the year,	5	
Amount of interest credited to shares during the year,		6,841 53
Number of shares withdrawn during the year,	914	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	34	37,875 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		66,304 25
Amount of cash paid during the year,		58,718 67
Secretary's salary,		300 00
Treasurer's salary,		100 00
Finance Committee's salary,		36 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of visitation by commissioner: November 4.		

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WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 21, 1880.

Capital to be accumulated, $1,000,000.

FRANCIS BUTTRICK, *President.* DANIEL F. VILES, *Secretary.*

DANIEL F. VILES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,137 shares of stock, first series, at $72.77,	$82,739 49	Loans on real estate,	$215,100 00
503 shares of stock, second series, at $64.43,	32,408 29	Loans on shares	6,100 00
264 shares of stock, third series, at $56 37,	14,881 68	Unpaid dues,	1,648 00
369 shares of stock, fourth series, at $48.58,	17,926 02	Unpaid interest,	549 75
387 shares of stock, fifth series, at $41.06,	15,890 22	Unpaid premiums,	104 59
528 shares of stock, sixth series, at $33.80,	17,846 40	Unpaid fines,	85 82
505 shares of stock, seventh series, at $26.78,	13,523 90	Cash on hand,	914 06
617 shares of stock, eighth series, at $20 00,	12,340 00		
720 shares of stock, ninth series, at $13.45,	9,684 00		
700 shares of stock, tenth series, at $7.12,	4,984 00		
564 shares of stock, eleventh series, at $1,00,	564 00		
Dues paid in advance,	111 63		
Surplus,	1,363 42		
Guaranty fund,	200 00		
Withdrawal profits,	39 17		
	$224,502 22		$224,502 22

Number of shares issued during the year,	1,476	
Number of shares now in force,	6,294	
Number of shares now borrowed upon,	1,383	
Amount of dues received during the year,		$70,604 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,	139	
Present number of members,	976	
Present number of borrowers,	187	
Present number of non-borrowers,	789	
Amount of loans at date,		221,200 00
Number and amount of loans on real estate,	157	215,100 00
Number and amount of loans secured by first mortgage of real estate,	157	215,100 00
Number and amount of loans on shares,	30	6,100 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00

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Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		$1,561 38
Value of shares at last report,		172,649 06
Total value of unpledged shares (including unpaid dues),		172,571 38
Amount of interest credited to shares during the year,		12,647 20
Number of shares withdrawn during the year,	973	
Proportion of profits reserved upon voluntary withdrawals: Five to twenty-five per cent., in different series.		
Number and amount of loans repaid during the year,	24	31,050 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		115,929 04
Amount of cash paid during the year,		115,221 79
Salary of secretary and treasurer,		900 00
Bond of treasurer and secretary,		10,000 00
Date of examination by commissioner: September 29.		

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.* GEORGE W. BARROWS, *Secretary.*
LEWIS WILLIAMS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
676 shares of stock, first series, at $16.29,	$11,012 04	Loans on real estate,	$17,750 00
679 shares of stock, second series, at $10.12,	6,871 48	Loans on shares,	250 00
134 shares of stock, third series, at $4 00,	536 00	Unpaid dues,	145 00
Surplus,	269 33	Balance of permanent expense account,	169 73
Guaranty fund,	2 04	Balance of temporary expense account,	30 00
Other liabilities,	10 00	Cash on hand,	356 16
	$18,700 89		$18,700 89

Number of shares issued during the year,	850	
Number of shares now in force,	1,489	
Number of shares now borrowed upon,	103	
Amount of dues received during the year,		$16,548 00
Highest premium received during the year,		05
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,	30	
Present number of members,	264	
Present number of borrowers,	18	

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Present number of non-borrowers,	246	
Amount of loans at date,		$18,000 00
Number and amount of loans on real estate,	15	17,750 00
Number and amount of loans secured by first mortgage of real estate,	15	17,750 00
Number and amount of loans on shares,	3	250 00
Largest loan to any one member,		2,400 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),		144 35
Value of shares at last report,		3,248 00
Total value of unpledged shares (including unpaid dues),		17,196 93
Amount of interest credited to shares during the year,		301 38
Number of shares withdrawn during the year,	173	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	2	100 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		18,768 66
Amount of cash paid during the year,		19,134 95
Secretary's salary,		120 00
Treasurer's bond,		1,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: Aug. 12, 1884,		

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.* OLIN C. TOWLE, *Secretary.*

DAVID M. CHACE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
232 shares of stock, first series, at $51.45,	$11,936 40	Loans on real estate,	$25,077 00
207 shares of stock, second series, at $37.24,	7,708 68	Loans on shares,	2,283 50
82 shares of stock, third series, at $30.41,	2,493 62	Unpaid dues,	419 00
106 shares of stock, fourth series, at $23 80,	2,522 80	Balance of permanent expense account,	96 00
40 shares of stock, fifth series, at $17 36,	694 40	Balance of temporary expense account,	25 00
249 shares of stock, sixth series, at $11.10,	2,763 90	Cash on hand,	1,328 87
135 shares of stock, seventh series, at $5.00,	675 00		
Surplus,	394 84		
Guaranty fund,	36 83		
Forfeited share account,	2 90		
	$29,229 37		$29,229 37

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Number of shares issued during the year,	466	
Number of shares now in force,	1,051	
Number of shares now borrowed upon,	244	
Amount of dues received during the year,		$11,976 00
Highest per centum of interest received during the year: 6.		
Lowest per centum 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,	44	
Present number of members,	248	
Present number of borrowers,	49	
Present number of non-borrowers,	199	
Amount of loans at date,		27,360 50
Number and amount of loans on real estate,	29	25,077 00
Number and amount of loans secured by first mortgage of real estate,	29	25,077 00
Number and amount of loans on shares,	20	2,283 50
Largest loan to any one member,		2,400 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),		115 30
Value of shares at last report,		19,367 62
Total value of unpledged shares (including unpaid dues),		20,945 17
Number of shares forfeited during the year,	6	
Amount of interest credited to shares during the year,		1,078 11
Number of shares withdrawn during the year,	266	
Proportion of profits reserved upon voluntary withdrawals: One-fourth last dividend.		
Number and amount of loans repaid during the year,	16	2,136 87
Geographical limit: Massachusetts.		
Amount of cash received during the year,		15,577 56
Amount of cash paid during the year,		14,263 80
Secretary's salary,		100 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner · September 9, 1884.		

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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.* BENJ. H. JONES, *Secretary.*

EDWARD M. BREWER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
92 shares of stock, first series, at $64.00,	$5,888 00	Loans on real estate,	$26,645 61
62 shares of stock, second series, at $56.48,	3,501 76	Loans on shares,	550 00
57 shares of stock, third series, at $49.12,	2,799 84	Unpaid dues,	6 00
56 shares of stock, fourth series, at $41.92,	2,347 52	Cash on hand,	38 55
135 shares of stock, fifth series, at $34.88,	4,708 80		
138 shares of stock, sixth series, at $25.76,	3,554 88		
104 shares of stock, seventh series, at $19.04,	1,980 16		
67 shares of stock, eighth series, at $12.48,	836 16		
209 shares of stock, ninth series, at $6.14,	1,283 26		
Surplus,	24 60		
Guaranty fund,	85 08		
Forfeited share account,	230 10		
	$27,240 16		$27,240 16

Number of shares issued during the year,	294	
Number of shares now in force,	920	
Number of shares now borrowed upon,	184	
Amount of dues received during the year,		$11,258 96
Highest premium received during the year,		50
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,	13	
Present number of members,	168	
Present number of borrowers,	26	
Present number of non-borrowers,	142	
Amount of loans at date,		27,195 61
Number and amount of loans on real estate,	23	26,645 61
Number and amount of loans secured by first mortgage of real estate,	23	26,645 61
Number and amount of loans on shares,	3	550 00
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		100 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		299 74

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Value of shares at last report,		$21,190 23
Total value of unpledged shares (including unpaid dues),		21,003 02
Number of shares forfeited during the year,	12	
Amount of interest credited to shares during the year,		1,591 89
Number of shares withdrawn during the year,	305	
Proportion of profits reserved upon voluntary withdrawals: 25 per cent.		
Number and amount of loans repaid during the year,	6	4,525 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		18,715 50
Amount of cash paid during the year,		18,872 93
Secretary's salary,		200 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by commissioner: Sept. 30.		

WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business Oct., 1877.

Capital to be accumulated, $1,000,000.

STEPHEN C. EARLE, *President.* T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
161 shares of stock, first series, at $126.38,	$20,347 18	Loans on real estate,	$146,675 00
137 shares of stock, second series, at $107.23,	14,690 51	Loans on shares,	8,570 00
170 shares of stock, third series, at $89.14,	15,153 80	Unpaid dues,	1,162 00
329 shares of stock, fourth series, at $72.06,	23,707 74	Balance of permanent expense account,	352 57
414 shares of stock, fifth series, at $55.99,	23,179 86	Balance of temporary expense account,	107 48
521 shares of stock, sixth series, at $40.89,	21,303 69	Real estate by foreclosure,	1,965 47
453 shares of stock, seventh series, at $26.70,	12,095 10	Other assets,	1,208 90
550 shares of stock, eighth series, at $19 95,	10,972 50	Cash on hand,	1,133 20
950 shares of stock, ninth series, at $13.42,	12,749 00		
540 shares of stock, tenth series, at $7.11,	3,839 40		
1,001 shares of stock, eleventh series, at $1.00,	1,001 00		
Surplus,	1,108 00		
Guaranty fund,	48 00		
Forfeited share account,	83 84		
Other liabilities,	895 00		
	$161,174 62		$161,174 62

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Number of shares issued during the year,	2,009	
Number of shares now in force,	5,226	
Number of shares now borrowed upon,	921	
Amount of dues received during the year,		$53,490 00
Highest per centum of interest received during the year: 9⅛.		
Lowest per centum 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,	125	
Present number of members,	703	
Present number of borrowers,	143	
Present number of non-borrowers,	560	
Amount of loans at date,		155,245 00
Number and amount of loans on real estate,	133	146,675 00
Number and amount of loans secured by first mortgage of real estate,	128	144,525 00
Number and amount of loans secured by other mortgage of real estate,	5	2,150 00
Number and amount of loans on shares,	59	8,570 00
Largest loan to any one member,		4,950 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),		1,097 54
Value of shares at last report,		133,039 33
Total value of unpledged shares (including unpaid dues),		123,064 42
Number of shares forfeited during the year,	24	
Amount of interest credited to shares during the year,		9,068 13
Number of shares withdrawn during the year,	1,139	
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.		
Number and amount of loans repaid during the year,	49	18,560 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		78,531 02
Amount of cash paid during the year,		82,697 41
Secretary's and Treasurer's salary,		700 00
Treasurer's and secretary's bonds,		8,000 00
Date of examination by commissioner: August 15, 1884.		

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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, *President.* DANIEL ELDREDGE, *Secretary.*

CHARLES W. DEXTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
238 shares of stock, first series, at $76.34, . .	$18,168 92	Loans on real estate, . .	$99,450 00
194 shares of stock, second series, at $68.14, . .	13,219 16	Loans on shares, . . .	3,700 00
105 shares of stock, third series, at $60.16, . .	6,316 80	Unpaid dues, . . .	1,567 00
206 shares of stock, fourth series, at $52.44, . .	10,802 64	Balance of temporary expense account, . . .	216 67
174 shares of stock, fifth series, at $44.96, . .	7,823 04	Cash on hand, . . .	5,455 10
240 shares of stock, sixth series, at $37.73, . .	9,055 20		
359 shares of stock, seventh series, at $30.74, . .	11,035 66		
437 shares of stock, eighth series, at $23.97, . .	10,474 89		
614 shares of stock, ninth series, at $17.43, . .	10,702 02		
569 shares of stock, tenth series, at $11.11, . .	6,321 59		
617 shares of stock, eleventh series, at $5.00, . .	3,085 00		
Advance dues, . . .	151 00		
Surplus, ...	160 18		
Guaranty fund, . . .	83 16		
Forfeited share account, .	36 09		
Withdrawal profits, . .	235 07		
Other liabilities, . . .	2,718 35		
	$110,388 77		$110,388 77

Number of shares issued during the year, ...	1,353	
Number of shares now in force, ...	3,753	
Number of shares now borrowed upon, ...	683	
Amount of dues received during the year, ...		$44,230 00
Highest premium received during the year, ...		40
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, ...	145	
Present number of members, ...	531	
Present number of borrowers, ...	101	
Present number of non-borrowers, ...	430	
Amount of loans at date, ...		103,150 00
Number and amount of loans on real estate, ...	79	99,450 00
Number and amount of loans secured by first mortgage of real estate,	79	99,450 00

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Number and amount of loans on shares,	22	$3,700 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),		800 91
Value of shares at last report,		81,908 65
Total value of unpledged shares (including unpaid dues),		85,467 61
Number of shares forfeited during the year,	12	
Amount of interest credited to shares during the year,		5,698 98
Number of shares withdrawn during the year,	*999	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	39	14,200 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		65,365 29
Amount of cash paid during the year,		65,822 29
Secretary's salary,		400 00
Treasurer's salary,		75 00
Treasurer's bond,		1,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 24.		

* Including 100 retired shares.

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INDEX.

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INDEX TO THE ANNUAL REPORTS.

SAVINGS BANKS.

LOCATION.	CORPORATE NAME.	PAGE.
Abington,	Abington Savings Bank,	2
Adams,	South Adams Savings Bank,	310
Amherst,	Amherst Savings Bank,	5
Andover,	Andover Savings Bank,	7
Arlington,	Arlington Five Cents Savings Bank,	10
Athol,	Athol Savings Bank,	12
Ayer,	North Middlesex Savings Bank,	267
Barnstable,	Barnstable Savings Bank,	411
Barre,	Barre Savings Bank,	16
Beverly,	Beverly Savings Bank,	26
Boston,	Boston Five Cents Savings Bank,	29
	Boston Penny Savings Bank,	32
	Brighton Five Cents Savings Bank,	38
	Charlestown Five Cents Savings Bank,	65
	East Boston Savings Bank,	94
	Eliot Five Cents Savings Bank,	105
	Emigrant Savings Bank,	107
	Franklin Savings Bank,	126
	Home Savings Bank,	162
	Institution for Savings in Roxbury and its Vicinity,	173
	North End Savings Bank,	265
	Provident Institution for Savings in the Town of Boston,	283
	South Boston Savings Bank,	315
	Suffolk Savings Bank for Seamen and others,	335
	Union Institution for Savings in the City of Boston,	343
	Warren Institution for Savings,	364
Bridgewater,	Bridgewater Savings Bank,	36
Brockton,	North Bridgewater Savings Bank,	412
	Brockton Savings Bank,	45
Brookfield,	Brookfield Savings Bank,	47
Brookline,	Brookline Savings Bank,	48
Cambridge,	Cambridge Savings Bank,	53
	Cambridgeport Savings Bank,	50
	East Cambridge Five Cents Savings Bank,	98
	North Avenue Savings Bank,	259
Canton,	Canton Institution for Savings,	56
Chelsea,	Chelsea Savings Bank,	68
Chicopee Falls,	Chicopee Falls Savings Bank,	71
Chicopee,	Chicopee Savings Bank,	73
Clinton,	Clinton Savings Bank,	82
Cohasset,	Cohasset Savings Bank,	84
Concord,	Middlesex Institution for Savings,	225

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ps://fraser.stlouisfed.org

LOCATION.	CORPORATE NAME.	PAGE.
Danvers,	Danvers Savings Bank,	88
Dedham,	Dedham Institution for Savings,	91
East Bridgewater,	East Bridgewater Savings Bank,	96
Easthampton,	Easthampton Savings Bank,	101
Easton,	North Easton Savings Bank,	263
East Weymouth,	East Weymouth Savings Bank,	103
Fairhaven,	Fairhaven Institution for Savings,	111
Fall River,	Citizens' Savings Bank,	75
	Fall River Five Cents Savings Bank,	113
	Fall River Savings Bank,	115
	Union Savings Bank,	345
Fitchburg,	Fitchburg Savings Bank,	119
	Worcester North Savings Institution,	401
Florence,	Florence Savings Bank,	122
Foxborough,	Foxborough Savings Bank,	123
Framingham,	Framingham Savings Bank,	125
Franklin,	Benjamin Franklin Savings Bank,	21
Gardner,	Gardner Savings Bank,	131
Georgetown,	Georgetown Savings Bank,	133
Gloucester,	Cape Ann Savings Bank,	58
Grafton,	Grafton Savings Bank,	135
Great Barrington,	Great Barrington Savings Bank,	138
Greenfield,	Franklin Savings Institution,	128
	Greenfield Savings Bank,	140
Groveland,	Groveland Savings Bank,	143
Harwich,	Cape Cod Five Cents Savings Bank,	61
Haverhill,	Haverhill Savings Bank,	149
	City Five Cents Savings Bank,	77
Haydenville,	Haydenville Savings Bank,	152
Hingham,	Hingham Institution for Savings,	154
Holliston,	Holliston Savings Bank,	157
Holyoke,	Holyoke Savings Bank,	159
	Mechanics' Savings Bank,	209
	People's Savings Bank,	272
Hopkinton,	Hopkinton Savings Bank,	167
Hudson,	Hudson Savings Bank,	169
Hyde Park,	Hyde Park Savings Bank,	171
Ipswich,	Ipswich Savings Bank,	179
Lancaster,	Lancaster Savings Bank,	411
Lawrence,	Broadway Savings Bank,	43
	Essex Savings Bank,	108
	Lawrence Savings Bank,	181
Lee,	Lee Savings Bank,	183
Leicester,	Leicester Savings Bank,	185
Leominster,	Leominster Savings Bank,	187
Lexington,	Lexington Savings Bank,	189
Lowell,	Central Savings Bank,	63
	City Institution for Savings,	79
	Lowell Five Cents Savings Bank,	191
	Lowell Institution for Savings,	194
	Mechanics' Savings Bank,	211
	Merrimac River Savings Bank,	221
Lynn,	Lynn Five Cents Savings Bank,	196
	Lynn Institution for Savings,	199
Malden,	Malden Savings Bank,	202
Marblehead,	Marblehead Savings Bank,	204
Marlborough,	Marlborough Savings Bank,	206

zed for FRASER
://fraser.stlouisfed.org

LOCATION.	CORPORATE NAME.	PAGE.
Medford,	Medford Savings Bank,	213
Medway,	Medway Savings Bank,	215
Melrose,	Melrose Savings Bank,	217
Merrimac,	Merrimac Savings Bank,	219
Middleborough,	Middleborough Savings Bank,	223
Milford,	Milford Savings Bank,	228
Millbury,	Millbury Savings Bank,	231
Monson,	Monson Savings Bank,	236
Nantucket,	Nantucket Institution for Savings,	238
Natick,	Natick Five Cents Savings Bank,	240
Needham,	Needham Savings Bank,	412
New Bedford,	New Bedford Five Cents Savings Bank,	243
	New Bedford Institution for Savings,	246
Newburyport,	Institution for Savings in Newburyport and its Vicinity,	176
	Newburyport Five Cents Savings Bank,	250
Newton,	Newton Savings Bank,	252
North Adams,	Hoosac Savings Bank,	165
	North Adams Savings Bank,	257
Northampton,	Hampshire Savings Bank,	147
	Northampton Institution for Savings,	254
North Attleborough,	Attleborough Savings Bank,	14
North Brookfield,	North Brookfield Savings Bank,	261
Orange,	Orange Savings Bank,	268
Palmer,	Palmer Savings Bank,	270
Peabody,	Warren Five Cents Savings Bank,	361
Pittsfield,	Berkshire County Savings Bank,	23
Plymouth,	Plymouth Five Cents Savings Bank,	277
	Plymouth Savings Bank,	280
Provincetown,	Seamen's Savings Bank,	304
Quincy,	Quincy Savings Bank,	289
Randolph,	Randolph Savings Bank,	292
Reading,	Reading Savings Bauk,	412
Rockland,	Rockland Savings Bank,	295
Rockport,	Granite Savings Bank,	137
Salem,	Salem Five Cents Savings Bank,	297
	Salem Savings Bank,	300
Salisbury,	Provident Institution for Savings in the Towns of Salis- and Amesbury,	286
Sandwich,	Sandwich Savings Bank,	413
Scituate,	Scituate Savings Bank,	413
Shelburne Falls,	Shelburne Falls Savings Bank,	307
Somerville,	Somerville Savings Bank,	309
South Braintree,	Braintree Savings Bank,	34
Southbridge,	Southbridge Savings Bank,	312
South Framingham,	Farmers' and Mechanics' Savings Bank,	118
South Scituate,	South Scituate Savings Bank,	317
South Weymouth,	South Weymouth Savings Bank,	319
South Yarmouth,	Bass River Savings Bank,	18
Spencer,	Spencer Savings Bank,	322
Springfield,	Hampden Savings Bank,	144
	Springfield Five Cents Savings Bank,	324
	Springfield Institution for Savings,	326
Stockbridge,	Stockbridge Savings Bank,	331
Stoneham,	Stoneham Five Cents Savings Bank,	333
Taunton,	Bristol County Savings Bank,	40
	Taunton Savings Bank,	338
Templeton,	Templeton Savings Bank,	341

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LOCATION.	CORPORATE NAME.	PAGE.
Turner's Falls,	Crocker Institution for Savings,	86
Uxbridge,	Uxbridge Savings Bank,	347
Wakefield,	Wakefield Savings Bank,	349
Wales,	Wales Savings Bank,	351
Waltham,	Waltham Savings Bank,	353
Ware,	Ware Savings Bank,	356
Wareham,	Wareham Savings Bank,	359
Warren,	Warren Savings Bank,	367
Watertown,	Watertown Savings Bank,	369
Webster,	Webster Five Cents Savings Bank,	371
Wellfleet,	Wellfleet Savings Bank,	374
Westborough,	Westborough Savings Bank,	376
Westfield,	Westfield Savings Bank,	378
	Woronoco Savings Bank,	404
West Stockbridge,	Miners' Savings Bank.	234
Weymouth,	Weymouth Savings Bank,	380
Whitinsville,	Whitinsville Savings Bank,	382
Winchendon,	Winchendon Savings Bank,	385
Winchester,	Winchester Savings Bank,	387
Woburn,	Woburn Five Cents Savings Bank,	389
Worcester,	People's Savings Bank,	273
	Worcester County Institution for Savings,	391
	Worcester Five Cents Savings Bank,	395
	Worcester Mechanics' Savings Bank,	398

TRUST COMPANIES.

Boston,	American Loan and Trust Company,	418
	Boston Safe Deposit and Trust Company,	418
	Collateral Loan Company,	420
	International Trust Company,	420
	Massachusetts Hospital Life Insurance Company,	423
	Massachusetts Loan and Trust Company,	421
	New England Trust Company,	421
Worcester,	Worcester Safe Deposit and Trust Company,	422

CO-OPERATIVE BANKS.

Boston,	Germania,	434
	Homestead,	441
	Merchants',	446
	Pioneer,	451
	West Roxbury,	467
	Workingmen's,	470
Brockton,	Campello,	429
	Security,	455
Chelsea,	Provident.	454
East Cambridge,	Cambridge,	427
Fall River,	People's,	449
	Troy,	461
Fitchburg,	Fitchburg,	433
Haverhill,	Haverhill,	436
Holyoke,	Holyoke,	438
Lowell,	Canadian,	430
	Lowell,	442

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LOCATION.	CORPORATE NAME.	PAGE
Lynn,	Equitable,	431
Mansfield,	Mansfield,	443
New Bedford,	New Bedford,	448
Plymouth,	Plymouth,	453
Somerville,	Somerville,	457
Springfield,	Springfield,	458
Taunton,	Mechanics',	445
	Taunton,	460
	Weir,	464
Waltham,	Waltham,	463
Westfield,	Westfield,	465
Worcester,	Home,	439
	Worcester,	468

General Remarks on Banks, . . . iii
General Remarks on Loan and Trust Companies, . . . xviii
General Remarks on Co-operative Banks, . . . xviii
Revised Statutes relative to Savings Banks, . . . xxii
Revised Statutes relative to Co-operative Banks, . . . xl
Aggregate Statement of Banks doing Business, . . . 406
Comparative Aggregates, . . . 408
Trial Balance Sheet, . . . between 408 and 409
Aggregate Statement of Banks in the hands of Receivers, . . . 414
Table exhibiting Number, Condition, etc., of Savings Banks in each year, from 1834 to 1885, inclusive, . . . 416

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