

Samuel S. Hall, '88, 19/12/87

PUBLIC DOCUMENT.

No. 8.

MS

ANNUAL REPORT

STATE HISTORICAL

OF THE

SOCIETY

OF MISSOURI

Mass.

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1886.

BOSTON:

WRIGHT & POTTER PRINTING CO., STATE PRINTERS,

18 POST OFFICE SQUARE.

1887.

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1886

Commonwealth of Massachusetts.

OFFICE OF THE COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Jan. 14, 1887.

To the Honorable Senate and House of Representatives.

The Commissioners of Savings Banks have the honor to present, for the consideration of the Legislature, their eleventh annual report.

The number of savings banks and institutions for savings now doing business in the Commonwealth is 172, — an increase of one for the year.

NEW SAVINGS BANK.

The Shawme Savings Bank of Sandwich, which was chartered by the last Legislature, was organized and opened for business in July, but so far with slight prospects of success.

The failure of the Sandwich Savings Bank, which occurred in 1877, has evidently so unfavorably affected the confidence of the community in which it was located that the growth of the new bank will be very slow.

BANKS IN THE HANDS OF RECEIVERS.

The receivers of the Lancaster Savings Bank presented their final account to the Supreme Judicial Court Dec. 29, 1885.

The complications growing out of the fraudulent acts of the president of the Lancaster National Bank, who was also one of the receivers of the Lancaster Savings Bank, have delayed the

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allowance of the final dividend. Until the courts have adjudicated the questions at issue relative to the deposit by the receivers of the Savings Bank in the National Bank, it will not be possible to pay the final dividend.

The receivers of the Reading Savings Bank are still unable to present their final account to the Supreme Judicial Court, by reason of delay in the decision of the suits to recover securities in the possession of other parties.

FRAMINGHAM SAVINGS BANK.

The injunction placed upon this institution by the Supreme Judicial Court, Sept. 28, 1885, still continues, under modifications made Oct. 27, 1885, Sept. 14, 1886, and Nov. 5, 1886.

The annexed statement shows the present condition of the bank, differing materially in its aggregates from the statement of one year ago, but in its general result verifying the estimates then made. It should be borne in mind that the statement in our last annual report, owing to the confused state of the accounts of the bank, was, in a great measure, made from data not fully verified.

This statement substantially agrees with that of the expert under date of July 1, 1886, the variations arising from payment of loans, interest, etc., and the usual changes and transfers in business transactions. The discrepancy in the total of assets results from "interest accrued," the larger part of which is omitted from this statement.

*Condition of the Framingham Savings Bank, South Framingham, at
the Close of Business Nov. 30, 1886.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits (verified), . . .	\$1,830,772 74	Public funds,	\$216,500 00
Deposits (contingent), . . .	82,346 88	Bank stock,	171,600 00
		Loans on bank stock,	12,600 00
		Railroad bonds,	70,000 00
		Action pending against estate of C. S. Adams,	50,000 00
		Real estate,	*24,000 00
		Real estate by foreclosure,	87,838 63
		Loans on real estate (actual),	646,079 20
		Loans on real estate (contingent),	16,900 00
		Loans on personal security (actual),	157,808 30
		Loans on personal security (contingent),	4,862 66
		Deposits in banks on interest,	37,765 91
		Deposit in trust company on interest,	25,000 00
		Loans to depositors on bank books,	118,237 38
		Premium on stocks and bonds,	80,000 00
		Interest accrued to Dec. 1, 1886,	16,412 50
		Check overdue,	894 00
		Interest overdue,	33,236 45
		Overdrafts,	1,500 00
		Safes and furniture,	1,200 00
		Due from C. C. Esty,	100,004 77
	\$1,913,119 62		\$1,872,439 80

The total liabilities as shown by the books is, \$1,913,119 62
 “ assets as shown by the books is, 1,872,439 80

Showing an apparent deficit of \$40,679 82

ANALYSIS OF STATEMENT.

The liabilities are subject to a reduction. The item of “contingent, \$82,346.88,” is not yet verified, and is represented by accounts on the depositors’ ledgers, for which no books have been presented; and in view of the careless manner in which the accounts of the bank were kept, the entries are not deemed sufficient to establish them as an unquestionable liability. It is thought best, however, in order to show the

* Since sold for this amount.

true condition of the accounts and the bank's greatest possible liability, to enter them; hence they appear as contingent liabilities and are included in the total.

The principal contingencies in the assets of the bank lie in the real estate foreclosed, loans to C. C. Esty and overdue interest.

The loans on real estate mortgages and personal security have been carefully examined, and are considered good for their face value; time may develop further loss, but it is thought it cannot possibly exceed six per cent. thereof.

The foreclosed real estate is entered at the cost price to the bank, and its value can only be determined by its sale, and if treated judiciously in the disposition the loss will not be very large.

The loans to C. C. Esty consist of so-called "regular" and "irregular" loans. The regular loans, amounting to \$16,000, are called good. The irregular loans, which are the primary cause of the bank's troubles, are subject to considerable reduction; the securities for these loans have, however, a prospective value, which it would seem best to foster and wait for. They are in the hands of trustees, being developed for the best interest of all parties concerned.

The amount of overdue interest, \$33,236.45, is considered fairly good. This is less than one-third of the amount returned by the expert's statement of July 1, 1886, and is looked upon as collectable, though it may require some little time and urging. The loss on this item may be twenty-five per cent.

The remaining assets are of an excellent character. Nearly one-half of the entire assets of the bank can be turned into cash without delay.

This bank declared and paid five per cent. dividends up to May, 1885, — one per cent. in addition to that paid by the majority of the savings banks since 1876.

An examination of the yearly business of the bank shows clearly that there was an over-declaration of dividends, and it is proper in considering its condition and its duty to its depositors to note that no great injustice is done to them by requiring them to wait for further credit of dividends until it has earned the amount already credited. It is proposed to modify the injunction so as to allow the bank to transact

business, except receiving and paying deposits and declaring dividends, and allow the earnings to accumulate sufficiently to meet the deficit and any possible losses that may occur, and to resume business as soon as possible.

The delay in arranging the accounts and settling the affairs of this bank was principally unavoidable and necessitated by the confused condition of its affairs.

The slow process of finding the basis upon which to build is now at an end, and rapid improvement should henceforth be made.

The bank was reorganized in July last, and its present management is composed of men of excellent repute and financial ability, who are fully identified with the interests of Framingham and its vicinity.

ANALYSIS OF THE FINANCIAL STATEMENT.

The amount of deposits in the savings banks doing business Oct. 30, 1886, was \$291,197,900.96, an increase of \$16,199,488.03 from the same date last year.

The surplus was \$5,391,093.24, being \$180,570.07 more than at same date last year.

The guaranty fund was \$7,537,255, an increase for the year of \$932,790.58.

The number of open accounts was 906,039, or 57,252 more than last year; making the average of the accounts \$321.40.

The amount of deposits (including dividends) during the year was \$66,804,728.82, an increase of \$6,556,548.77; and the number of deposits (1,011,551) increased 115,473 from the previous year.

The average of deposits was \$66.04, a decrease of \$1.20 from the previous year, when it was \$67.24.

The amount of withdrawals was \$50,897,715.54, an increase of \$2,725,543.45 from the previous year.

The number of withdrawals was 542,185; being 7,303 more than that of the previous year. The average of the withdrawals was \$93.88, an increase of \$3.82 from the previous year, when it was \$90.06.

Investments in United States bonds have decreased \$3,273,018.08. State and municipal bonds have increased \$3,631,776.78.

Loans on public funds have decreased \$336.

Investments in bank stock have increased \$548,390.52.

Loans on bank stock have increased \$15,598.90.

Investments in railroad bonds have increased \$1,097,173.43.

Loans on mortgages of real estate are \$112,208,878.59, being an increase from previous year of \$7,002,703.07; and the amount of real estate held by foreclosure is \$2,895,108.91, being \$628,140.40 less than at same date last year.

Loans on personal security have increased \$9,018,146.25. The deposits in banks bearing interest are \$11,513,840.87, a decrease of \$1,185,716.71 from previous year.

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

The earnings of the banks were \$14,028,822.27, an increase from the previous year of \$159,355.97.

DIVIDENDS.

The amount of dividends was \$10,504,861.69, an increase of \$220,200.59.

Four banks paid the highest rate of dividends allowed,— five per cent.; twenty-six banks paid dividends between four and five per cent.; one hundred and twenty-eight banks paid four per cent. dividends; one bank paid three and three-quarters per cent. dividends; six banks paid three and one-half per cent. dividends; three banks paid three per cent. dividends. The Framingham Savings Bank, which is temporarily enjoined by the Supreme Judicial Court; the Granite Savings Bank of

Rockport, which commenced business in 1885; the Belmont Savings Bank of Belmont; and the Shawme Savings Bank of Sandwich, which commenced business during the year,— have paid no dividends.

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

CONDITION OF THE SAVINGS BANKS.

There has been a larger increase in the deposits than for any year since 1875. The increase in the number of depositors is also greater than for any year since 1872.

The investment of the increase of deposits appears to have been mainly in mortgages of real estate and loans on personal security.

The total assets of the savings banks is now \$304,403,077.91.

This large sum of money is an important factor in the financial interests of this State, and enters largely into the consideration of monetary circles. One result arising from such accumulations, centrally placed and constantly increasing, is the facility it affords to obtain capital for enterprises which, from their magnitude, bear a vital relation to the general welfare of the community, such as the bonds of railroads, loans to cities and towns for important improvements and national bank stock. Investments of this character, and in fact nearly all others within the authority of the law, are of twofold advantage.

First. The money is more generally invested at home, and supplies to a great extent employment to our own citizens, thus affording opportunities for further savings by those for whom these institutions were established.

Second. It is of very great advantage to the borrower, because it is capital not easily disturbed by financial fluctuations or individual demands, partaking of a permanent character, and therefore of great value and much sought for. Add to this the great benefit of having so large a portion of this money invested in mortgages of real estate in our own communities, and the important relation of these banks, not only to the financial interests but to the community generally, is observed and becomes of such importance as to require the most careful consideration and fostering care.

The time has passed when it was necessary to offer inducements to our citizens to take advantage of these institutions, and it now is incumbent upon the managers to see that their policy is so shaped and their deposits so controlled as to assure the best results to the class of people for whom they were designed. The rate of interest generally paid, free from municipal taxation and subject to call, makes these deposits a most desirable investment, and of course a strong attraction to those for whom savings banks were not especially designed. It is therefore a serious question whether it is best to provide for this increase by enlarging the line of investments and admit securities which, though offering a good rate of interest, might in a measure diminish the strength of their assets, or to restrain the deposits, and retain the limit of investments now established, which will afford greater safety to depositors, though at a lower rate of interest.

We are strongly inclined to the latter course, and believe that savings banks should avail themselves of their privilege to decline large deposits, especially of those persons who are not properly beneficiaries of these banks.

LOANS ON PERSONAL SECURITY.

In periods of business activity the loans on personal security exhibit a tendency to a rapid increase. For three years previous to 1886 the increase was very small; in fact, in the year 1885 there was a small decrease in the amount of these loans.

The purpose of the law in relation to investments in personal loans is evidently to exhaust all other methods of investments authorized by the statutes, and resort to such loans only as a means of utilizing long standing, idle funds. The framers of the law no doubt considered that the various classes of investments would all bear a nearly uniform rate of interest, but experience has shown that forms of indebtedness of the nature of city, town and railroad bonds and mortgage notes, having a long time to run and well secured, command a lower rate of interest than that class of investments whose strength lies only in individual security; hence a strong temptation to depart in a measure from the spirit and intent of the law and take advantage of higher rates of interest on personal loans.

With higher rates of interest of course come greater risks and a tendency to business ventures, and it is a question of no little moment whether savings banks, which have been so carefully guarded by the Legislature, and the greatest effort made to limit investments to those classes which, upon the face, carry the greatest safety, should be allowed to invest in personal loans to the extent of taking commercial risks.

That class of personal obligations circulating in business circles, and relying on successful business for their strength, should be limited to discount banks, and it would seem from the careful wording of the statute that such was the intention of the makers of the law, as also to eliminate from the savings banks everything of a business or commercial character.

Certain it is that investments of these institutions should never be of such a character as to cause the least anxiety in the community in event of failures in business circles. We are decidedly of the opinion that business paper, or trade notes as commonly known in monetary circles, even though secured with three names, cannot be considered a proper investment for savings banks.

LOAN AND TRUST COMPANIES.

There are now nine of these corporations, including the Massachusetts Hospital Life Insurance Company, doing business in the Commonwealth, having assets amounting to \$52,349,986.97. These companies appear to have been doing a satisfactory business during the past year.

The Springfield Safe Deposit and Trust Company, which was incorporated by the Legislature of 1885, has commenced business during the year.

The liberal privileges which some of them enjoy for conducting a general banking business enables them in periods of prosperity to accumulate large reserves, while paying good dividends to their stockholders.

CO-OPERATIVE BANKS.

There are forty co-operative banks doing business in the Commonwealth, an increase of ten during the year.

The Reading Co-operative Bank of Reading and the Stone-

ham Co-operative Bank of Stoneham have been incorporated, but have not yet commenced business.

The total assets of these banks October 30 was \$3,229,-072.20, an increase for the year of \$716,736.34.

The number of shares in force October 30 was 98,783,—20,218 more than at same date the previous year.

The number of members was 14,805, an increase of 2,969 for the year.

The number of borrowers was 2,960; the increase for the year being 478.

A tabular statement of some statistics relative to co-operative banks will be found on page 496 of the report.

Several of the co-operative banks have issued during the past year more shares than in the opinion of the Commissioners they were legally authorized to do, and they have been notified to restrict the issue of shares within the legal limitation.

The managers of some of the banks feel that this limitation will injure the growth of these institutions, and propose to apply to the Legislature for relief.

There does not appear to be a unanimity of opinion regarding the matter among the officers of the banks, and we recommend that a full hearing of the subject be had to enable the Legislature to determine whether further legislation is necessary.

In the succeeding pages will be found a copy of the 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.

[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.
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5. shall examine bank on request of five officers or creditors, etc.
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7. Schedule of effects to be delivered to receivers. Officers may be examined under oath.
8. Commissioners to examine the accounts, etc., of receivers.
9. to report violations of law, and attorney-general to prosecute.
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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

11. Savings banks and institutions for savings, powers and duties of.
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OFFICERS AND MEETINGS.

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

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 minors.
30. Depositor may set off the amount of his deposit in proceedings by the corporation.
31. In actions for deposits, claimants may be made defendants, etc. Deposits may remain, or be paid into court, etc.
32. When a deposit is made in trust, name, etc., of persons for whom made, to be disclosed; to whom payable in case of death.
33. Depositor to be notified when amount entitled to dividend is exceeded.
34. List of amounts due depositors not entitled to dividend, to be published once in five years.

SPECIAL TRUST FUNDS.

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

BOOKS AND RETURNS.

39. Commissioners may prescribe manner of keeping and auditing books, etc.
40. Treasurer to make annual report. Particulars to be stated in same.
41. Additional statements may be required.
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.

COMMISSIONERS OF SAVINGS BANKS.

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

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.

Compensation and allowances. 1866, chap. 252.

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

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

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.

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

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

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

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

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.

1866, 192, § 5.
1876, 231, § 3.

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.

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

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.

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

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.
1866, 192, § 7.
1876, 231, § 3.
1878, 253, § 6.

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

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

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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

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.

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

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.

OFFICERS AND MEETINGS.

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

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.

Treasurer's bond, and duty of trustees and board concerning same.
1876, 203, § 3.
1880, 162.

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. The treasurer of each savings bank or institution

1880, 93.

for savings shall give a new bond as often as once in five years.

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.

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. 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.

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

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.

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. 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

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.

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

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 provision 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 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.

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.

Public funds,
1876, 203, § 9,
cl. 3.
1880, 177, § 1.
1881, 214, § 2.

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.

1885, chap. 111.

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 thirty 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.

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

Amended 1885,
chap. 124.

1883, chap. 127.

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

Railroad bonds.
1881, 214, §§ 1, 4.

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

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.

1886, chap. 176.

Savings banks and institutions for savings may invest in the bonds and notes of the Worcester, Nashua and Rochester Railroad Company, issued according to law, notwithstanding the said railroad is leased to the Boston and Maine Railroad Company.

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 such bank or association. Savings banks may deposit sums not to exceed twenty per cent. of the amount of their deposits, on call, in such banks or banking associations, or in any trust company, incorporated under the laws of this Commonwealth, which provides the same security as banking associations incorporated under the authority of the United States, and may receive interest for the same.

Savings banks and institutions for savings shall not hereafter deposit more than five per cent. of their total deposits in any one national bank, or trust company, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such national bank, or trust company. 1886, chap. 95.

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.

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 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.

1883, chap. 202.

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.

Loans to depositors. 1879, 57, § 1.

Personal securities.
1876, 203, § 9,
cl. 5.
1886, chap. 69.

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 and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein.

Chap. 168, Acts
of 1884.

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

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

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

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

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereto is vested in the corporation.

1883, chap. 52.

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.

Any saving 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 judgment 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-eight: *provided, however,* that the commissioners of savings banks may, upon the petition of the board of investment of any savings bank or institution for savings, and for good cause shown, grant an additional time, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, section one of chapter two hundred of the acts of the year eighteen hundred and eighty-two, and chapter fifty-two of the acts of the year eighteen hundred and eighty-three.

1886, chap. 77.

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

1883, chap. 248.

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

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

SECT. 21. No member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said

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

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 and held to meet losses in its business from depreciation of its securities, or otherwise.

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

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-

laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

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

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

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

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

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

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

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

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

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 depository has not received actual notice of the death of the drawer.

1885, 210, § 2.

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

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

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.

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

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

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

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

credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

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

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

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

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

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

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

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 another.
1875, 174, § 3.

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

BOOKS AND RETURNS.

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

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

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

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

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

SECT. 41. Such annual reports shall also, when so required by the commissioners, state the number and amount of open accounts of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those of 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.

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.

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

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

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

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

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

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

ship. 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 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.

[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.
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Corporations for accumulation of savings of members and lending funds to members.
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

“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 suc-
cessors 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 secre-
tary and
treasurer.
1885, 121, § 1.

Monthly meet-
ings. 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 shareholders 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

Provisos.

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."

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.

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

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."

Amendment.
1882, 251.

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.

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

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.

Premiums.
1877, 224, § 12.

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.

Interest.
1881, 271, § 1, cl. 3.

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.

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

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.

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.

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

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

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

Amendment. 1882, 251.

Amendment. 1885, 121, § 4.

against the security, and be recovered as secured debts are recovered at law.

Books of account. Duties of treasurer, etc. 1857, 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. 1881, 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 times 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.

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 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.

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

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.

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

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 forms 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.

Powers of sav-
ings bank
commissioners.
1879, 129, §§ 1, 2.

The Fraser Institute is a non-profit, non-partisan organization that promotes free-market economic and social policies. It was founded in 1954 and is headquartered in Toronto, Ontario. The Institute's research and publications focus on issues such as taxation, government spending, and the role of the state in the economy. It is widely regarded as one of the leading think tanks in North America.

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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
30TH OF OCTOBER, 1886.

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	196	\$127,255 38
Number and amount of withdrawals,	1,852	232,947 33
Number of accounts opened the previous year,	430	
Number of accounts closed the previous year,	378	
Amount of expenses of the corporation during previous year,		4,718 20
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 19.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested
City and town bonds:—			
City of Boston 4s,	\$15,000	\$15,300 00	\$15,000 00
of Fall River 6s,	25,000	32,515 00	25,984 90
of Holyoke 7s,	5,000	5,400 00	5,000 00
of Meriden, Conn., 6s,	20,000	21,500 00	20,000 00
of Portland, Me., 6s,	7,000	8,750 00	7,000 00
of Bangor, Me., 6s,	10,000	11,100 00	10,000 00
of Grand Rapids, Mich., 8s,	10,000	12,500 00	12,225 00
Town of Abington, 4½s,	4,000	4,050 00	4,000 00
	\$96,000	\$111,115 00	\$99,209 90

BANK STOCK.

Abington Nat'l Bank, Abington,	\$15,500	\$9,300 00	\$15,500 00
Boston Nat'l Bank, Boston,	7,400	8,972 50	7,400 00
Blackstone Nat'l Bank, Boston,	7,500	8,400 00	7,500 00
Central Nat'l Bank, Boston,	1,200	1,296 00	1,200 00
Continental Nat'l Bank, Boston,	2,500	2,953 12	2,500 00
National Eagle Bank, Boston,	1,900	2,052 00	1,900 00
Eliot Nat'l Bank, Boston,	5,900	7,507 75	5,900 00
Freeman's Nat'l Bank, Boston,	1,500	1,503 75	1,500 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
Globe Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Howard Nat'l Bank, Boston,	15,000	17,362 50	15,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Nat'l Hide and Leather B'k, Boston,	6,800	8,109 00	6,800 00
Mount Vernon Nat'l Bank, Boston,	3,800	5,263 00	3,800 00
Merchants' Nat'l Bank, Boston,	10,000	14,050 00	10,000 00
Metropolitan Nat'l Bank, Boston,	6,000	6,780 00	6,000 00
North Nat'l Bank, Boston,	2,200	2,959 00	2,200 00
Old Colony Nat'l Bank, Plymouth,	3,200	4,800 00	3,200 00
Nat'l Bank of the Republic, Boston,	4,500	6,232 50	4,500 00
Nat'l Bank of Redemption, Boston,	11,000	13,750 00	11,000 00
Second Nat'l Bank, Boston,	5,000	7,700 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,017 50	1,000 00
State Nat'l Bank, Boston,	3,200	3,744 00	3,200 00
Traders' Nat'l Bank, Boston,	4,800	4,752 00	4,800 00
Third Nat'l Bank, Boston,	2,600	2,000 00	2,000 00
Webster Nat'l Bank, Boston,	4,700	4,817 50	4,700 00
	\$143,450	\$165,552 12	\$143,450 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern Railroad 6s,	\$50,000	\$65,400 00	\$40,661 08
Old Colony Railroad 7s,	5,000	6,062 50	5,000 00
	<u>\$55,000</u>	<u>\$71,462 50</u>	<u>\$45,661 08</u>

AMHERST SAVINGS BANK—AMHERST.

Incorporated 1864. Number of corporators, 13.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$985,381 07	Public funds,	\$91,600 00
Earnings undivided,	28,282 32	Loan on public funds,	500 00
Guaranty fund,	28,775 69	Bank stock,	191,768 51
		Loans on bank stock,	2,700 00
		Railroad bonds,	85,000 00
		Real estate,	15,000 00
		Loans on real estate,	526,910 00
		Loans on personal security,	52,358 55
		Loans to counties, cities or towns,	30,700 00
		Deposit in banks, on interest,	35,000 00
		Deposit in banks, not on interest,	5,000 00
		Cash on hand,	5,902 02
	\$1,042,439 08		\$1,042,439 08

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, \$2,100 00

On 3 shares First National Bank, Northampton, 300 00

On 4 shares Third National Bank, Springfield, 300 00

Invested in real estate (for banking purposes), \$15,000 00

Estimated value of the same, 15,000 00

Amount of municipal tax on real estate, 113 03

Cash on Deposit in Banks, amount in each:—

Franklin County National Bank, Greenfield, \$10,000 00

Holyoke National Bank, Holyoke, 5,000 00

Amherst National Bank, Amherst, 5,000 00

Springfield Safe Deposit and Trust Company, 15,000 00

First National Bank, Amherst, 5,000 00

Whole amount of interest or profits received or earned, \$50,388 00

Rate and amount of each semi-annual dividend for pre- } 2 per cent. { 17,216 40

vious year, } 2½ per cent. { 20,708 00

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

The total amount of loans, with each specified rate of interest: \$10,000, 4

per cent.; \$30,700, 4½ per cent.; \$449,959, 5 per cent.; \$16,400, 5½ per

cent.; \$101,825, 6 per cent.; \$4,284, 7 per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 362

Aggregate amount of the same, 288,203 00

Number of open accounts, 2,844

Number and amount of deposits (including dividends) received for pre-

vious year, 2,101 197,385 60

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	162	\$106,435 95
Number and amount of withdrawals,	1,666	148,543 70
Number of accounts opened the previous year,	412	
Number of accounts closed the previous year,	343	
Amount of expenses of the corporation during previous year,		2,636 22
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: June 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s.,	\$30,000	\$22,000 00	\$20,000 00
of Fall River 6s.,	8,000	10,000 00	8,680 00
of Pawtucket, R. I., 5s.,	3,000	3,700 00	3,000 00
of Nashua, N. H., 6s.,	4,000	4,480 00	4,480 00
Town of Rutland, Vt., 4s.,	20,000	20,250 00	20,000 00
of Clinton 4s.,	20,000	20,250 00	20,000 00
of Beverly 4s.,	10,000	10,575 00	10,000 00
District of Columbia 7s.,	4,000	5,440 00	5,440 00
	<u>\$89,000</u>	<u>\$96,695 00</u>	<u>\$91,600 00</u>

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
Holyoke Nat'l Bank, Holyoke,	10,000	12,700 00	10,800 00
Hampshire Co. N'l B'k, Northampton,	13,000	16,900 00	15,383 00
Northampton N'l B'k, Northampton,	13,300	23,275 00	13,504 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	13,200 00	12,530 00
Chapin Nat'l Bank, Springfield,	10,000	13,500 00	12,703 00
Suffolk Nat'l Bank, Boston,	2,300	2,737 00	2,771 62
Hide and Leather Nat'l B'k, Boston,	1,000	1,170 00	1,107 00
First Nat'l Bank, Barre,	5,000	6,250 00	6,160 00
First Nat'l Bank, Palmer,	7,500	8,625 00	8,996 50
Nat'l Bank Republic, Boston,	8,000	10,720 00	10,095 50
City Nat'l Bank, Worcester,	4,000	4,800 00	5,120 00
Mechanics' Nat'l Bank, Worcester,	1,000	1,200 00	1,250 00
Citizens' Nat'l Bank, Worcester,	2,500	3,125 00	3,062 50
First Nat'l Bank, Amherst,	6,500	9,750 00	9,575 00
First Nat'l Bank, Ware,	800	1,000 00	988 00
First Nat'l Bank, Norwich, Conn.,	10,000	10,500 00	10,450 00
Second Nat'l Bank, Norwich, Conn.,	2,500	2,950 00	2,950 00
Thames Nat'l B'k, Norwich, Conn.,	6,000	8,700 00	8,185 00
Nat'l Bank of Commerce, New London, Conn.,	3,000	3,660 00	3,660 00
Berkshire Nat'l Bank, No. Adams,	500	500 00	500 00
Franklin Co. Nat'l B'k, Greenfield,	8,300	8,300 00	7,470 00
	<u>\$162,700</u>	<u>\$211,265 00</u>	<u>\$191,768 51</u>

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
New London & Northern R.R. 7s,	\$25,000	\$31,000 00	\$25,000 00
Fitchburg Railroad 5s, . . .	25,000	28,000 00	25,000 00
Boston & Revere Beach R.R. 6s, . .	25,000	30,000 00	25,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,500 00	10,000 00
	\$85,000	\$99,500 00	\$85,000 00

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated 1834. Number of corporators, 45.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,691,440 81	Public funds,	\$374,100 00
Earnings undivided,	66,589 84	Bank stock,	229,350 00
Guaranty fund,	55,000 00	Loan on bank stock,	500 00
		Railroad bonds,	186,000 00
		Real estate by foreclosure,	8,000 00
		Loans on real estate,	631,689 60
		Loans on personal security,	358,114 46
		Loan on bank book,	200 00
		Deposit in banks, on interest,	17,587 15
		Deposit in banks, not on interest,	5,732 69
		Cash on hand,	1,756 75
	\$1,813,030 65		\$1,813,030 65

Loan on Bank Stock :—

On 6 shares Andover National Bank,	\$500 00
Amount of real estate held by foreclosure,	\$8,000 00
Assessed value of the same,	9,000 00
Amount of income received from the same,	457 73
Amount of municipal tax on real estate,	111 65

Cash on Deposit in Banks, amount in each :—

Andover National Bank,	\$8,732 69
Blackstone National Bank, Boston,	14,587 15

Whole amount of interest or profits received or earned,	\$114,224 51
Rate and amount of each semi-annual dividend for pre-vious year,	2½ per cent., } 38,797 76
	2 per cent., } 32,178 74

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: \$195,000, 4 per cent.; \$100,000, 4½ per cent.; \$149,442.46, 5 per cent.; \$34,750, 5½ per cent.; \$505,211, 6 per cent.; \$6,100, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	323
Aggregate amount of the same,	394,357 06
Number of open accounts,	4,417
Number and amount of deposits (including dividends) received for pre-vious year,	2,790 272,491 50
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	189 89,135 00
Number and amount of withdrawals,	1,641 182,229 55
Number of accounts opened the previous year,	586
Number of accounts closed the previous year,	309
Amount of expenses of the corporation during the previous year,	2,200 00
Amount of treasurer's bond,	30,000 00

Date of examination by commissioner: March 27.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$23,600	\$28,000 00	\$23,600 00
City and town bonds:—			
City of Bangor, Me.,	25,000	28,000 00	25,000 00
of Belfast, Me.,	17,000	17,000 00	17,000 00
of Boston,	1,000	1,000 00	1,000 00
of Chelsea,	27,000	30,000 00	27,000 00
of Charlestown,	2,000	2,000 00	2,000 00
of Cambridge,	14,000	15,000 00	14,000 00
of Dover, 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	32,500 00	30,000 00
of Lowell,	6,000	6,500 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, Conn.,	30,000	33,000 00	30,000 00
Nashua, N. H.,	5,000	5,500 00	5,000 00
Newburyport,	20,000	22,000 00	20,000 00
Town of Northampton,	33,000	37,000 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,	3,600	3,600 00	3,000 00
	\$374,100	\$411,600 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	4,500 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	3,500 00	2,700 00
Blackstone Nat'l Bank, Boston,	14,700	16,000 00	14,700 00
Continental Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Commonwealth Nat'l Bank, Boston,	15,000	17,000 00	15,000 00
Everett Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
Eagle Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Hide and Leather Nat'l B'k, 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 Nat'l Bank, Boston,	4,100	5,200 00	4,100 00
Old Boston Nat'l Bank,	7,850	8,500 00	7,850 00
Republic Nat'l Bank, Boston,	22,500	32,000 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 Nat'l Bank, Boston,	11,000	16,500 00	11,000 00
State Nat'l Bank, Boston,	5,200	6,000 00	5,200 00
Shawmut Nat'l Bank, Boston,	3,500	4,200 00	3,500 00
Tremont Nat'l Bank, Boston,	1,800	2,000 00	1,800 00
Union Nat'l Bank, Boston,	6,000	8,000 00	6,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Union Nat'l Bank, Weymouth,	\$5,000	\$5,500 00	\$5,000 00
Webster Nat'l Bank, Boston,	15,400	15,400 00	15,400 00
Wachusett Nat'l Bank, Fitchburg,	5,000	8,000 00	5,000 00
	<u>\$229,350</u>	<u>\$280,800 00</u>	<u>\$229,350 00</u>

RAILROAD BONDS.

Boston & Maine R.R.,	\$50,000	\$59,000 00	\$50,000 00
Boston & Lowell R.R.,	27,000	30,000 00	27,000 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	27,000 00	25,000 00
Worcester & Nashua R.R.,	5,000	5,000 00	5,000 00
	<u>\$186,000</u>	<u>\$210,500 00</u>	<u>\$186,000 00</u>

Number and amount of deposits (including dividends) received for previous year,	2,743	\$211,556 44
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	126	70,417 07
Number and amount of withdrawals,	1,442	140,322 73
Number of accounts opened the previous year,	351	
Number of accounts closed the previous year,	193	
Amount of expenses of the corporation during previous year,		3,074 16
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: April 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$1,000	\$1,115 00	\$1,000 00
City of Springfield, Ohio, 5s,	12,000	13,180 00	12,000 00
of Portland, Me., 6s,	20,000	24,800 00	20,000 00
of Grand Rapids, Mich., 5s,	20,000	22,870 00	20,000 00
of Lawrence 6s,	6,000	7,200 00	6,000 00
of Holyoke 6s,	5,000	6,250 00	5,000 00
of Cleveland, Ohio, 6s,	2,000	2,405 00	2,000 00
of Cleveland, Ohio, 7s,	2,000	2,340 00	2,000 00
of Cleveland, Ohio, 5s,	3,000	3,540 00	3,000 00
of Cleveland, Ohio, 4s,	1,000	1,010 00	1,000 00
of Milwaukee, Wis., 5s,	1,000	1,010 00	1,000 00
of Des Moines, Iowa, 5s,	1,000	1,005 00	1,000 00
Town of Woburn 6s,	7,000	8,120 00	7,000 00
Clinton 4s,	10,000	10,250 00	10,000 00
County of Hillsborough, N. H., 6s,	3,000	3,480 00	3,000 00
District of Columbia 6s,	3,000	3,840 00	3,000 00
	\$97,000	\$112,415 00	\$97,000 00

BANK STOCK.

Faneuil Hall Nat'l Bank, Boston,	\$5,000	\$6,700 00	\$5,000 00
Continental Nat'l Bank, Boston,	5,000	5,900 00	5,000 00
Republic Nat'l Bank, Boston,	3,300	4,570 50	3,300 00
North America Nat'l Bank, Boston,	2,500	2,625 00	2,500 00
First Ward Nat'l Bank, Boston,	2,200	2,794 00	2,200 00
Union Nat'l Bank, Boston,	1,200	1,656 00	1,200 00
Redemption Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
	\$20,200	\$25,495 50	\$20,200 00

RAILROAD BONDS.

Conn. & Passumpsic Rivers R.R. 7s,	\$21,000	\$23,467 00	\$21,000 00
Newport & Richford R.R. 5s,	20,000	22,600 00	20,000 00
Vermont & Massachusetts R.R. 5s,	10,000	11,300 00	10,000 00

RAILROAD BONDS—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere B'ch & Lynn R.R. 6s,	\$7,000	\$8,190 00	\$7,000 00
Mansfield & Framingham R.R. 7s, .	6,000	6,480 00	6,000 00
Eastern R.R. 6s,	5,500	7,067 50	5,500 00
Nashua & Lowell R.R. 6s,	4,000	4,480 00	4,000 00
Fitchburg R.R. 6s,	2,000	2,239 00	2,000 00
Worcester & Nashua R.R. 5s, . . .	2,000	2,100 00	2,000 00
Old Colony R.R. 6s,	1,000	1,120 50	1,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 6s,	1,000	1,140 00	1,000 00
Salem & Lowell R.R. 6s,	1,000	1,180 50	1,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,180 00	1,000 00
Maine Central R.R. 7s,	1,000	1,270 00	1,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,175 00	1,000 00
	\$83,500	\$94,989 50	\$83,500 00

ATHOL SAVINGS BANK — ATHOL.

Incorporated 1867. Number of corporators, 39.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,168,780 56	Public funds,	\$49,000 00
Earnings undivided,	15,638 16	Loan on public funds,	500 00
Guaranty fund,	29,000 00	Bank stock,	9,800 00
		Loans on bank stock,	33,400 00
		Railroad bonds,	40,000 00
		Loans on real estate,	665,050 12
		Loans on personal security,	351,131 00
		Loans to counties, cities or towns,	24,600 00
		Deposit in banks, on interest,	38,000 00
		Expense account,	713 84
		Cash on hand,	1,223 76
	\$1,213,418 72		\$1,213,418 72

Loan on Public Funds:—

On \$500 United States 4s, \$500 00

Loans on Bank Stock, amount on each:—

On 38 shares Athol National Bank, Athol, \$2,450 00
 On 18 shares Miller's River National Bank, Athol, 1,750 00
 On 125 shares Home National Bank, Holyoke, 10,000 00
 On 53 shares Westminster National Bank, Westminster, 4,200 00
 On 100 shares South Reading National Bank, Wakefield, 10,000 00
 On 50 shares Commonwealth National Bank, Boston, 5,000 00

Cash on Deposit in Banks, amount in each:—

Athol National Bank, Athol, \$25,000 00
 Lancaster National Bank, Clinton, 5,000 00
 Miller's River National Bank, Athol, 8,000 00

Whole amount of interest or profits received or earned, \$55,950 55
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 21,086 86
 year, } 2 per cent., { 21,878 80

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: 4½.

Date of the last extra dividend: January 1, 1886.

The total amount of loans, with each specified rate of interest: \$8,000, 3 per cent.; \$168,800, 4 per cent.; \$75,000, 4½ per cent.; \$61,200, 4½ per cent.; \$65,000, 4¾ per cent.; \$723,698.62, 5 per cent.; \$4,500, 5½ per cent.; \$102,582.50, 6 per cent.; \$2,700, 9 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 346

Aggregate amount of the same, 308,627 12

Number of open accounts, 3,838

Number and amount of deposits (including dividends) received for previous year, 12,354 241,537 58

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	176	\$100,838 55
Number and amount of withdrawals,	1,776	162,014 33
Number of accounts opened the previous year,	557	
Number of accounts closed the previous year,	438	
Amount of expenses of the corporation during previous year,		3,143 55
Amount of treasurer's bond,		10,000 00

Date of examination by commissioner: April 22.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$10,000	\$13,400 00	\$10,000 00
City of Portland, Me., 6s,	5,000	5,025 00	5,000 00
of Newton 5s,	10,000	12,100 00	10,000 00
of Meriden, Conn., 6s,	9,000	9,677 00	9,000 00
of Lynn 6s,	10,000	11,525 00	10,000 00
of Cambridge 6s,	5,000	5,175 00	5,000 00
	\$49,000	\$56,902 00	\$49,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$1,100	\$1,232 00	\$1,100 00
Eliot Nat'l Bank, Boston,	1,000	1,270 00	1,000 00
Nat'l Eagle Bank, Boston,	5,000	5,400 00	5,000 00
Miller's River Nat'l Bank, Athol,	2,700	4,725 00	2,700 00
	\$9,800	\$12,627 00	\$9,800 00

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s,	\$20,000	\$22,600 00	\$20,000 00
Fitchburg R.R. 4s,	20,000	20,600 00	20,000 00
	\$40,000	\$43,200 00	\$40,000 00

ATTLEBOROUGH SAVINGS BANK—NORTH ATTELEBOROUGH.

Incorporated 1860. Number of corporators, 59.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$771,648 00	Bank stock,	\$10,100 00
Earnings undivided,	7,365 74	Loans on real estate,	390,514 00
Guaranty fund,	20,700 00	Loans on personal security,	260,435 00
Overdrafts,	1,387 28	Loans to counties, cities or towns,	139,300 00
		Deposit in bank, on interest,	571 19
		Expense account,	180 83
	\$801,101 02		\$801,101 02

Cash on Deposit in Bank:—

Boston Safe Deposit and Trust Co., \$571 19

Whole amount of interest or profits received or earned, \$37,336 67

Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 16,927 90
year, } 2 per cent., { 14,288 54

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

The total amount of loans, with each specified rate of interest: \$70,000, 4 per cent.; \$25,000, 4¼ per cent.; \$25,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$91,365, 5 per cent.; \$70,000, 5½ per cent.; \$448,874, 6 per cent.; \$10,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 303

Aggregate amount of the same, 278,199 00

Number of open accounts, 2,324

Number and amount of deposits (including dividends) received for previous year, 2,292 228,770 86

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 165 94,937 70

Number and amount of withdrawals, 1,532 148,044 89

Number of accounts opened the previous year, 517

Number of accounts closed the previous year, 330

Amount of expenses of the corporation during previous year, 2,332 78

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: May 7.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Attleborough,	\$5,100	\$6,275 00	\$5,100 00
Boston Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
	\$10,100	\$12,025 00	\$10,100 00

BARRE SAVINGS BANK—BARRE.

Incorporated May, 1869. Number of corporators, 44.

CHARLES BRIMBLECOM, *President*.

FRANK A. RICH, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$270,988 33	Public funds,	\$5,300 00
Earnings undivided, . .	5,777 63	Bank stock,	108,274 00
Guaranty fund,	6,420 00	Railroad bonds,	6,060 00
		Loans on real estate,	61,143 67
		Loans on personal security, . .	87,424 00
		Loans to counties, cities or towns,	2,000 00
		Deposit in bank, on interest, . .	9,000 00
		Deposit in bank, not on interest,	3,684 29
		Expense account,	300 00
	<u>\$283,185 96</u>		<u>\$283,185 96</u>

Cash on Deposit in Bank :—

First National Bank, Barre,	\$12,684 29
Whole amount of interest or profits received or earned,	\$13,147 28
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 5,104 09 2 per cent., { 5,177 47
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: \$28,175, 4½ per cent.; \$43,700, 5 per cent.; \$78,643.67, 6 per cent.; \$49, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each, 58	
Aggregate amount of the same,	52,092 67
Number of open accounts,	923
Number and amount of deposits (including dividends) received for previous year,	451 43,665 74
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	26 12,190 37
Number and amount of withdrawals,	428 35,984 58
Number of accounts opened the previous year,	114
Number of accounts closed the previous year,	93
Amount of expenses of the corporation during previous year,	952 87
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner: June 21.	

PUBLIC FUNDS.

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

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

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$1,200	\$1,434 00	\$1,452 00
Blackstone Nat'l Bank, Boston, . . .	4,200	4,704 00	4,305 00
Boston Nat'l Bank, Boston, . . .	6,200	7,316 00	7,130 00
Boylston Nat'l Bank, Boston, . . .	2,000	2,660 00	2,260 00
Continental Nat'l Bank, Boston, . . .	1,700	2,006 00	1,802 00
Eliot Nat'l Bank, Boston, . . .	2,500	3,175 00	2,950 00
First Nat'l Bank, Boston, . . .	4,500	9,450 00	*9,000 00
Mechanics' Nat'l Bank, Boston, . . .	2,800	3,780 00	3,528 00
Nat'l Bank of Commerce, Boston, . . .	3,200	4,064 00	3,616 00
Nat'l Bank of No. America, Boston, . . .	2,500	2,625 00	2,625 00
Nat'l Bank of Redemption, Boston, . . .	4,600	5,750 00	5,520 00
Nat'l Exchange Bank, Boston, . . .	1,800	2,304 00	2,088 00
Nat'l Hide and Leather B'k, Boston, . . .	2,500	2,975 00	2,900 00
Nat'l Revere Bank, Boston, . . .	900	1,116 00	1,035 00
Nat'l Webster Bank, Boston, . . .	3,300	3,399 00	3,333 00
Old Boston Bank, Boston, . . .	3,500	4,200 00	4,200 00
Second Nat'l Bank, Boston, . . .	3,400	5,100 00	5,100 00
Shoe & Leather Nat'l B'k, Boston, . . .	2,000	2,030 00	1,900 00
Suffolk Nat'l Bank, Boston, . . .	3,000	3,315 00	3,450 00
Tremont Nat'l Bank, Boston, . . .	6,000	6,150 00	6,360 00
Nat'l Market Bank, Brighton, . . .	5,000	6,750 00	7,050 00
Ware Nat'l Bank, Ware, . . .	700	875 00	840 00
Central Nat'l Bank, Worcester, . . .	5,200	7,540 00	7,280 00
Citizens' Nat'l Bank, Worcester, . . .	2,100	2,730 00	2,625 00
City Nat'l Bank, Worcester, . . .	5,000	6,600 00	6,300 00
First Nat'l Bank, Worcester, . . .	2,000	3,600 00	3,300 00
First Nat'l Bank, Barre, . . .	5,500	6,050 00	6,325 00
	\$87,300	\$111,698 00	†\$108,274 00

RAILROAD BONDS.

Eastern Railroad 6s,	\$5,000	\$6,425 00	\$5,200 00
Rutland Railroad 5s,	1,000	955 00	860 00
	\$6,000	\$7,380 00	\$6,060 00

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

† Since this return was made, the treasurer reports that bank stock amounting to \$10,158 has been sold, and the bank has been notified that a further reduction is necessary to conform to the provisions of the statute.

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,	\$425,763 99	Public funds,	\$59,792 85
Earnings undivided,	591 15	Loan on public funds,	300 00
Guaranty fund,	6,441 74	Bank stock,	86,592 68
		Loans on bank stock,	1,752 30
		Railroad bonds,	36,150 00
		Real estate by foreclosure,	490 11
		Loans on real estate,	90,438 64
		Loans on personal security,	115,924 57
		Loans to counties, cities or towns,	11,000 00
		Loans on savings bank books,	200 00
		Deposit in banks, on interest,	13,221 87
		Loans on mill stock,*	2,500 00
		Sagamore Manuf'g Co.,*	5,507 81
		Border City Manuf'g Co.,*	5,454 54
		Cash on hand,	3,471 51
	\$432,796 88		\$432,796 88

Loan on Public Funds: —

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

Loans on Bank Stock, amount on each: —

On 21 shares First National Bank, Yarmouth, \$1,325 00

On 2 shares First National Bank, Yarmouth, } 327 30

On 2 shares Cape Cod National Bank, Harwich, }

On 1 share Cape Cod National Bank, Harwich, 100 00

Amount of real estate held by foreclosure, \$490 11

Assessed value of the same, 500 0

Amount of income received from the same, 2 96

Amount of municipal tax on real estate, 6 40

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, \$7,369 31

International Trust Company, Boston, 4,589 35

National Bank of the Republic, Boston, 1,263 21

Whole amount of interest or profits received or earned, \$16,853 46

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 7,378 85

year, } 2 per cent., { 7,648 46

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

The total amount of loans, with each specified rate of interest: \$5,600, 4

per cent.; \$72,800, 4½ per cent.; \$60,070.61, 5 per cent.; \$6,500, 5¼ per

cent.; \$18,800, 5½ per cent.; \$51,241.37, 6 per cent.; \$7,103.53, 7 per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 178

* Taken to secure indebtedness.

Aggregate amount of the same,	\$107,155	51
Amount of investments from which no income is received,	3,760	00
Number of open accounts,	1,537	
Number and amount of deposits (including dividends) received for previous year,	812	116,000 36
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	78	50,940 09
Number and amount of withdrawals,	642	60,194 46
Number of accounts opened the previous year,	215	
Number of accounts closed the previous year,	125	
Amount of expenses of the corporation during previous year,	1,518	90
Amount of treasurer's bond,	10,000	00
Date of examination by commissioner: August 25.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Providence, R. I.,	\$10,000	\$12,200 00	\$11,442 85
of Columbus, Ohio,	10,000	10,400 00	10,000 00
of Boston,	10,000	10,650 00	10,000 00
of Lowell,	8,000	8,560 00	8,000 00
Town of Spencer,	10,000	10,400 00	10,350 00
of Beverly,	5,000	5,250 00	5,000 00
of Clinton,	5,000	5,200 00	5,000 00
	\$58,000	\$62,660 00	\$59,792 85

BANK STOCK.

Everett Nat'l Bank, Boston,	\$6,300	\$6,300 00	\$6,615 00
Shawmut Nat'l Bank, Boston,	2,500	2,975 00	2,750 00
State Nat'l Bank, Boston,	1,500	1,758 00	1,770 00
Market Nat'l Bank, Boston,	1,300	1,183 00	1,300 00
Republic Nat'l Bank, Boston,	8,200	11,357 00	9,429 88
Tremont Nat'l Bank, Boston,	7,300	7,582 50	7,780 00
Blackstone Nat'l Bank, Boston,	800	896 00	800 00
Old Boston Nat'l Bank, Boston,	700	720 00	756 00
Eagle Nat'l Bank, Boston,	2,100	2,268 00	2,205 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,800 00	5,241 80
Suffolk Nat'l Bank, Boston,	1,000	1,105 00	1,000 00
Second Nat'l Bank, Boston,	4,900	7,350 00	6,738 00
Exchange Nat'l Bank, Boston,	5,000	6,400 00	5,927 00
Boston Nat'l Bank, Boston,	3,000	3,540 00	3,270 00
Faneuil Hall Nat'l Bank, Boston,	5,500	7,370 00	6,765 00
Redemption Nat'l Bank, Boston,	5,000	6,500 00	6,500 00
Atlas Nat'l Bank, Boston,	3,000	3,585 00	3,660 00
Merchants' Nat'l Bank, Boston,	5,600	7,812 00	7,280 00
Citizens' Nat'l Bank, New Bedford,	2,000	2,600 00	2,000 00
First Nat'l Bank, New Bedford,	2,400	3,576 00	2,400 00
First Nat'l Bank, Yarmouth,	1,900	2,432 00	2,405 00
	\$75,000	\$92,109 50	\$86,592 68

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$3,000	\$3,352 50	\$3,000 00
Old Colony R.R. 7s,	4,000	4,840 00	4,000 00
New Bedford R.R. 7s,	3,000	3,361 50	3,000 00
Fitchburg Railroad,	20,000	20,600 00	20,600 00
Vermont & Massachusetts R.R., . .	5,000	5,565 00	5,550 00
	<hr/> \$35,000	<hr/> \$37,719 00	<hr/> \$36,150 00

BELMONT SAVINGS BANK — BELMONT.

Incorporated 1885. Number of corporators, 42.

J. VARNUM FLETCHER, *President.*WINTHROP L. CHENERY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$15,875 66	Bank stock,	\$1,780 87
Earnings undivided, .	263 00	Railroad bonds,	1,687 92
		Loans on real estate,	*11,500 00
		Deposit in bank, on interest, .	960 17
		Expense account,	124 25
		Cash on hand,	85 45
	\$16,138 66		\$16,138 66

Cash on Deposit in Bank:—

Faneuil Hall National Bank, Boston,	†\$960 17
Whole amount of interest or profits received or earned,	\$263 00
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: \$3,300, 5 per cent.; \$8,200, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	7
Aggregate amount of the same,	11,500 00
Number of open accounts,	155
Number and amount of deposits (including dividends) received for previous year,	254 16,570 81
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	18 10,870 00
Number and amount of withdrawals,	16 695 15
Number of accounts opened the previous year,	161
Number of accounts closed the previous year,	6
Amount of expenses of the corporation during previous year,	124 25
Amount of treasurer's bond,	5,000 00
Date of examination by commissioner: June 9.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Hide and Leather B'k, Boston,	\$300	\$357 75	\$361 50
Nat'l Webster Bank, Boston,	200	204 00	214 25
Freeman's Nat'l Bank, Boston,	300	300 75	319 50
Traders' Nat'l Bank, Boston,	400	396 00	390 00
Third Nat'l Bank, Boston,	500	500 00	495 62
	\$1,700	\$1,758 50	\$1,780 87

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

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

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Railroad 5s,	\$1,000	\$1,130 00	\$1,141 67
Mansfield & Framingham R.R. 7s, .	500	540 00	546 25
	\$1,500	\$1,670 00	\$1,687 92

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$307,141 34	Public funds,	\$18,127 50
Earnings undivided,	5,314 33	Bank stock,	45,566 77
Guaranty fund,	7,819 47	Real estate by foreclosure,	12,031 82
		Loans on real estate,	186,478 50
		Loans on personal security,	33,509 00
		Loans to counties, cities or towns,	20,000 00
		Deposit in banks, on interest,	1,163 43
		Profit and loss,	600 00
		Expense account,	546 71
		Suspense account,	610 45
		Bank furniture,	961 18
		Cash on hand,	679 78
	<hr/>		<hr/>
	\$320,275 14		\$320,275 14

Amount of real estate held by foreclosure,	\$12,031 82
Assessed value of the same,	14,435 00
Amount of income received from the same,	374 00
Amount of municipal tax on real estate,	223 37

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$676 46
International Trust Company, Boston,	486 97

Whole amount of interest or profits received or earned,	\$15,106 43
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 5,547 78
	2 per cent., { 5,651 19

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: \$34,000, 4 per cent.; \$5,000, 4½ per cent.; \$39,683, 5 per cent.; \$2,500, 5½ per cent.; \$157,504.50, 6 per cent.; \$1,300, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 223

Aggregate amount of the same,	157,487 50
Amount of investments from which no income is received,	1,372 50

Number of open accounts, 1,368

Number and amount of deposits (including dividends) received for previous year,	77,015 06
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Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	42 22,704 02
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Number and amount of withdrawals,	624 61,473 91
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Number of accounts opened the previous year, 210

Number of accounts closed the previous year, 105

Amount of expenses of the corporation during previous year,	1,211 68
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Amount of treasurer's bond,	10,000 00
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Date of examination by commissioner: May 6.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$15,000	\$17,250 00	\$16,312 50
City of Bath, Me., bonds,	2,000	2,000 00	1,815 00
	\$17,000	\$19,250 00	\$18,127 50

BANK STOCK.

Tremont Nat'l Bank, Boston,	\$3,100	\$3,175 50	\$3,902 37
Hide and Leather Nat'l B'k, Boston,	900	1,071 00	1,032 75
Howard Nat'l Bank, Boston,	2,500	2,937 50	2,902 50
Washington Nat'l Bank, Boston,	2,300	2,875 00	3,266 00
Eliot Nat'l Bank, Boston,	7,000	8,890 00	8,887 50
Market Nat'l Bank, Boston,	1,000	910 00	1,100 00
Revere Nat'l Bank, Boston,	1,600	1,984 00	1,776 00
Commerce Nat'l Bank, Boston,	2,700	3,429 00	3,456 00
Shoe and Leather Nat'l B'k, Boston,	800	812 00	1,137 00
Columbian Nat'l Bank, Boston,	1,400	1,775 00	1,845 00
North America Nat'l Bank, Boston,	1,500	1,575 00	1,680 00
Hamilton Nat'l Bank, Boston,	3,000	3,750 00	3,790 00
Continental Nat'l Bank, Boston,	500	590 00	620 00
Franklin Nat'l Bank, Franklin,	7,500	8,625 00	8,932 65
Wrentham Nat'l Bank, Wrentham,	840	870 00	1,239 00
	\$36,640	\$43,269 00	\$45,566 77

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated 1847. Number of corporators, 46.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,102,975 25	Public funds,	\$868,500 00
Earnings undivided,	40,598 36	Bank stock,	112,800 00
Guaranty fund,	48,500 00	Loans on bank stock,	9,400 00
		Railroad bonds,	92,500 00
		Loans on railroad bonds,	3,000 00
		Real estate by foreclosure,	3,000 00
		Loans on real estate,	765,127 00
		Loans on personal security,	199,995 00
		Loans to counties, cities or towns,	41,000 00
		Deposit in banks, on interest,	31,858 34
		Deposit in Banks, not on interest,	17,047 30
		Expense account,	4,682 36
		Premiums,	39,272 50
		Cash on hand,	3,891 11
	\$2,192,073 61		\$2,192,073 61

Loans on Bank Stock, amount on each :—

On 85 shares Third National Bank, Pittsfield,	\$8,500 00
On 10 shares Pittsfield National Bank, Pittsfield,	900 00

Loan on Railroad Bonds :—

On \$4000 Boston & Albany 7s,	\$3,000 00
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Amount of real estate held by foreclosure,	\$3,000 00
Assessed value of the same,	3,500 00
Amount of income received from the same,	73 00

Cash on Deposit in Banks, amount in each :—

National Revere Bank, Boston,	\$25,002 92
National Bank of the Republic, Boston,	6,855 42
Agricultural National Bank, Pittsfield,	10,753 63
Pittsfield National Bank, Pittsfield,	6,293 67

Whole amount of interest or profits received or earned,	\$110,824 25
Rate and amount of each semi-annual dividend for previous year,	2 per cent. } 37,963 97
	2 per cent. } 38,595 91

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 : $6\frac{1}{2}$.

Date of the last extra dividend : January, 1872.

The total amount of loans, with each specified rate of interest : \$21,000, 4 per cent. ; \$110,050, 5 per cent. ; \$877,522, 6 per cent. ; \$10,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 241

Aggregate amount of the same,		\$252,085 00
Number of open accounts,	7,185	
Number and amount of deposits (including dividends) received for previous year,	6,538	546,107 84
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	297	157,876 50
Number and amount of withdrawals,	4,735	423,374 42
Number of accounts opened the previous year,	1,283	
Number of accounts closed the previous year,	952	
Amount of expenses of the corporation during previous year,		5,839 61
Amount of treasurer's bond,		50,000 00
Date of examination by commissioner: August 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$215,000	\$275,200 00	\$232,232 02
United States 6s,	55,000	69,300 00	55,000 00
Pittsfield 6s,	15,000	15,400 00	15,000 00
Pittsfield 7s,	35,000	38,000 00	35,000 00
Pittsfield 4s,	12,000	12,300 00	12,000 00
Adams 6s,	10,000	10,300 00	10,000 00
Charlestown 6s,	5,000	5,300 00	5,000 00
Providence, R. I., 5s,	27,000	32,000 00	28,000 00
Pawtucket, R. I., 5s,	20,000	23,400 00	20,000 00
East Providence, R. I., 5s,	26,500	29,000 00	27,000 00
Boston 4s,	30,000	32,400 00	30,000 00
Marlborough 4s,	75,000	81,000 00	76,125 00
Lowell 4s,	39,000	41,000 00	39,715 20
Bath, Me., 6s,	12,000	12,300 00	12,000 00
New Hampshire 6s,	10,000	12,500 00	11,000 00
West Hartford, Conn., 4s,	18,000	19,000 00	18,000 00
Keene, N. H., 4s,	20,000	21,400 00	20,000 00
Milwaukee, Wis., 7s,	10,000	11,500 00	10,000 00
Columbus, O., 6s,	50,000	53,000 00	50,000 00
Spencer, 4s,	35,000	37,600 00	36,750 00
Dayton, O., 4s,	90,000	95,400 00	92,700 00
East Saginaw, Mich., 7s,	7,000	7,350 00	7,000 00
Springfield, O., 6s,	25,000	30,250 00	25,000 00
Taunton 4s,	27,000	29,362 50	29,362 50
	\$868,500	\$994,262 50	\$896,884 72

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$4,100	\$4,592 00	\$4,100 00
Howard Nat'l Bank, Boston,	3,200	3,680 00	3,200 00
Shawmut Nat'l Bank, Boston,	2,000	2,380 00	2,000 00
North Nat'l Bank, Boston,	3,500	4,690 00	3,500 00
Atlantic Nat'l Bank, Boston,	4,500	5,985 00	4,500 00
Merchants' Nat'l Bank, Boston,	6,800	9,520 00	6,800 00
Boston Nat'l Bank, Boston,	10,000	12,100 00	10,000 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$10,900	\$13,080 00	\$12,342 15
Nat'l Revere Bank, Boston, . . .	12,000	14,880 00	12,000 00
Nat'l Webster Bank, Boston, . . .	8,000	8,160 00	8,000 00
Nat'l Eagle Bank, Boston, . . .	8,000	8,640 00	8,000 00
Nat'l Hide & Leather B'k, Boston, .	2,500	2,975 00	2,500 00
Nat'l Bank of Commerce, Boston, .	6,000	7,620 00	6,000 00
Nat'l Bank of the Republic, Boston,	8,000	11,040 00	9,798 13
Hadley Falls Nat'l Bank, Holyoke,	2,000	3,000 00	2,000 00
Adams Nat'l Bank, North Adams, .	200	300 00	200 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
Lee Nat'l Bank, Lee,	6,400	8,832 00	6,400 00
First Nat'l Bank, Chicopee, . . .	6,000	9,000 00	6,000 00
	<u>\$112,800</u>	<u>\$147,274 00</u>	<u>\$116,040 28</u>

RAILROAD BONDS.

Worcester & Nashua R.R. 5s, . . .	\$10,000	\$10,600 00	\$10,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	11,000	13,000 00	12,000 00
Conn. & Passumpsic Rivers R.R. 7s,	21,500	25,800 00	25,460 00
N. Y., N. H. & Hartford R.R. 4s, . .	25,000	28,000 00	25,000 00
Vermont & Massachusetts R.R. 5s,	25,000	28,000 00	27,687 50
	<u>\$92,500</u>	<u>\$105,400 00</u>	<u>\$100,147 50</u>

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated 1867. Number of corporators, 36.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$911,321 34	Public funds,	\$35,000 00
Guaranty fund,	18,196 81	Bank stock,	215,610 00
Earnings undivided,	5,076 39	Loans on bank stock,	6,200 00
		Railroad bonds,	13,000 00
		Real estate,	20,000 00
		Real estate by foreclosure,	7,656 05
		Loans on real estate,	284,415 00
		Loans on personal security,	244,225 00
		Loans to counties, cities or towns,	75,000 00
		Deposit in bank, not on interest,	6,500 00
		Expense account,	166 67
		Premium account,	26,264 34
		Insurance and taxes,	383 02
		Cash on hand,	174 46
	\$934,594 54		\$934,594 54

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, 7,656 05

Assessed value of the same, 8,100 00

Amount of income received from the same, 239 00

Amount of municipal tax on real estate, 357 21

Cash on Deposit in Bank: —

Beverly National Bank, \$6,500 00

Whole amount of interest or profits received or earned, \$41,645 31

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 15,629 08
year, } 2 per cent., { 16,711 32

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: \$265,000, 4 per cent.; \$45,000, 4½ per cent.; \$2,000, 5 per cent.; \$23,100, 5½ per cent.; \$274,740, 6 per cent.

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

Aggregate amount of the same, 275,340 00

Number of open accounts, 3,171

Number and amount of deposits (including dividends) received for previous year, 8,817 268,195 62

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 176 107,447 69

Number and amount of withdrawals,	2,153	\$184,647 24
Number of accounts opened the previous year,	591	
Number of accounts closed the previous year,	344	
Amount of expenses of the corporation during previous year,		2,467 57
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: May 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly bonds,	\$35,000	\$37,250 00	\$35,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$7,500	\$8,962 50	\$7,500 00
Blackstone Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
City Nat'l Bank, Boston,	10,000	10,100 00	10,000 00
Continental Nat'l Bank, Boston,	5,000	5,900 00	5,000 00
Eagle Nat'l Bank, Boston,	7,500	8,100 00	7,500 00
Exchange Nat'l Bank, Boston,	3,000	3,840 00	3,000 00
Freeman's Nat'l Bank, Boston,	7,500	7,500 00	7,500 00
Globe Nat'l Bank, Boston,	2,000	1,900 00	2,000 00
Hamilton Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
Hide & Leather Nat'l Bank, Boston,	7,300	8,687 00	7,300 00
Howard Nat'l Bank, Boston,	5,000	5,875 00	5,000 00
Massachusetts Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
Merchandise Nat'l Bank, Boston,	8,800	9,152 00	8,800 00
Merchants' Nat'l Bank, Boston,	2,000	2,790 00	2,000 00
New England Nat'l Bank, Boston,	2,000	2,870 00	2,000 00
North Nat'l Bank, Boston,	5,000	6,725 00	5,000 00
Redemption Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Republic Nat'l Bank, Boston,	6,100	8,448 50	6,100 00
Revere Nat'l Bank, Boston,	5,000	6,200 00	5,000 00
Shawmut Nat'l Bank, Boston,	5,000	5,950 00	5,000 00
Shoe & Leather Nat'l Bank, Boston,	5,000	5,075 00	5,000 00
Suffolk Nat'l Bank, Boston,	8,100	8,950 50	8,100 00
Traders' Nat'l Bank, Boston,	8,500	8,415 00	8,500 00
Tremont Nat'l Bank, Boston,	5,000	5,125 00	5,000 00
Webster Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
Asiatic Nat'l Bank, Salem,	5,310	7,434 00	5,310 00
Exchange Nat'l Bank, Salem,	8,700	10,657 50	8,700 00
First Nat'l Bank, Salem,	7,100	9,283 25	7,100 00
Mercantile Nat'l Bank, Salem,	6,500	7,800 00	6,500 00
Merchants' Nat'l Bank, Salem,	1,400	1,820 00	1,400 00
Naumkeag Nat'l Bank, Salem,	5,300	7,274 25	5,300 00
Salem Nat'l Bank, Salem,	6,700	8,643 00	6,700 00
First Nat'l Bank, Lynn,	5,000	6,100 00	5,000 00
Nat'l Grand Bank, Marblehead,	1,800	2,160 00	1,800 00
Beverly Nat'l Bank, Beverly,	20,000	26,300 00	20,000 00
	\$215,610	\$253,212 50	\$215,610 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R.,	\$2,000	\$2,581 00	\$2,000 00
Boston & Lowell R.R.,	11,000	12,540 00	11,000 00
	<u>\$13,000</u>	<u>\$15,121 00</u>	<u>\$13,000 00</u>

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 54.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$13,541,146 20	Public funds,	\$2,844,500 00
Earnings undivided, . .	392,691 21	Loans on public funds, . . .	21,400 00
Guaranty fund,	349,059 68	Bank stock,	450,900 00
		Loans on bank stock,	113,350 00
		Railroad bonds,	185,000 00
		Real estate,	137,301 84
		Real estate by foreclosure, . .	15,500 00
		Loans on real estate,	5,969,253 11
		Loans on personal security, . .	4,350,839 23
		Loans to counties, cities or towns,	50,000 00
		Deposit in banks, on interest, .	123,636 53
		Expense account,	261 55
		Cash on hand,	20,954 83
	\$14,282,897 09		\$14,282,897 09

Loans on Public Funds, amount on each:—

On \$7,000 United States 4s,	\$7,000 00
On \$3,000 United States 4½s,	3,000 00
On \$2,000 City of Cambridge Bonds,	1,400 00
On \$5,000 State of Massachusetts Bonds,	5,000 00
On \$5,000 City of Worcester Bonds,	5,000 00

Loans on Bank Stock, amount on each:—

On 146 shares Maverick National Bank, Boston,	\$14,600 00
On 30 shares Faneuil Hall National Bank, Boston,	
On 35 shares Hide and Leather National Bank, Boston,	} 4,500 00
On 5 shares Webster National Bank, Boston,	
On 26 shares Rockland National Bank, Boston,	2,500 00
On 200 shares National City Bank, Boston,	*20,000 00
On 70 shares National Union Bank, Fall River,	5,050 00
On 50 shares Blackstone National Bank, Boston,	4,500 00
On 150 shares Wamesit National Bank, Lowell,	15,000 00
On 70 shares City National Bank, Springfield,	7,000 00
On 52 shares First National Bank, Woburn,	5,000 00
On 25 shares First National Bank, South Weymouth,	2,200 00
On 60 shares National Security Bank, Boston,	6,000 00
On 200 shares Broadway National Bank, Boston,	16,000 00
On 50 shares Fourth National Bank, Boston,	4,000 00
On 30 shares Exchange National Bank, Boston,	3,000 00
On 65 shares Wamesit National Bank, Lowell,	4,000 00
Invested in real estate (for banking purposes),	\$137,301 84
Estimated value of the same,	210,000 00
Amount of real estate held by foreclosure,	15,500 00
Assessed value of the same,	32,500 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	3,335 64

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

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$13,182 53
National Security Bank, Boston,	56,356 44
Maverick National Bank, Boston,	50,993 91
Merchandise National Bank, Boston,	2,630 10
Blackstone National Bank, Boston,	473 55

Whole amount of interest or profits received or earned,	\$663,956 07
Rate and amount of each semi-annual dividend for previous year,	1½ per cent., { 207,869 98
	1½ per cent., { 213,326 15

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: \$15,000, 21½ per cent.; \$143,636.53, 3 per cent.; \$30,000, 3½ per cent.; \$350,000, 3½ per cent.; \$350,000, 3¾ per cent.; \$150,000, 3¾ per cent.; \$2,274,839 23, 4 per cent.; \$16,500, 4½ per cent.; \$483,000, 4¼ per cent.; \$20,000, 4¾ per cent.; \$2,214,076.88, 4½ per cent.; \$25,000, 4¾ per cent.; \$440,500, 4¾ per cent.; \$2,659,294.69, 5 per cent.; \$4,500, 5¼ per cent.; \$698,625, 5½ per cent.; \$760,027, 6 per cent.; \$108,950.54, 6½ per cent.; \$48,279, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	377
Aggregate amount of the same,	664,089 56
Number of open accounts,	93,651
Number and amount of deposits (including dividends) received for previous year,	83,034 4,326,130 48
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	2,576 1,435,470 48
Number and amount of withdrawals,	53,424 3,447,300 68
Number of accounts opened the previous year,	10,411
Number of accounts closed the previous year,	2,323
Amount of expenses of the corporation during previous year,	34,969 13
Amount of treasurer's bond,	25,000 00

Date of examination by commissioner : November 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$200,000	\$266,000 00	\$200,000 00
District of Columbia,	116,000	124,670 00	116,000 00
State of Maine,	50,000	52,500 00	50,000 00
City of Chelsea,	65,000	68,500 00	65,000 00
of Boston,	872,000	911,440 00	872,000 00
of Salem,	100,000	108,000 00	100,000 00
of Somerville,	78,000	82,680 00	78,000 00
of Lowell,	5,000	5,250 00	5,000 00
of Keene, N. H.,	100,000	102,000 00	100,000 00
of Columbus, Ohio,	80,000	80,700 00	80,000 00
of Biddeford, Me.,	50,000	50,500 00	50,000 00
of Cleveland, Ohio,	355,000	363,650 00	355,000 00
of East Saginaw, Mich.,	45,500	45,900 00	45,500 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Newton,	\$75,000	\$75,000 00	\$75,000 00
of Brockton,	41,000	41,000 00	41,000 00
of Holyoke,	50,000	50,000 00	50,000 00
of Lynn,	35,000	35,000 00	35,000 00
County and town bonds:			
Town of Fitchburg,	100,000	106,000 00	100,000 00
of Everett,	50,000	53,500 00	50,000 00
of Danvers,	63,000	66,150 00	63,000 00
of Woburn,	22,000	22,000 00	22,000 00
of Malden,	20,000	20,200 00	20,000 00
of Montague,	5,000	5,000 00	5,000 00
of Norwich, Conn.,	60,000	61,200 00	60,000 00
of Natick,	10,000	10,000 00	10,000 00
of Brookline,	50,000	53,000 00	50,000 00
of Claremont, N. H.,	9,000	9,270 00	9,000 00
of North Attleborough,	72,000	73,440 00	72,000 00
of Beverly,	21,000	21,420 00	21,000 00
of Spencer,	5,000	5,100 00	5,000 00
Carroll County, N. H.,	40,000	40,800 00	40,000 00
	\$2,844,500	\$3,009,870 00	\$2,844,500 00

BANK STOCK.

Third Nat'l Bank, Springfield,	\$10,000	\$17,500 00	\$10,000 00
Boston Nat'l Bank, Boston,	15,000	17,850 00	15,000 00
Nat'l Hide & Leather B'k, Boston,	32,500	38,025 00	32,500 00
Nat'l B'k of the Republic, Boston,	15,000	20,250 00	15,000 00
Second Nat'l Bank, Boston,	12,000	18,000 00	12,000 00
First Nat'l Bank, Boston,	25,000	51,250 00	25,000 00
Blackstone Nat'l Bank, Boston,	41,100	45,210 00	41,100 00
Suffolk Nat'l Bank, Boston,	22,500	25,200 00	22,500 00
Shawmut Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
Tremont Nat'l Bank, Boston,	39,500	42,265 00	39,500 00
Continental Nat'l Bank, Boston,	10,000	11,400 00	10,000 00
Rockland Nat'l Bank, Boston,	20,000	27,000 00	20,000 00
Washington Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
Howard Nat'l Bank, Boston,	22,300	26,091 00	22,300 00
Revere Nat'l Bank, Boston,	22,500	27,675 00	22,500 00
Merchants' Nat'l Bank, Boston,	4,700	6,580 00	4,700 00
Webster Nat'l Bank, Boston,	14,500	14,790 00	14,500 00
Nat'l B'k of Commonwealth, Boston,	28,000	35,000 00	28,000 00
Nat'l Bank of Commerce, Boston,	12,400	15,748 00	12,400 00
Nat'l Eagle Bank, Boston,	10,000	10,800 00	10,000 00
Merchandise Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
North Nat'l Bank, Boston,	1,700	2,261 00	1,700 00
Boylston Nat'l Bank, Boston,	10,000	12,700 00	10,000 00
Atlas Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	12,300 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Exchange Nat'l Bank, Boston,	\$10,100	\$13,130 00	\$10,100 00
Nat'l City Bank, Boston,	6,700	7,035 00	6,700 00
Nat'l Bank of Redemption, Boston,	5,400	6,750 00	5,400 00
First Nat'l Bank, Marlborough,	10,000	10,000 00	10,000 00
	<u>\$450,900</u>	<u>\$561,610 00</u>	<u>\$450,900 00</u>

RAILROAD BONDS.

Eastern R.R.,	\$140,000	\$179,200 00	\$140,000 00
Boston & Albany R.R.,	25,000	28,125 00	25,000 00
Fitchburg R.R.,	5,000	5,750 00	5,000 00
Boston, Clinton & Fitchburg R.R.,	6,000	6,780 00	6,000 00
Boston & Maine R.R.,	9,000	10,260 00	9,000 00
	<u>\$185,000</u>	<u>\$230,115 00</u>	<u>\$185,000 00</u>

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated 1864. Number of corporators, 100.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$956,463 21	Bank stock,	\$103,690 50
Earnings undivided,	16,014 29	Loans on bank stock,	5,500 00
Guaranty fund,	22,638 34	Real estate,	115,000 00
		Real estate by foreclosure,	3,849 20
		Loans on real estate,	580,100 00
		Loans on personal security,	157,500 00
		Deposit in bank, on interest,	15,438 55
		Expense account,	403 10
		Accrued interest,	11,419 35
		Cash on hand,	2,215 14
	\$995,115 84		\$995,115 84

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 municipal tax on real estate,	1,049 02

Cash on Deposit in Bank:—

Mount Vernon National Bank, Boston,	\$15,438 55
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Whole amount of interest or profits received or earned,	\$42,281 71
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 16,701 29
	{ 2 per cent., } 17,551 18

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

The total amount of loans, with each specified rate of interest: \$60,000, 4 per cent.; \$25,000, 4½ per cent.; \$124,600, 4½ per cent.; \$429,950, 5 per cent.; \$13,000, 5½ per cent.; \$74,600, 6 per cent.; \$15,950, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 48

Aggregate amount of the same, 81,100 00

Amount of investments from which no income is received, 3,849 20

Number of open accounts, 6,203

Number and amount of deposits (including dividends) received for previous year, 7,544 334,578 82

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 192 100,812 21

Number and amount of withdrawals, 4,339 253,995 41

Number of accounts opened the previous year, 934

Number of accounts closed the previous year, 752

Amount of expenses of the corporation during previous year, 5,561 61

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: February 3.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . . .	\$15,000	\$15,000 00	\$16,725 00
Nat'l Hide & Leather B'k, Boston, .	10,000	11,925 00	11,550 00
Nat'l B'k of No. America, Boston, .	5,000	5,250 00	5,525 00
Atlas Nat'l Bank, Boston, . . .	5,000	6,012 50	6,300 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,800 00	5,325 00
Merchants' Nat'l Bank, Boston, . .	2,500	3,512 50	3,600 00
Fourth Nat'l Bank, Boston, . . .	5,000	5,500 00	5,175 00
Boston Nat'l Bank, Boston, . . .	5,000	6,062 50	6,050 00
Tremont Nat'l Bank, Boston, . . .	4,100	4,202 50	5,084 00
Webster Nat'l Bank, Boston, . . .	4,800	4,920 00	5,448 00
Atlantic Nat'l Bank, Boston, . . .	4,200	5,607 00	6,384 00
State Nat'l Bank, Boston, . . .	1,100	1,287 00	1,402 50
First Nat'l Bank, Boston, . . .	7,000	14,840 00	14,210 00
Howard Nat'l Bank, Boston, . . .	5,000	5,787 50	6,250 00
Commerce Nat'l Bank, Boston, . . .	3,700	4,699 00	4,662 00
	\$82,400	\$99,405 50	\$103,690 50

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Number of corporators, 35.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$133,038 74	Public funds,	\$13,000 00
Earnings undivided,	3,541 80	Bank stock,	31,617 24
Guaranty fund,	2,345 60	Railroad bonds,	17,000 00
		Loans on real estate,	69,862 00
		Loans on personal security,	450 00
		Deposit in bank, on interest,	6,479 22
		Expense account,	17 68
		Premium account,	500 00
	\$138,926 14		\$138,926 14

Cash on Deposit in Bank:—

Shawmut National Bank, Boston,	\$6,479 22
Whole amount of interest or profits received or earned,	\$6,248 06
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 2,400 05 { 2 per cent., } 2,449 57
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: \$10,400, 5 per cent.; \$53,552, 6 per cent.; \$800, 6½ per cent.; \$5,560, 7 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	71
Aggregate amount of the same,	66,812 00
Number of open accounts,	501
Number and amount of deposits (including dividends) received for previous year,	387 32,834 38
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	21 11,115 04
Number and amount of withdrawals,	217 22,743 07
Number of accounts opened the previous year,	73
Number of accounts closed the previous year,	50
Amount of expenses of the corporation during previous year,	344 50
Amount of treasurer's bond,	5,000 00
Date of examination by commissioner: June 28.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford 5s,	\$3,000	\$3,480 00	\$3,000 00
of Fall River 6s,	1,000	1,180 00	1,000 00
of Boston 6s,	2,000	2,360 00	2,000 00
of Worcester 4½s,	2,000	2,300 00	2,000 00
of Manchester, N. H., 4s,	2,000	2,140 00	2,000 00
Town of Brookline 5s,	3,000	3,450 00	3,000 00
	\$13,000	\$14,910 00	\$13,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston, .	\$700	\$976 50	\$920 50
Blackstone Nat'l Bank, Boston, .	3,100	3,472 00	3,295 37
Manufacturers' Nat'l Bank, Boston,	2,000	1,920 00	2,096 25
State Nat'l Bank, Boston, .	1,500	1,755 00	1,616 25
No. America Nat'l Bank, Boston, .	1,000	1,050 00	1,138 75
Shawmut Nat'l Bank, Boston, .	2,000	2,380 00	2,498 75
Commonwealth Nat'l B'k, Boston, .	1,800	2,124 00	1,982 25
Hide & Leather Nat'l B'k, Boston, .	1,000	1,190 00	1,150 00
Merchandise Nat'l Bank, Boston, .	1,300	1,352 00	1,472 25
Freeman Nat'l Bank, Boston, .	800	800 00	1,002 00
Shoe & Leather Nat'l B'k, Boston, .	2,500	2,537 50	2,825 00
Mt. Vernon Nat'l Bank, Boston, .	3,300	4,570 50	*4,499 00
Brockton Nat'l Bank, Brockton, .	2,500	2,800 00	2,609 37
Union Nat'l Bank, Weymouth, .	2,200	2,464 00	2,591 50
Union Market Nat'l B'k, Watertown,	1,600	2,224 00	1,920 00
	\$27,300	\$31,615 50	\$31,617 24

RAILROAD BONDS.

Newport & Richford R.R. 5s, .	\$5,000	\$5,650 00	\$5,000 00
Fitchburg R.R. 5s, .	2,000	2,250 00	2,000 00
Conn. & Passumpsic Rivers R.R. 7s,	5,000	5,875 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,650 00	5,000 00
	\$17,000	\$19,425 00	\$17,000 00

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

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Number of corporators, 18.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$316,986 14	Public funds,	\$13,000 00
Earnings undivided,	2,302 43	Bank stock,	46,519 50
Guaranty fund,	9,410 00	Loans on bank stock,	1,200 00
Profit and loss,	450 00	Railroad bonds,	24,000 00
Suspense account,	31 00	Real estate,	5,450 00
		Loans on real estate,	156,577 00
		Loans on personal security,	58,934 30
		Loans to counties, cities or towns,	6,800 00
		Deposit in banks, on interest,	11,713 12
		Cash on hand,	4,985 65
	\$329,179 57		\$329,179 57

Loans on Bank Stock, amount on each:—

On 2 shares Plymouth National Bank, Plymouth,	\$100 00
On 3 shares Blackstone National Bank, Boston,	} 950 00
On 3 shares Eliot National Bank, Boston,	
On 3 shares Webster National Bank, Boston,	
On 1 share Bristol County National Bank, Taunton,	
On 10 shares Andover National Bank, Andover,	150 00

Invested in real estate (for banking purposes),	\$5,450 00
Estimated value of the same,	5,500 00
Amount of municipal tax on real estate,	53 50

Cash on Deposit in Bank:—

First National Bank, Boston,	\$11,713 12
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Whole amount of interest or profits received or earned,	\$16,640 85
Rate and amount of each semi-annual dividend for previous { 2 per cent., } 5,497 17	} 5,885 86
year, { 2 per cent., }	

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

The total amount of loans, with each specified rate of interest: \$5,200, 4 per cent.; \$10,000, 4½ per cent.; \$5,000, 4½ per cent.; \$19,600, 5 per cent.; \$179,136 30, 6 per cent.; \$3,325, 7 per cent.; \$200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	139
Aggregate amount of the same,	142,161 30
Number of open accounts,	1,127
Number and amount of deposits (including dividends) received for previous year,	935 105,255 17
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	78 46,501 57
Number and amount of withdrawals,	793 74,349 07
Number of accounts opened the previous year,	179
Number of accounts closed the previous year,	125

Amount of expenses of the corporation during previous year, . . . \$867 48
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: August 5.

PUBLIC FUNDS

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$2,000	\$2,560 00	\$2,000 00
City of Fall River 6s,	6,000	7,500 00	6,000 00
of Boston 5s,	5,000	6,100 00	5,000 00
	\$13,000	\$16,160 00	13,000 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$7,000	\$7,840 00	\$7,000 00
Blue Hill Nat'l Bank, Milton,	2,500	2,875 00	2,500 00
Boylston Nat'l Bank, Boston,	1,500	1,995 00	1,500 00
Eagle Nat'l Bank, Boston,	2,000	2,160 00	2,000 00
Fourth Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
Freeman's Nat'l Bank, Boston,	2,000	2,005 00	2,000 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,362 50	1,000 00
Globe Nat'l Bank, Boston,	1,000	950 00	1,000 00
Howard Nat'l Bank, Boston,	2,000	2,315 00	2,000 00
Merchants' Nat'l Bank, Boston,	1,000	1,405 00	1,000 00
Redemption Nat'l Bank, Boston,	3,000	3,750 00	3,000 00
Rockland Nat'l Bank, Boston,	2,000	2,700 00	2,770 00
Security Nat'l Bank, Boston,	600	1,071 00	1,042 50
Shawmut Nat'l Bank, Boston,	2,400	2,862 00	2,400 00
Washington Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Brockton Nat'l Bank, Brockton,	3,000	3,450 00	3,000 00
Home Nat'l Bank, Brockton,	2,200	2,640 00	2,200 00
Bristol County Nat'l Bank, Taunton,	3,600	5,580 00	6,107 00
Abington Nat'l Bank, Abington,	2,500	1,500 00	2,500 00
	\$42,800	\$50,460 50	\$46,519 50

RAILROAD BONDS.

Boston & Maine R.R.,	\$1,000	\$1,185 00	\$1,000 00
Boston, Revere Beach & Lynn R.R.,	3,000	3,540 00	3,000 00
Old Colony R.R.,	10,000	11,650 00	10,000 00
Fitchburg R.R.,	10,000	11,100 00	10,000 00
	\$24,000	\$27,475 00	\$24,000 00

BRIGHTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1861. Number of corporators, 98.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$223,496 63	Bank stock,	\$43,203 13
Earnings undivided,	12,298 32	Railroad bonds,	1,293 75
Guaranty fund,	5,600 00	Real estate by foreclosure,	24,126 87
		Loans on real estate,	137,101 37
		Loans on personal security,	19,000 00
		Deposit in banks, on interest,	15,569 97
		Expense account,	540 65
		Cash on hand,	559 21
	\$241,394 95		\$241,394 95

Amount of real estate held by foreclosure,	\$24,126 87
Assessed value of the same,	19,400 00
Amount of income received from the same,	1,587 17
Amount of municipal tax on real estate,	243 14

Cash on Deposit in Bank:—

National Market Bank, Brighton, *\$15,569 97

Whole amount of interest or profits received or earned,	\$11,414 48
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 3,650 54
	{ 2 per cent., } 3,708 04

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.

Date of the last extra dividend: 1876.

The total amount of loans, with each specified rate of interest: \$12,000, 5½ per cent.; \$110,826.37, 6 per cent.; \$8,275, 6½ per cent.; \$3,900, 7 per cent.; \$2,000, 7⅓ per cent.; \$100, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 56

Aggregate amount of the same, 71,001 37

Amount of investments from which no income is received, 3,000 00

Number of open accounts, 1,058

Number and amount of deposits (including dividends) received for previous year, 508 66,087 82

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 27 16,309 37

Number and amount of withdrawals, 641 31,656 36

Number of accounts opened the previous year, 267

Number of accounts closed the previous year, 161

Amount of expenses of the corporation during previous year, 1,874 92

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: March 19.

* The excess of this amount over 5 per cent. of deposits is only temporary, loans amounting to \$7,000 having been negotiated but not completed.

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	4,725 00	4,500 00
Old Boston Nat'l Bank, Boston, . . .	1,550	1,922 00	1,922 00
Tremont Nat'l Bank, Boston, . . .	2,500	2,725 00	2,755 00
Third Nat'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
Freeman's Nat'l Bank, Boston, . . .	2,300	2,300 00	2,830 00
Shawmut Nat'l Bank, Boston, . . .	2,100	2,478 00	2,359 25
Everett Nat'l Bank, Boston, . . .	1,900	1,957 00	2,151 75
Metropolitan Nat'l B'k, Boston, . . .	1,800	2,124 00	1,800 00
Eliot Nat'l Bank, Boston, . . .	1,500	1,890 00	1,732 50
Hide and Leather Nat'l B'k, Boston, . . .	1,500	2,085 00	1,635 00
Lincoln Nat'l Bank, Boston, . . .	1,500	1,650 00	1,650 00
Shoe and Leather Nat'l B'k, Boston, . . .	1,300	1,365 00	1,300 00
Blackstone Nat'l Bank, Boston, . . .	1,200	1,308 00	1,200 00
Boylston Nat'l Bank, Boston, . . .	1,200	1,597 50	1,597 50
Columbian Nat'l Bank, Boston, . . .	1,000	1,252 50	1,252 50
Merchants' Nat'l Bank, Boston, . . .	1,000	1,400 00	1,400 00
Suffolk Nat'l Bank, Boston, . . .	1,000	1,200 00	1,208 25
State Nat'l Bank, Boston, . . .	1,000	1,180 00	1,132 50
Howard Nat'l Bank, Boston, . . .	1,000	1,200 00	1,200 00
Revere Nat'l Bank, Boston, . . .	500	590 00	585 00
Central Nat'l Bank, Boston, . . .	500	545 00	1,000 00
First Nat'l Bank, Lynn, . . .	500	600 00	591 88
Union Market Nat'l B'k, Watertown, . . .	400	500 00	400 00
	\$37,250	\$43,294 00	\$43,203 13

RAILROAD BONDS.

Boston & Maine R.R. 7s, . . .	\$1,000	\$1,250 00	\$1,293 75
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BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated 1846. Number of corporators, 113.

JOSEPH E. WILBAR, *President.*A. C. PLACE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,161,749 28	Public funds,	\$506,000 00
Earnings undivided,	18,365 67	Loan on public funds,	1,000 00
Guaranty fund,	94,000 00	Bank stock,	341,400 00
Suspense account,	27 35	Loans on bank stock,	625 00
		Railroad bonds,	165,000 00
		Loans on bank books,	2,105 00
		Real estate,	25,000 00
		Loans on real estate,	1,303,778 51
		Loans on personal security,	838,878 95
		Loans to counties, cities or towns,	60,000 00
		Deposit in banks, on interest,	18,947 03
		Expense account,	459 88
		Granite Mill, F. R., stock,	* 9,500 00
		Cash on hand,	1,447 93
	\$3,274,142 30		\$3,274,142 30

Loan on Public Funds:—

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

Loans on Bank Stock, amount on each:—

On 4 shares Bristol County National Bank, Taunton, \$375 00

On 4 shares Taunton National Bank, Taunton, 150 00

On 2 shares Machinists' National Bank, Taunton, 100 00

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

Estimated value of the same, 30,000 00

Amount of municipal tax on real estate, 627 22

Cash on Deposit in Banks, amount in each:—

Bristol County National Bank, Taunton, \$2,396 63

Maverick National Bank, Boston, 16,550 40

Whole amount of interest or profits received or earned, \$161,682 92

Rate and amount of each semi-annual dividend for previous } 2 per cent., } 58,305 42

year, } 2 per cent., } 60,194 99

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: \$60,000 3½

per cent.; \$194,000, 4 per cent.; \$55,000, 4½ per cent.; \$85,000, 4¼ per

cent.; \$40,000, 4¼ per cent.; \$53,000 4¾ per cent.; \$302,775, 5 per cent.;

\$37,500, 5¼ per cent.; \$103,300, 5½ per cent.; \$1,255,812.46, 6 per cent.;

\$20,000, 6¾ per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 1,045 00

Aggregate amount of the same, 995,809 46

* Taken to secure indebtedness.

Number of open accounts,	8,766	
Number and amount of deposits (including dividends) received for previous year,	6,753	\$668,004 17
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	419	276,825 34
Number and amount of withdrawals,	5,116	506,513 69
Number of accounts opened the previous year,	1,225	
Number of accounts closed during the previous year,	897	
Amount of expenses of the corporation during previous year,		6,462 69
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 4s,	\$50,000	\$61,500 00	\$50,000 00
United States 4½s,	50,000	55,000 00	50,000 00
State of New Hampshire,	10,000	11,600 00	10,000 00
City of Taunton,	50,000	51,900 00	50,000 00
of Providence, R. I.,	50,000	56,000 00	50,000 00
of Brockton,	50,000	51,500 00	50,000 00
of New Bedford,	20,000	22,200 00	20,000 00
of Somerville,	20,000	21,200 00	20,000 00
of Lynn,	20,000	21,200 00	20,000 00
of Cleveland, Ohio,	20,000	20,800 00	20,000 00
of Columbus, Ohio,	20,000	20,600 00	20,000 00
of Dayton, Ohio,	20,000	20,600 00	20,000 00
of Portsmouth, N. H.,	10,000	10,900 00	10,000 00
of Dover, N. H.,	10,000	11,400 00	10,000 00
of Newport, R. I.,	10,000	10,400 00	10,000 00
of Boston,	10,000	11,400 00	10,000 00
of Cambridge,	10,000	10,700 00	10,000 00
of Fall River,	10,000	11,000 00	10,000 00
of Lowell,	10,000	10,600 00	10,000 00
of Worcester,	10,000	10,000 00	10,000 00
of Springfield,	6,000	7,000 00	6,000 00
Town of Rockland,	20,000	21,400 00	20,000 00
of Pawtucket, R. I.,	20,000	20,800 00	20,000 00
	\$506,000	\$548,800 00	\$506,000 00

BANK STOCK.

Machinists' Nat'l Bank, Taunton,	\$16,200	\$26,730 00	\$26,700 00
Bristol County Nat'l B'k, Taunton,	7,800	11,700 00	11,300 00
Taunton Nat'l Bank, Taunton,	6,400	10,110 00	9,900 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	13,300 00	13,000 00
Boston Nat'l Bank, Boston,	10,000	12,000 00	11,500 00
Everett Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
First Nat'l Bank, Boston,	10,000	21,000 00	20,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hamilton Nat'l Bank, Boston, . . .	\$10,000	\$12,400 00	\$12,000 00
Nat'l Bank of Commerce, Boston, . .	10,000	12,500 00	12,000 00
Nat'l Bank of Redemption, Boston, . .	10,000	12,400 00	12,000 00
Nat'l Exchange Bank, Boston, . . .	10,000	13,100 00	13,000 00
Nat'l Union Bank, Boston, . . .	10,000	13,800 00	13,500 00
North Nat'l Bank, Boston, . . .	10,000	13,300 00	13,000 00
State Nat'l Bank, Boston, . . .	10,000	11,600 00	11,500 00
Second Nat'l Bank, Boston, . . .	10,000	15,200 00	14,500 00
Merchants' Nat'l Bank, Boston, . . .	15,000	21,150 00	21,000 00
Nat'l B'k of the Republic, Boston, . .	6,600	9,000 00	8,600 00
Nat'l Eagle Bank, Boston, . . .	6,600	7,060 00	6,600 00
Metropolitan Nat'l Bank, Boston, . .	6,000	6,720 00	6,500 00
Atlas Nat'l Bank, Boston, . . .	5,900	7,080 00	6,900 00
Boylston Nat'l Bank, Boston, . . .	5,000	6,600 00	6,000 00
Columbian Nat'l Bank, Boston, . . .	5,000	6,200 00	6,000 00
Freeman's Nat'l Bank, Boston, . . .	5,000	5,000 00	5,000 00
Howard Nat'l Bank, Boston, . . .	5,000	5,750 00	5,500 00
Mt. Vernon Nat'l Bank, Boston, . . .	5,000	6,800 00	6,500 00
Nat'l Hide & Leather B'k, Boston, . .	5,000	5,900 00	5,500 00
Rockland Nat'l Bank, Boston, . . .	5,000	6,700 00	6,500 00
People's Nat'l Bank, Boston, . . .	5,000	7,650 00	7,500 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,850 00	5,500 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,100 00	5,000 00
Eliot Nat'l Bank, Boston, . . .	2,500	3,150 00	3,000 00
Nat'l Bank of No. America, Boston, . .	2,500	2,600 00	2,500 00
Faneuil Hall Nat'l Bank, Boston, . .	2,000	2,700 00	2,500 00
Washington Nat'l Bank, Boston, . . .	1,900	2,330 00	1,900 00
	\$261,400	\$352,480 00	\$341,400 00

RAILROAD BONDS.

Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$50,000	\$53,000 00	\$50,000 00
Fitchburg R.R. 5s,	20,000	21,000 00	20,000 00
Vermont & Massachusetts R.R. 5s, . .	20,000	21,000 00	20,000 00
Boston & Albany R.R. 6s and 7s, . . .	20,000	22,200 00	20,000 00
Worcester, Nashua & Rochester, R.R. 4s,	20,000	21,200 00	20,000 00
Boston, Rev. Beach & Lynn R.R. 6s, . .	15,000	15,750 00	15,000 00
Old Colony R.R. 6s and 7s,	10,000	11,600 00	10,000 00
Boston & Lowell R.R. 4s,	10,000	10,200 00	10,000 00
	\$165,000	\$175,950 00	\$165,000 00

BROADWAY SAVINGS BANK.—LAWRENCE.

Incorporated 1872. Number of corporators, 23.

JOHN FALLON, *President.*

GILBERT E. HOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$732,078 54	Public funds,	\$150,000 00
Earnings undivided,	5,556 23	Loan on public funds,	1,000 00
Guaranty fund,	20,500 00	Bank stock,	127,900 00
Balance of Smith fund,	23,355 80	Real estate by foreclosure,	47,080 00
		Loans on real estate,	224,556 00
		Loans on personal security,	195,041 29
		Deposit in bank, on interest,	30,500 00
		Deposit in bank, not on interest,	5,000 00
		Cash on hand,	413 28
	\$781,490 57		\$781,490 57

Loan on Public Funds: —

On \$1,000 City of Lawrence Water Bonds,	\$1,000 00
Amount of real estate held by foreclosure,	\$47,080 00
Assessed value of the same,	57,200 00
Amount of income received from the same,	3,940 18
Amount of municipal tax on real estate,	789 85

Cash on Deposit in Bank: —

Lawrence National Bank,	\$35,500 00
Whole amount of interest or profits received or earned,	\$38,822 68
Rate and amount of each semi-annual dividend for previous year,	13,163 20
Rate and amount of each semi-annual dividend for previous year,	17,250 00

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: October, 1882.

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$20,000, 4½ per cent.; \$2,500, 4½ per cent.; \$20,000, 4¾ per cent.; \$75,400, 5 per cent.; \$44,486.29, 5½ per cent.; \$189,385, 6 per cent.; \$2,875, 6½ per cent.; \$15,951, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	187
Aggregate amount of the same,	190,916 00
Amount of investments from which no income is received,	1,080 00
Number of open accounts,	2,080
Number and amount of deposits (including dividends) received for previous year,	1,779 183,677 41
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	141 80,992 98
Number and amount of withdrawals,	983 130,340 60
Number of accounts opened the previous year,	400

Number of accounts closed the previous year,	238	
Amount of expenses of the corporation during previous year,		\$3,207 17
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: March 16.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$150,000	\$192,000 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	4,450 00	4,400 00
Commerce Nat'l Bank, Boston,	10,000	12,600 00	10,000 00
Eagle Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
Eliot Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
Everett Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Globe Nat'l Bank, Boston,	3,300	3,135 00	3,300 00
Hamilton Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	1,500	1,785 00	1,500 00
Howard Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
Lawrence Nat'l Bank, Lawrence,	7,800	9,200 00	7,800 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,800 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	5,300 00	5,000 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Shawmut Nat'l Bank, Boston,	7,600	9,044 00	7,600 00
Shoe and Leather Nat'l B'k, Boston,	10,000	10,100 00	10,000 00
Suffolk Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Tremont Nat'l Bank, Boston,	16,900	17,238 00	16,900 00
Webster Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
	\$126,350	\$140,902 00	\$127,900 00

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton 4s,	\$29,000	\$35,010 00	\$29,870 00
of Brockton 5s,	5,700	6,555 00	5,985 00
of Biddeford, Me.,	1,000	1,020 00	1,000 00
District of Columbia,	7,000	8,960 00	8,260 00
	\$42,700	\$51,545 00	\$45,115 00

BANK STOCK.

Shawmut Nat'l Bank, Boston, . . .	\$1,000	\$1,192 50	\$1,000 00
Manufacturers' Nat'l Bank, Boston, .	1,000	960 00	1,000 00
Tremont Nat'l Bank, Boston, . . .	2,800	2,870 00	2,800 00
Brockton Nat'l Bank, Brockton, . .	5,000	5,600 00	5,000 00
Home Nat'l Bank, Brockton,	2,000	2,310 00	2,000 00
	* \$11,800	\$12,932 50	\$11,800 00

RAILROAD BONDS.

Newport & Richford R.R.,	\$5,000	\$5,650 00	\$5,000 00
Boston, Revere Beach & Lynn R.R., .	1,000	1,170 00	1,000 00
Old Colony R.R.,	3,000	3,615 00	3,000 00
Vermont & Massachusetts R.R., . .	9,000	10,170 00	9,270 00
Boston & Maine R.R.,	5,000	6,050 00	5,400 00
Worcester & Nashua R.R.,	5,500	5,885 00	5,500 00
Nashua & Rochester R.R.,	4,000	4,320 00	4,000 00
Conn. & Passumpsic Rivers R.R., . .	9,000	10,575 00	9,720 00
Fitchburg R.R.,	6,000	6,715 00	6,180 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	1,000	1,180 00	1,000 00
Boston & Lowell R.R.,	11,000	13,040 00	12,300 00
Nashua & Lowell R.R.,	1,000	1,120 00	1,000 00
	\$60,500	\$69,490 00	\$63,370 00

BROOKFIELD SAVINGS BANK—BROOKFIELD.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$60,978 61	Loans on real estate,	\$35,726 62
Earnings undivided,	1,144 48	Loans on personal security,	10,276 23
Guaranty fund,	979 45	Loans to counties, cities or towns,	7,500 00
		Deposit in banks, on interest,	9,259 84
		Expense account,	50 00
		Cash on hand,	289 85
	\$63,102 54		\$63,102 54

Cash on Deposit in Banks, amount in each:—

First National Bank, Worcester,	* \$3,968 31
Worcester Safe Deposit and Trust Company,	† 3,000 36
Boston Safe Deposit and Trust Company,	2,291 17

Whole amount of interest or profits received or earned,	\$2,483 09
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., { 973 42
	{ 2 per cent., { 1,012 95

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

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

Date of the last extra dividend: July 1, 1886.

The total amount of loans, with each specified rate of interest: \$7,500, 4 per cent.; \$3,000, 5 per cent.; \$10,000, 5½ per cent.; \$33,002.85, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	74
Aggregate amount of the same,	53,502 85
Number of open accounts,	393
Number and amount of deposits (including dividends) received for previous year,	488 24,683 22
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	13 5,313 00
Number and amount of withdrawals,	273 15,166 19
Number of accounts opened the previous year,	118
Number of accounts closed the previous year,	94
Amount of expenses of the corporation during previous year,	152 00
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: September 1.

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

† This bank has been notified that this deposit is illegal.

NOTE.—These illegalities have since been corrected.

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated Feb. 24, 1871. Number of corporators, 52.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$277,611 35	Public funds,	\$14,750 00
Earnings undivided,	903 14	Bank stock,	32,746 63
Guaranty fund,	3,648 17	Loan on bank stock,	500 00
		Real estate,	6,683 57
		Real estate by foreclosure,	1,526 22
		Loans on real estate,	187,187 50
		Loans on personal security,	20,000 00
		Deposit in banks, on interest,	14,445 37
		Expense account,	559 85
		Interest account,	2,589 68
		Cash on hand,	1,173 84
	\$282,162 66		\$282,162 66

Loan on Bank Stock : =

On 6 shares National Eagle Bank, Boston, \$500 00

Invested in real estate (for banking purposes), \$6,683 57

Estimated value of the same, 7,000 00

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 16

Cash on Deposit in Bank : —

Shawmut National Bank, Boston, \$5,372 97

Central National Bank, Boston, 1,589 44

Brookline National Bank, Brookline, 7,482 96

Whole amount of interest or profits received or earned, \$11,983 87

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 4,272 07
year, } 2 per cent., { 4,600 00

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 : \$113,300, 5 per cent.; \$17,200, 5½ per cent.; \$47,937.50, 6 per cent.; \$3,100, 6½ per cent.; \$4,150, 7 per cent.; \$1,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 48

Aggregate amount of the same, 54,687 50

Amount of investments from which no income is received, 1,526 22

Number of open accounts, 1,633

Number and amount of deposits (including dividends) received for previous year, 2,891 113,961 11

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 45 24,005 67

Number and amount of withdrawals, 1,165 74,727 64

Number of accounts opened the previous year, 432
 Number of accounts closed the previous year, 260
 Amount of expenses of the corporation during previous year, . . . \$1,400 00
 Amount of treasurer's bond, 5,000 00
 Date of examination by commissioner: October 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Brookline water scrip 7s, . . .	\$4,000	\$5,450 00	\$4,200 00
Brookline water scrip 4½s, . . .	10,000	10,700 00	10,550 00
	<u>\$14,000</u>	<u>\$16,150 00</u>	<u>\$14,750 00</u>

BANK STOCK.

Nat'l City Bank, Boston,	\$5,000	\$5,050 00	\$5,531 25
Central Nat'l Bank, Boston, . . .	7,500	9,000 00	*11,500 00
Merchandise Nat'l Bank, Boston, .	5,000	5,200 00	5,000 00
Tremont Nat'l Bank, Boston, . . .	3,000	3,075 00	3,344 13
Nat'l Revere Bank, Boston, . . .	3,700	4,588 00	4,057 00
Nat'l Eagle Bank, Boston,	1,200	1,296 00	1,314 25
Brookline Nat'l Bank, Brookline, .	2,000	2,090 00	2,000 00
	<u>\$27,400</u>	<u>\$30,299 00</u>	<u>\$32,746 63</u>

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

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGE.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,866,155 79	Public funds,	\$947,262 10
Earnings undivided,	33,505 80	Loan on public funds,	500 00
Guaranty fund,	78,600 00	Bank stock,	98,100 00
		Loan on bank stock,	20,000 00
		Railroad bonds,	271,000 00
		Real estate by foreclosure,	1,500 00
		Loans on real estate,	1,066,491 56
		Loans on personal security,	351,500 00
		Loans to counties, cities or towns,	165,032 78
		Deposit in banks, on interest,	53,191 88
		Expense account,	1,750 46
		Cash on hand,	1,932 81
	\$2,978,261 59		\$2,978,261 59

Loan on Public Funds:—

On \$500 State of New Hampshire Bonds, \$500 00

Loan on Bank Stock:—

On 200 shares Metacomet National Bank, Fall River, \$20,000 00

Amount of real estate held by foreclosure, \$1,500 00

Assessed value of the same, 2,400 00

Amount of municipal tax on real estate, 434 88

Cash on Deposit in Banks, amount in each:—

Cambridgeport National Bank, \$6,471 59

First National Bank, Cambridge, 31,569 06

National City Bank, Cambridge 15,151 23

Whole amount of interest or profits received, \$139,952 59

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 53,349 36
year, } 2 per cent., { 54,871 44

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: \$200,000 $3\frac{1}{2}$ per cent.; \$50,000, $3\frac{3}{4}$ per cent.; \$50,000, $3\frac{7}{8}$ per cent.; \$69,500, 4 per cent.; \$99,000, $4\frac{1}{2}$ per cent.; \$698,135.08, 5 per cent.; \$63,600, $5\frac{1}{2}$ per cent.; \$158,656.48, 6 per cent.; \$33,450, $6\frac{1}{2}$ per cent.; \$7,450, 7 per cent.; \$5,600, 7 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, 326

Aggregate amount of the same, 468,201 67

Number of open accounts, 8,326

Number and amount of deposits (including dividends) received for previous year, 7,989 569,396 54

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	293	\$150,867 00
Number and amount of withdrawals,	5,261	483,314 05
Number of accounts opened the previous year,	1,100	
Number of accounts closed the previous year,	775	
Amount of expenses of the corporation during previous year,		6,000 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: March 16.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$225,000	\$289,125 00	\$255,000 00
United States 4½s,	1,100	1,227 87	1,100 00
City and town bonds:—			
City of Boston,	9,000	10,940 00	9,000 00
of Cambridge,	8,000	8,735 00	8,000 00
of Cleveland, Ohio,	94,000	103,798 75	94,000 00
of Columbus, Ohio,	40,000	42,700 00	40,000 00
of Dayton, Ohio,	65,000	68,625 00	65,000 00
of Grand Rapids, Mich.,	42,000	45,925 00	42,000 00
of Lawrence,	40,000	43,200 00	40,000 00
of Manchester, N. H.,	3,000	3,060 00	3,000 00
of New Bedford,	5,000	6,250 00	5,000 00
of New Britain, Conn.,	5,000	5,275 00	5,000 00
of Newton,	16,000	17,553 75	16,000 00
of Somerville,	9,000	9,135 00	9,000 00
of Taunton,	35,500	36,920 00	35,500 00
of Worcester,	70,000	79,700 00	70,000 00
of Waltham,	46,000	46,920 00	47,993 34
District of Columbia,	30,000	34,150 00	30,000 00
Town of Beverly,	52,000	56,160 00	52,000 00
of Kingston,	33,500	35,510 00	36,561 53
of South Abington,	19,000	19,950 00	19,000 00
of Rockland,	58,000	61,190 00	63,107 23
of Weymouth,	31,000	34,100 00	31,000 00
	\$937,100	\$1,060,150 37	\$947,262 10

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$5,000	\$5,600 00	\$5,000 00
Nat'l Bank of Commerce, Boston,	5,600	7,112 00	5,600 00
Eliot Nat'l Bank, Boston,	4,000	5,090 00	4,000 00
Globe Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Hamilton Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Suffolk Nat'l Bank, Boston,	15,000	16,612 50	15,000 00
Tremont Nat'l Bank, Boston,	10,000	10,250 00	10,000 00
Nat'l Union Bank, Boston,	20,600	28,582 50	20,600 00
Washington Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Nat'l Webster Bank, Boston,	7,500	7,687 50	7,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Cambridgep't N'l B'k, Cambridgep't,	\$4,000	\$5,400 00	\$4,000 00
First Nat'l Bank, Cambridge, . . .	5,000	8,000 00	5,000 00
Nat'l City Bank, Cambridge, . . .	1,400	2,240 00	1,400 00
	\$98,100	\$120,074 50	\$98,100 00

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$63,000	\$74,340 00	\$63,000 00
Fitchburg R.R. 5s and 7s, . . .	28,000	33,010 00	28,000 00
Fitchburg R.R. 4s, . . .	50,000	53,250 00	50,000 00
Old Colony R.R. 6s and 7s, . . .	20,000	24,600 00	20,000 00
Old Colony R.R. 4s, . . .	50,000	54,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	68,100 00	60,000 00
	\$271,000	\$307,300 00	\$271,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated 1834. Number of corporators, 57.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,291,305 39	Public funds,	\$171,192 50
Earnings undivided,	47,904 59	Loan on public funds,	4,100 00
Guaranty fund,	51,750 00	Bank stock,	274,218 85
		Loans on bank stock,	81,300 00
		Railroad bonds,	5,997 50
		Loan on railroad bonds,	1,500 00
		Railroad notes,	55,000 00
		Real estate by foreclosure,	33,768 10
		Loans on real estate,	848,321 00
		Loans on personal security,	731,300 00
		Loans to counties, cities or towns,	36,500 00
		Deposit in banks, on interest,	144,979 49
		Expense account,	1,174 20
		Cash on hand,	1,608 34
	\$2,390,959 98		\$2,390,959 98

Loan on Public Funds:—

On \$4,100 United States, 4s, \$4,100 00

Loans on Bank Stock, amount on each:—

On 140 shares Hide and Leather National Bank, Boston,	}	\$22,000 00
On 85 shares Railroad National Bank, Lowell,		
On 25 shares National Bank of Commerce, Boston,		2,300 00
On 500 shares Maverick National Bank, Boston,		50,000 00
On 70 shares Revere National Bank, Boston,		7,000 00

Loan on Railroad Bonds:—

On \$2,000 Old Colony R. R., \$1,500 00

Amount of real estate held by foreclosure,	\$33,768 10
Assessed value of the same,	37,700 00
Amount of income received from the same,	439 50
Amount of municipal tax on real estate,	516 53

Cash on Deposit in Banks, amount in each:—

Charles River National Bank, Cambridge,	\$10,434 70
Maverick National Bank, Boston,	* 133,360 98
Revere National Bank, Boston,	32 75
National Bank of Redemption, Boston,	1,151 06

Whole amount of interest or profits received or earned,	\$105,566 98
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 41,567 26

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

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: \$30,000, 3 $\frac{1}{2}$ per cent.; \$6,500, 3 $\frac{1}{2}$ per cent.; \$55,000, 3 $\frac{3}{4}$ per cent.; \$508,000, 4 per cent.; \$139,500, 4 $\frac{1}{4}$ per cent.; \$347,727, 4 $\frac{1}{2}$ per cent.; \$379,875, 5 per cent.; \$26,433, 5 $\frac{1}{2}$ per cent.; \$187,686, 6 per cent.; \$25,300, 6 $\frac{1}{2}$ per cent.; \$25,350, 7 per cent.; \$26,650, 7 $\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	265	
Aggregate amount of the same,		\$350,213 00
Amount of investments from which no income is received		28,911 66
Number of open accounts,	6,651	
Number and amount of deposits (including dividends) received for previous year,	7,239	515,446 09
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	297	154,367 59
Number and amount of withdrawals,	4,974	415,597 91
Number of accounts opened the previous year,	952	
Number of accounts closed the previous year,	658	
Amount of expenses of the corporation during previous year,		5,042 13
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: March 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River Bonds,	\$21,000	\$27,160 00	\$20,150 00
of Newburyport bonds,	18,000	19,890 00	18,090 00
of Cambridge bonds,	22,000	25,530 00	21,932 50
of Lowell bonds,	20,000	21,800 00	19,400 00
of Fitchburg bonds,	25,000	27,625 00	25,125 00
of Providence, R. I., bonds,	22,000	25,840 00	24,035 00
of Boston bonds,	17,000	19,920 00	20,015 00
of Springfield bonds,	1,000	1,420 00	1,350 00
Town of Medford bonds,	2,000	2,150 00	2,220 00
of Westboro' bonds,	14,000	16,380 00	14,875 00
State of Massachusetts bonds,	4,000	4,620 00	4,000 00
	\$166,000	\$192,335 00	\$171,192 50

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$15,900	\$19,080 00	\$19,054 25
Boston Nat'l Bank, Boston,	26,500	32,065 00	29,134 37
Continental Nat'l Bank Boston,	1,800	2,124 00	2,203 25
Eliot Nat'l Bank, Boston,	10,700	13,589 00	12,489 12
Faneuil Hall Nat'l Bank, Boston,	4,200	5,712 00	5,484 75
Freeman's Nat'l Bank, Boston,	900	900 00	997 25
Globe Nat'l Bank, Boston,	6,900	6,555 00	8,919 26
Hamilton Nat'l Bank, Boston,	9,300	11,625 00	11,590 00
Howard Nat'l Bank, Boston,	11,400	13,338 00	12,831 49

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested
Market Nat'l Bank, Boston, . . .	\$5,800	\$5,394 00	\$6,280 63
Merchants' Nat'l Bank, Boston, . . .	13,400	18,760 00	18,207 25
Shawmut Nat'l Bank, Boston, . . .	1,000	1,190 00	1,206 25
State Nat'l Bank, Boston, . . .	5,000	5,850 00	5,481 25
Suffolk Nat'l Bank, Boston, . . .	14,500	15,950 00	17,836 50
Third Nat'l Bank, Boston, . . .	20,000	20,000 00	20,598 12
Traders' Nat'l Bank, Boston, . . .	8,300	8,217 00	8,300 00
Tremont Nat'l Bank, Boston, . . .	11,700	11,934 00	14,003 25
Nat'l Bank of Commerce, Boston, . . .	12,500	15,875 00	15,309 99
Nat'l Exchange Bank, Boston, . . .	1,100	1,430 00	1,575 75
Nat'l Eagle Bank, Boston, . . .	1,100	1,188 00	1,241 88
Nat'l Hide and Leather B'k, Boston, . . .	2,800	3,332 00	3,144 00
Nat'l Revere Bank, Boston, . . .	14,600	18,104 00	17,499 99
Nat'l Union Bank, Boston, . . .	500	690 00	719 00
Charles River Nat'l B'k, Cambridge, . . .	2,500	3,750 00	2,526 00
Newton Nat'l Bank, Newton, . . .	4,600	4,554 00	5,880 00
Nat'l Rockland Bank, Roxbury, . . .	3,000	4,050 00	4,625 25
Naumkeag Nat'l Bank, Salem, . . .	5,000	6,850 00	7,800 00
Nat'l B'k of Commerce, New Bedford, . . .	5,000	5,750 00	6,160 00
First Nat'l Bank, New Bedford, . . .	6,000	8,940 00	7,420 00
So. Framingham N'l B'k, Fram'gh'm, . . .	5,000	5,250 00	5,000 00
First Nat'l Bank, Leominster, . . .	1,000	500 00	700 00
	\$232,000	\$272,546 00	\$274,218 85

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$4,000	\$4,780 00	\$4,855 00
Lowell & Andover R.R. 6s, . . .	1,000	1,120 00	1,142 50
	\$5,000	\$5,900 00	\$5,997 50

CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated 1835. Number of corporators, 25.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$521,292 35	Public funds,	\$102,418 75
Earnings undivided,	16,766 07	Bank stock,	49,170 00
Guaranty fund,	15,834 03	Railroad bonds,	26,000 00
		Real estate by foreclosure,	10,120 00
		Loans on real estate,	208,066 00
		Loans on personal security,	92,061 74
		Loans to counties, cities or towns,	42,949 60
		Deposit in bank, on interest,	22,943 80
		Expense account,	7 00
		Taxes,	155 56
	\$553,892 45		\$553,892 45

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,	577 90
Amount of municipal tax on real estate,	155 56

Cash on Deposit in Bank:—

Neponset National Bank, Canton, \$22,943 80

Whole amount of interest or profits received or earned, \$26,458 87

Rate and amount of each semi-annual dividend for pre- } 2 per cent., { 9,521 25
vious year, } 2 per cent., { 9,613 73

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: \$37,949.60, 4 per cent.; \$25,000, 4½ per cent.; \$42,000, 5 per cent.; \$26,048.74, 5½ per cent.; \$212,069, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 183

Aggregate amount of the same, 198,928 60

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

Number of open accounts, 1,866

Number and amount of deposits (including dividends) received for previous year, 1,402 116,269 74

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 55 32,378 00

Number and amount of withdrawals, 783 84,191 94

Number of accounts opened the previous year, 328

Number of accounts closed the previous year, 182

Amount of expenses of the corporation during previous year, 740 50

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: September 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$20,000	\$25,700 00	\$23,000 00
County of Hampden 3s,	10,000	9,600 00	9,600 00
City of Providence, R. I., 5s,	10,000	12,000 00	11,500 00
of Taunton 4s,	10,000	10,300 00	10,300 00
of Lawrence 4s,	15,000	15,450 00	15,450 00
of Lynn 3½s,	13,500	13,668 75	13,668 75
of Waltham 4s,	8,000	8,400 00	8,400 00
Town of Norwood 4s,	10,000	10,500 00	10,500 00
	\$96,500	\$105,618 75	\$102,418 75

BANK STOCK.

Neponset Nat'l Bank, Canton,	\$11,300	\$14,690 00	\$13,100 00
North Nat'l Bank, Boston,	1,700	2,282 50	1,870 00
Globe Nat'l Bank, Boston,	3,300	3,135 00	3,300 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,500 00	2,625 00
Atlas Nat'l Bank, Boston,	2,500	3,000 00	2,750 00
Freeman's Nat'l Bank, Boston,	4,000	4,000 00	4,400 00
Blackstone Nat'l Bank, Boston,	2,500	2,800 00	2,625 00
Market Nat'l Bank, Boston,	5,000	4,550 00	5,250 00
Central Nat'l Bank, Boston,	2,500	2,700 00	2,500 00
Nat'l B'k of North America, Boston,	5,000	5,250 00	5,500 00
Nat'l Webster Bank, Boston,	2,500	2,550 00	2,625 00
Nat'l Eagle Bank, Boston,	2,500	2,700 00	2,625 00
	\$45,300	\$50,157 50	\$49,170 00

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$12,000	\$14,160 00	\$14,500 00
Boston & Maine R.R. 7s,	5,000	6,000 00	6,000 00
Eastern R.R. 6s,	5,500	7,122 50	5,500 00
	\$22,500	\$27,282 50	\$26,000 00

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated 1846. Number of corporators, 48.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,587,699 83	Public funds,	\$86,400 00
Earnings undivided,	16,650 16	Loan on Public funds,	200 00
Guaranty fund,	72,000 00	Bank stock,	208,200 00
Surplus,	12,599 95	Loans on bank stock,	27,000 00
Premiums,	7,500 00	Railroad bonds,	31,875 00
Taxes,	2,046 08	Real estate,	1,000 00
Sundry accounts,	2,913 97	Real estate by foreclosure,	409 89
		Loans on real estate,	829,785 00
		Loans on personal security,	439,100 00
		Loans to counties, cities, or towns,	62,800 00
		Deposit in banks, on interest,	10,217 53
		Deposit in banks, not on interest,	4,021 75
		Expense account,	61 59
		Sundry accounts,	179 51
		Cash on hand,	159 72
	\$1,701,409 99		\$1,701,409 99

Loan on Public Funds :—

On \$200 United States 4 $\frac{1}{2}$ s, \$200 00

Loans on Bank Stock, amount on each :—

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

On 260 shares City National Bank, Gloucester, 26,000 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, 409 89

Assessed value of the same, 600 00

Amount of income received from the same, 97 07

Amount of municipal tax on real estate, 175 08

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston, \$5,217 53

Gloucester National Bank, Gloucester, 4,021 75

City National Bank, Gloucester, 5,000 00

Whole amount of interest or profits received or earned, \$92,107 62

Rate and amount of each semi-annual dividend for previous } 2 $\frac{1}{4}$ per cent., { 32,798 06year, } 2 $\frac{1}{4}$ per cent., { 33,307 32

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

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.33

Date of the last extra dividend: April, 1871.

The total amount of loans, with each specified rate of interest: \$20,300, 4 per cent.; \$30,000, 4½ per cent.; \$40,000, 4½ per cent.; \$30,000, 4¾ per cent.; \$423,625, 5 per cent.; \$52,500, 5½ per cent.; \$762,000, 6 per cent.; \$11,000, 6½ per cent.; \$24,735, 7 per cent.; \$6,725, 7 3-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	688	
Aggregate amount of the same,		\$440,935 00
Number of open accounts,	5,780	
Number and amount of deposits (including dividends) received for previous year,	4,620	363,602 83
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	185	106,489 00
Number and amount of withdrawals,	4,024	308,250 61
Number of accounts opened the previous year,	1,043	
Number of accounts closed the previous year,	762	
Amount of expenses of the corporation during the previous year, . . .		3,983 20
Amount of treasurer's bond,		20,000 00

Date of examination by commissioner: June 15.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
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	30,000 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
of Northampton,	5,000	5,500 00	5,000 00
of Salem,	1,000	1,100 00	1,000 00
	\$86,400	\$97,700 00	\$86,400 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$13,600 00	\$10,000 00
Atlas Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Blackstone Nat'l Bank, Boston,	11,200	12,880 00	11,200 00
Central Nat'l Bank, Boston,	9,000	9,990 00	7,200 00
City Nat'l Bank, Gloucester,	10,000	13,500 00	10,000 00
City Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Commerce Nat'l Bank, Boston,	10,000	13,400 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	11,000 00	10,000 00
Everett Nat'l Bank, Boston,	3,000	3,060 00	3,000 00
Exchange Nat'l Bank, Boston,	5,000	6,600 00	5,000 00
Freeman's Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
Globe Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
Gloucester Nat'l Bank, Gloucester,	5,000	6,250 00	5,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,400 00	5,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Howard Nat'l Bank, Boston, . . .	\$7,000	\$8,260 00	\$7,000 00
Merchants' Nat'l Bank, Boston, . . .	10,000	14,500 00	10,000 00
New England Nat'l Bank, Boston, . . .	5,000	7,200 00	5,000 00
North Nat'l Bank, Boston, . . .	10,000	13,800 00	10,000 00
No. America Nat'l Bank, Boston, . . .	10,000	10,800 00	10,000 00
Old Boston Nat'l Bank, . . .	2,500	3,000 00	2,500 00
Redemption Nat'l Bank, Boston, . . .	16,600	20,916 00	16,600 00
Republic Nat'l Bank, Boston, . . .	5,000	7,000 00	5,000 00
Rockport Nat'l Bank, Rockport, . . .	5,700	7,695 00	5,700 00
Second Nat'l Bank, Boston, . . .	5,000	7,700 00	5,000 00
Shawmut Nat'l Bank, Boston, . . .	10,000	12,200 00	10,000 00
State Nat'l Bank, Boston, . . .	5,000	6,000 00	5,000 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,450 00	5,000 00
	\$210,000	\$261,701 00	\$208,200 00

RAILROAD BONDS.

Eastern Railroad 6s,	\$42,500	\$53,550 00	\$31,875 00
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Amount of expenses of the corporation during previous year, \$1,770 63
 Amount of treasurer's bond, 5,000 00
 Date of examination by commissioner: August 28.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Yarmouth,	\$6,300	\$8,064 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	5,616 00	5,676 00
Shawmut Nat'l Bank, Boston,	4,300	5,127 75	5,031 00
Everett Nat'l Bank, Boston,	4,000	4,000 00	3,800 00
Nat'l Bank of Commerce, Boston,	3,100	3,937 00	3,674 50
Nat'l Revere Bank, Boston,	3,000	3,720 00	3,630 00
Nat'l Hide and Leather B'k, Boston,	3,000	3,577 50	3,450 00
Blackstone Nat'l Bank, Boston,	2,700	3,024 00	2,916 00
Nat'l Exchange Bank, Boston,	2,600	3,432 00	3,029 00
Fourth Nat'l Bank, Boston,	2,500	2,750 00	2,756 25
Suffolk Nat'l Bank, Boston,	2,400	2,658 00	2,730 00
Tremont Nat'l Bank, Boston,	2,000	2,050 00	2,275 00
Nat'l B'k of North America, Boston,	1,600	1,680 00	1,616 00
Nat'l Bank of the Republic, Boston,	1,500	2,077 50	1,980 00
N'l B'k of the Commonwealth, Boston,	1,300	1,534 00	1,521 00
Nat'l Webster Bank, Boston,	1,000	1,025 00	1,050 00
Faneuil Hall Nat'l Bank, Boston,	700	953 75	931 00
	\$52,500	\$63,092 50	\$62,121 75

RAILROAD BONDS.

Old Colony R.R.,	\$21,000	\$25,494 00	\$24,787 00
Boston & Maine R.R.,	10,000	11,850 00	12,075 00
Vermont & Massachusetts R.R.,	10,000	11,475 00	10,992 00
Boston & Lowell R.R.,	6,000	6,550 00	6,550 00
Fitchburg R.R.,	5,000	5,499 00	5,499 00
	\$52,000	\$60,868 00	\$59,903 00

CENTRAL SAVINGS BANK — LOWELL.

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

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,534,927 72	Public funds,	\$10,000 00
Earnings undivided,	57,577 60	Loan on public funds,	2,000 00
Guaranty fund,	32,000 00	Bank stock,	219,100 00
		Loans on bank stock,	4,300 00
		Real estate by foreclosure,	36,750 00
		Loans on real estate,	982,152 00
		Loans on personal security,	289,514 00
		Deposit in banks, on interest,	77,477 35
		Cash on hand,	3,211 97
	\$1,624,505 32		\$1,624,505 32

Loan on Public Funds: —

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

Loans on Bank Stock, amount on each: —

On 3 shares Railroad National Bank, Lowell, 300 00
 On 10 shares Prescott National Bank, Lowell, }
 On 10 shares Railroad National Bank, Lowell, } 4,000 00
 On 30 shares Merchants' National Bank, Lowell, }

Amount of real estate held by foreclosure, \$36,750 00
 Assessed value of the same, 38,350 00
 Amount of income received from the same, 3,162 62
 Amount of municipal tax on real estate, 636 50

Cash on Deposit in Banks, amount in each: —

Merchants' National Bank, Lowell, \$27,477 35
 Appleton National Bank, Lowell, 25,000 00
 Old Lowell National Bank, Lowell, 10,000 00
 Prescott National Bank, Lowell, 15,000 00

Whole amount of interest or profits received or earned, \$77,927 91
 Rate and amount of each semi-annual dividend for previous { 2 per cent., { 26,105 16
 year, { 2 per cent., { 27,351 48

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

The total amount of loans, with each specified rate of interest: \$50,000, 3½ per cent.; \$93,000, 4 per cent.; \$39,764, 4½ per cent.; \$3,800, 4¾ per cent.; \$643,002, 5 per cent.; \$91,050, 5½ per cent.; \$349,100, 6 per cent.; \$100, 6½ per cent.; \$8,150, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 250
 Aggregate amount of the same, 379,552 00
 Amount of investments from which no income is received, 5,000 00
 Number of open accounts, 4,182

Number and amount of deposits (including dividends) received for previous year,	4,836	\$427,670 51
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	296	180,406 00
Number and amount of withdrawals,	2,682	275,415 74
Number of accounts opened the previous year,	1,012	
Number of accounts closed the previous year,	611	
Amount of expenses of the corporation during previous year,		4,786 97
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 15.		

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,	6,000	6,300 00	6,000 00
	\$10,000	\$10,500 00	\$10,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$13,500 00	\$14,000 00
Blackstone Nat'l Bank, Boston,	10,000	11,200 00	12,500 00
Boston Nat'l Bank, Boston,	5,000	6,300 00	6,000 00
Central Nat'l Bank, Boston,	20,000	21,600 00	35,000 00
Eliot Nat'l Bank, Boston,	9,600	12,192 00	11,100 00
Hamilton Nat'l Bank, Boston,	1,300	1,625 00	1,400 00
Market Nat'l Bank, Boston,	5,000	4,700 00	5,500 00
Maverick Nat'l Bank, Boston,	1,000	2,210 00	1,200 00
Merchants' Nat'l Bank, Boston,	5,000	7,050 00	6,700 00
Metropolitan Nat'l Bank, Boston,	3,000	3,390 00	3,100 00
Nat'l City Bank, Boston,	10,000	10,500 00	12,000 00
Nat'l Bank of Commerce, Boston,	10,000	12,700 00	10,000 00
Nat'l Hide and Leather B'k, Boston,	3,000	3,570 00	3,400 00
Nat'l Bank of Redemption, Boston,	6,000	7,500 00	8,000 00
Nat'l Bank of Republic, Boston,	2,700	3,726 00	3,400 00
Nat'l Webster Bank, Boston,	2,400	2,400 00	2,400 00
Second Nat'l Bank, Boston,	7,000	10,780 00	10,000 00
Shawmut Nat'l Bank, Boston,	6,300	7,497 00	8,000 00
Shoe and Leather Nat'l B'k, Boston,	4,200	4,284 00	5,000 00
Suffolk Nat'l Bank, Boston,	5,000	5,550 00	6,100 00
Georgetown Nat'l B'k, Georgetown,	5,000	6,000 00	6,000 00
Appleton Nat'l Bank, Lowell,	10,000	20,500 00	16,900 00
First Nat'l Bank, Lowell,	3,000	4,950 00	4,200 00
Merchants' Nat'l Bank, Lowell,	15,000	21,000 00	18,300 00
Old Lowell Nat'l Bank, Lowell,	5,200	6,500 00	6,700 00
Prescott Nat'l Bank, Lowell,	1,000	1,550 00	1,000 00
Railroad Nat'l Bank, Lowell,	1,200	1,560 00	1,200 00
	\$166,900	\$214,334 00	\$219,100 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated 1854. Number of corporators, 56.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,273,781 18	Bank stock,	\$731,000 00
Earnings undivided, . .	137,960 14	Loans on bank stock,	1,500 00
Guaranty fund,	116,000 00	Railroad bonds,	27,000 00
		Real estate,	70,000 00
		Real estate by foreclosure, . .	170,800 00
		Loans on real estate,	1,336,050 00
		Loans on personal security, . .	1,150,200 00
		Deposit in banks, on interest, .	37,266 17
		Cash on hand,	3,925 15
	\$3,527,741 32		\$3,527,741 32

Loans on Bank Stock:—

On 15 shares Monument National Bank, Boston,	\$1,500 00
Invested in real estate (for banking purposes)	\$70,000 00
Assessed value of the same,	80,700 00
Amount of real estate held by foreclosure,	170,800 00
Assessed value of the same,	164,450 00
Amount of income received from the same,	14,360 51
Amount of municipal tax on real estate,	3,707 13

Cash on Deposit in Banks, amount in each:—

Monument National Bank, Boston,	\$36,171 44
Maverick National Bank, Boston,	1,094 73

Whole amount of interest or profits received or earned,	\$176,668 01
Rate and amount of each semi-annual dividend for previous { 2½ per cent., {	73,698 11
year, { 2 per cent., {	62,623 00

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: April, 1874.

The total amount of loans, with each specified rate of interest: \$60,000, 3½ per cent.; \$160,000, 4 per cent.; \$190,000, 4¼ per cent.; \$172,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$921,850, 5 per cent.; \$40,000, 5¼ per cent.; \$396,300, 5½ per cent.; \$392,900, 6 per cent.; \$42,000, 6½ per cent.; \$62,700, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	377
Aggregate amount of the same,	600,400 00
Amount of investments from which no income is received,	6,500 00
Number of open accounts,	8,852
Number and amount of deposits (including dividends) received for previous year,	9,054 772,625 25

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	531	\$338,601 71
Number and amount of withdrawals,	4,886	448,947 19
Number of accounts opened the previous year,	1,623	
Number of accounts closed the previous year,	987	
Amount of expenses of the corporation during previous year,		6,442 11
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 4.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	\$35,800	\$42,960 00	\$35,800 00
Blackstone Nat'l Bank, Boston,	9,400	10,528 00	9,400 00
Blue Hill Nat'l Bank, Milton,	6,700	7,705 00	6,700 00
Boylston Nat'l Bank, Boston,	14,500	19,285 00	14,500 00
Bunker Hill Nat'l Bank, Boston,	25,000	45,500 00	25,000 00
City Nat'l Bank, Boston,	17,500	17,675 00	17,500 00
Columbian Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Commerce Nat'l Bank, Boston,	26,300	33,401 00	26,300 00
Continental Nat'l Bank, Boston,	50,000	59,000 00	50,000 00
Eliot Nat'l Bank, Boston,	30,000	38,100 00	30,000 00
First Nat'l Bank, Boston,	2,000	4,240 00	2,000 00
First Ward Nat'l Bank, Boston,	15,000	19,050 00	14,800 00
Freeman's Nat'l Bank, Boston,	10,000	10,000 00	9,300 00
Globe Nat'l Bank, Boston,	15,900	15,105 00	15,300 00
Hide & Leather Nat'l B'k, Boston,	37,000	44,030 00	37,000 00
Howard Nat'l Bank, Boston,	30,400	35,568 00	30,400 00
Manufacturers' Nat'l Bank, Boston,	25,000	24,000 00	24,200 00
Market Nat'l Bank, Boston,	8,600	7,826 00	8,600 00
Market of Brighton Nat'l B'k, Boston,	2,700	3,699 00	2,700 00
Maverick Nat'l Bank, Boston,	13,200	29,172 00	12,900 00
Merchandise Nat'l Bank, Boston,	18,900	19,656 00	18,500 00
Metropolitan Nat'l Bank, Boston,	13,400	15,142 00	13,400 00
Monument Nat'l Bank, Boston,	7,000	14,980 00	7,000 00
North Nat'l Bank, Boston,	14,000	18,760 00	14,000 00
No. America Nat'l Bank, Boston,	6,900	7,314 00	6,900 00
Redemption Nat'l Bank, Boston,	20,000	25,000 00	20,000 00
Republic Nat'l Bank, Boston,	34,200	47,196 00	34,200 00
Revere Nat'l Bank, Boston,	26,700	33,108 00	26,700 00
Shawmut Nat'l Bank, Boston,	2,200	2,618 00	2,200 00
Shoe & Leather Nat'l Bank, Boston,	32,600	32,926 00	32,200 00
State Nat'l Bank, Boston,	16,100	18,837 00	16,100 00
Suffolk Nat'l Bank, Boston,	18,500	20,350 00	18,500 00
Third Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
Tremont Nat'l Bank, Boston,	12,600	12,852 00	12,600 00
Washington Nat'l Bank, Boston,	11,900	14,875 00	11,900 00
Webster Nat'l Bank, Boston,	32,000	32,960 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 B'k, Greenfield,	10,000	9,000 00	10,000 00
Home Nat'l Bank, Brockton,	15,000	17,250 00	15,000 00
Newton Nat'l Bank, Newton,	9,600	9,600 00	9,300 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Railroad Nat'l Bank, Lowell, . . .	\$7,500	\$9,750 00	\$7,500 00
Wachusett Nat'l Bank, Fitchburg, .	7,500	14,250 00	7,500 00
	<u>\$734,700</u>	<u>\$893,272 00</u>	<u>\$731,000 00</u>

RAILROAD BONDS.

Boston & Lowell R.R. 5s,	\$27,000	\$30,240 00	\$27,000 00
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CHELSEA SAVINGS BANK—CHELSEA.

Incorporated 1854. Number of corporators, 166.

JOHN H. OSGOOD, *President.*ALBERT A. FICKETT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,871,091 12	Public funds,	\$425,800 00
Earnings undivided,	18,728 34	Bank stock,	104,434 42
Guaranty fund,	42,766 73	Loans on bank stock,	8,500 00
		Railroad bonds,	10,000 00
		Real estate by foreclosure,	6,587 75
		Loans on real estate,	1,123,102 33
		Loans on personal security,	165,000 00
		Loans to counties, cities or towns,	48,000 00
		Deposit in banks, on interest,	28,951 13
		Deposit in banks, not on interest,	5,000 00
		Expense account,	3,452 43
		Cash on hand,	3,758 13
	\$1,932,586 19		\$1,932,586 19

Loans on Bank Stock, amount on each:—

On 100 shares First National Bank, Chelsea,	\$7,500 00
On 10 shares Boylston National Bank, Boston,	1,000 00
Amount of real estate held by foreclosure,	\$6,587 75
Assessed value of the same,	14,100 00
Amount of income received from the same,	620 44
Amount of municipal tax on real estate,	250 98

Cash on Deposit in Banks, amount in each:—

Hamilton National Bank, Boston,	\$19,174 62
First National Bank, Chelsea,	14,776 51

Whole amount of interest or profits received or earned,	\$91,120 39
Rate and amount of each semi-annual dividend for previous year,	33,305 54
Times for the dividends, fixed by the by-laws: second Wednesday in April and October,	34,319 97

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: August 1, 1877.

The total amount of loans, with each specified rate of interest: \$168,000, 4 per cent.; \$50,000, 4½ per cent.; \$41,500, 4½ per cent.; \$25,000, 4¾ per cent.; \$539,005.52, 5 per cent.; \$64,100, 5½ per cent.; 456,996.81, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 383

Aggregate amount of the same, 500,396 81

Number of open accounts, 8,557

Number and amount of deposits (including dividends) received for previous year, 12,691 557,602 66

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	292	\$138,301 70
Number and amount of withdrawals,	6,841	450,445 89
Number of accounts opened the previous year,	1,436	
Number of accounts closed the previous year,	1,022	
Amount of expenses of the corporation during previous year,		6,970 36
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: March 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$30,000	\$33,450 00	\$30,000 00
State of Maine bonds,	43,100	45,901 00	43,100 00
State of New Hampshire bonds,	9,200	11,960 00	9,200 00
City of Chelsea bonds,	12,000	13,260 00	12,000 00
of Boston bonds,	44,000	55,880 00	44,000 00
of Charlestown bonds,	10,000	11,100 00	10,000 00
of Fitchburg bonds,	2,000	2,280 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	19,440 00	18,000 00
of Lowell bonds,	45,500	50,050 00	45,500 00
of Fall River bonds,	5,000	6,600 00	5,000 00
of Lawrence bonds,	36,000	45,360 00	36,000 00
of Taunton bonds,	2,000	2,400 00	2,000 00
of Manchester, N. H., bonds,	4,000	4,020 00	4,000 00
of Keene, N. H., bonds,	20,000	21,400 00	20,000 00
of Lewiston, Me., bonds,	16,000	18,240 00	16,000 00
of Providence, R. I., bonds,	15,000	16,500 00	15,000 00
of Hartford, Conn., bonds,	1,000	1,140 00	1,000 00
of Norwalk, Conn., bonds,	31,000	32,395 00	31,000 00
Town of Woburn bonds,	5,000	5,700 00	5,000 00
of Winthrop bonds,	11,000	12,760 00	11,000 00
of Everett bonds,	1,000	1,120 00	1,000 00
of Provincetown bonds,	1,000	1,030 00	1,000 00
of Brookline bonds,	5,000	5,750 00	5,000 00
of Danvers bonds,	2,000	2,400 00	2,000 00
of Wallingford, Conn., bonds,	17,000	17,510 00	17,000 00
	\$412,800	\$468,786 00	\$412,800 00
Add premium account,			13,000 00
			\$425,800 00

BANK STOCK.

First Nat'l Bank, Chelsea,	\$10,000	\$12,500 00	\$10,972 30
North Nat'l Bank, Boston,	1,500	2,017 00	1,664 55
Howard Nat'l Bank, Boston,	3,600	4,230 00	3,811 50
Massachusetts Nat'l Bank, Boston,	7,250	6,888 00	9,122 40
Continental Nat'l Bank, Boston,	4,000	4,720 00	4,845 70
Nat'l Bank of Commerce, Boston,	700	889 00	700 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Shawmut Nat'l Bank, Boston, . . .	\$500	\$595 00	\$602 50
Boston Nat'l Bank, Boston, . . .	2,000	2,420 00	2,329 37
Nat'l Exchange Bank, Boston, . . .	1,400	1,792 00	1,763 05
Nat'l Bank of No. America, Boston, . . .	500	525 00	518 75
Webster Nat'l Bank, Boston, . . .	2,500	2,550 00	2,750 00
Boylston Nat'l Bank, Boston, . . .	2,500	3,325 00	2,776 50
Atlas Nat'l Bank, Boston, . . .	8,400	10,038 00	9,819 35
State Nat'l Bank, Boston, . . .	2,500	2,925 00	2,934 00
Suffolk Nat'l Bank, Boston, . . .	700	774 00	845 85
Nat'l City Bank, Boston, . . .	4,300	5,375 00	4,956 15
Eagle Nat'l Bank, Boston, . . .	1,800	1,944 00	2,002 95
Nat'l Bank of Republic, Boston, . . .	10,000	13,850 00	13,137 50
Market Nat'l Bank, Boston, . . .	600	546 00	646 50
Mechanics' Nat'l Bank, Boston, . . .	900	1,115 00	1,170 00
Atlantic Nat'l Bank, Boston, . . .	3,800	5,073 00	5,804 50
Everett Nat'l Bank, Boston, . . .	3,800	3,800 00	4,422 25
Third Nat'l Bank, Boston, . . .	5,000	5,000 00	5,381 25
Nat'l Bank of Redemption, Boston, . . .	6,300	7,875 00	8,410 50
First Nat'l Bank, South Weymouth, . . .	2,000	2,600 00	2,420 50
Nat'l Exchange Bank, Salem, . . .	500	650 00	626 50
	\$87,050	\$104,016 00	\$104,434 42

RAILROAD BONDS.

Salem & Lowell R.R. mortgage bonds (guaranteed by Boston & Lowell R.R.),	} \$10,000	\$11,800 00	\$10,000 00
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CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated 1875. Number of corporators, 41.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$173,842 51	Public funds,	\$3,050 00
Earnings undivided,	1,803 04	Bank stock,	26,686 00
Guaranty fund,	2,109 74	Loans on real estate,	115,001 50
Interest,	244 77	Loans on personal security,	27,108 83
		Deposit in bank, on interest,	- 2,000 00
		Deposit in bank, not on interest,	2,968 92
		Expense account,	7 25
		Cash on hand,	1,177 56
	\$178,000 06		\$178,000 06

Cash on Deposit in Bank : —

Chicopee National Bank, Springfield, \$4,968 92

Whole amount of interest or profits received or earned, \$7,027 80

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 2,772 90
year, } 2 per cent., { 3,003 10

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 : \$142,110.33,
5 per cent.Number of outstanding loans which are of an amount not exceeding \$3,000
each, 105

Aggregate amount of the same, 115,845 33

Amount of investments from which no income is received, 2,500 00

Number of open accounts, 690

Number and amount of deposits (including dividends) received for pre-
vious year, 1,020 57,992 39Number and amount of deposits of and exceeding \$300 at any one time,
for the previous year, 23 16,059 05

Number and amount of withdrawals, 425 31,646 14

Number of accounts opened the previous year, 178

Number of accounts closed the previous year, 58

Amount of expenses of the corporation during previous year, 493 04

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner : March 16.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$3,050	\$3,900 00	\$3,050 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Chicopee, . . .	\$1,000	\$1,500 00	\$1,500 00
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
Franklin Co. Nat'l B'k, Greenfield,	2,500	2,500 00	2,500 00
Chicopee Nat'l Bank, Springfield, . .	2,500	4,000 00	4,000 00
Easthampton Nat'l B'k, Easthampt'n,	1,000	1,485 00	1,485 00
	\$20,400	\$27,875 00	\$26,686 00

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated 1845. Number of corporators, 57.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$585,648 49	Bank stock,	\$34,350 00
Earnings undivided,	14,647 76	Loans on bank stock,	1,860 00
Guaranty fund,	12,380 00	Railroad bonds,	26,000 00
		Loans on real estate,	380,919 06
		Loans on personal security,	102,464 00
		Loans to counties, cities or towns,	23,450 00
		Deposit in banks, on interest,	23,000 00
		Deposit in bank, not on interest,	15,601 31
		Cash on hand,	5,031 88
	\$612,676 25		\$612,676 25

Loans on Bank Stock, amount on each : —

On 20 shares Third National Bank, Springfield,	\$1,800 00
On 2 shares First National Bank, Chicopee,	60 00

Cash on Deposit in Banks, amount in each : —

Hampshire County National Bank, Northampton,	\$13,000 00
City National Bank, Springfield,	10,000 00
First National Bank, Chicopee,	15,601 31

Whole amount of interest or profits received or earned,	\$29,699 41
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 10,809 47
	2 per cent., { 11,158 26

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.; \$13,000, 3½ per cent.; \$5,000, 4 per cent.; \$36,000, 4½ per cent.; \$20,000, 4¾ per cent.; \$447,693.06, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	231
Aggregate amount of the same,	217,005 45
Number of open accounts,	1,591
Number and amount of deposits (including dividends) received for previous year,	1,583 138,326 18
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	86 43,277 00
Number and amount of withdrawals,	1,107 114,730 30
Number of accounts opened the previous year,	242
Number of accounts closed the previous year,	177
Amount of expenses of the corporation during previous year,	2,523 07
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: October 27.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Chicopee, . . .	\$10,000	\$14,000 00	\$10,000 00
City Nat'l Bank, Springfield, . . .	6,500	7,800 00	7,450 00
Chapin Nat'l Bank, Springfield, . . .	6,600	7,900 00	6,600 00
Agawam Nat'l Bank, Springfield, . . .	3,000	3,900 00	3,900 00
Maverick Nat'l Bank, Boston, . . .	1,200	2,400 00	2,400 00
Palmer Nat'l Bank, Palmer, . . .	3,000	3,300 00	3,000 00
Nat'l Bank of Redemption, Boston,	1,000	1,200 00	1,000 00
	<u>\$31,300</u>	<u>\$40,500 00</u>	<u>\$34,350 00</u>

RAILROAD BONDS.

Boston & Albany R.R.,	\$12,000	\$13,200 00	\$12,000 00
Boston & Lowell R.R.,	4,000	4,000 00	4,000 00
Boston, Revere Beach & Lynn R.R.,	10,000	11,000 00	10,000 00
	<u>\$26,000</u>	<u>\$28,200 00</u>	<u>\$26,000 00</u>

CITIZENS' SAVINGS BANK — FALL RIVER.

Incorporated 1851. Number of corporators, 60.

JOSEPH HEALY, *President.*

E. E. HATHAWAY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,767,593 15	Bank stock,	\$311,619 00
Earnings undivided,	81,684 61	Real estate by foreclosure,	35,095 91
Guaranty fund,	70,302 70	Loans on real estate,	1,615,772 20
Suspense,	3,248 44	Loans on personal security,	854,905 77
		Loans to counties, cities or towns,	51,000 00
		Deposit in bank, not on interest,	49,400 39
		Expense account,	1,979 72
		Cash on hand,	3,055 91
	\$2,922,828 90		\$2,922,828 90

Amount of real estate held by foreclosure,	\$35,095 91
Assessed value of the same,	38,125 00
Amount of income received from the same,	829 18
Amount of municipal tax on real estate,	801 35

Cash on Deposit in Bank: —

Pocasset National Bank, Fall River,	\$49,400 39
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Whole amount of interest or profits received or earned,	\$143,662 15
Rate and amount of each semi-annual dividend for previous year,	{ 2½ per cent., { 62,489 79
	{ 2¼ per cent., { 58,242 54

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

The total amount of loans, with each specified rate of interest: \$50,000, 4 per cent.; \$266,100, 4½ per cent.; \$519,115, 5 per cent.; \$1,635,562.97, 5½ per cent.; \$50,900, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 500

Aggregate amount of the same, 671,512 04

Number of open accounts, 4,961

Number and amount of deposits (including dividends) received for previous year, 11,664 566,459 97

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 366 251,947 66

Number and amount of withdrawals, 3,395 369,999 99

Number of accounts opened the previous year, 1,168

Number of accounts closed the previous year, 706

Amount of expenses of the corporation during previous year, 8,534 09

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner: July 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Boston, . . .	\$25,000	\$53,000 00	\$25,000 00
Second Nat'l Bank, Fall River, . .	18,000	20,700 00	18,000 00
Nat'l Hide and Leather B'k, Boston, .	22,500	26,931 25	22,500 00
Nat'l Bank of Commerce, Boston, . .	7,500	9,525 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	11,947 50	4,779 00
Howard Nat'l Bank, Boston, . . .	14,000	16,467 50	14,000 00
Eliot Nat'l Bank, Boston, . . .	9,300	11,833 25	9,300 00
Metacomet Nat'l Bank, Fall River, .	28,700	34,440 00	28,700 00
Nat'l Revere Bank, Boston, . . .	28,100	34,844 00	28,100 00
Nat'l Union Bank, Fall River, . . .	15,000	13,500 00	15,000 00
Merchants' Nat'l Bank, Boston, . . .	5,000	6,987 50	5,000 00
Nat'l Bank of Redemption, Boston, .	12,800	16,000 00	12,800 00
Railroad Nat'l Bank, Lowell, . . .	1,300	1,664 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	9,250 00	7,400 00
State Nat'l Bank, Boston, . . .	2,600	3,042 00	2,600 00
Suffolk Nat'l Bank, Boston, . . .	2,500	2,768 75	2,500 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,192 50	1,000 00
Continental Nat'l Bank, Boston, . .	600	709 50	600 00
Nat'l Bank of the Republic, Boston, .	2,500	3,462 50	2,500 00
	\$313,800	\$403,155 25	\$311,619 00

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	161	\$89,292 74
Number and amount of withdrawals,	1,709	114,688 90
Number of accounts opened the previous year,	781	
Number of accounts closed the previous year,	436	
Amount of expenses of the corporation during previous year,		1,847 90
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: April 23.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence 6s,	\$10,000	\$10,800 00	\$10,000 00

BANK STOCK.

First Nat'l Bank, Haverhill,	\$19,400	\$27,160 00	\$19,400 00
Merrimac Nat'l Bank, Haverhill,	500	800 00	690 00
Haverhill Nat'l Bank, Haverhill,	400	600 00	400 00
Nat'l Bank of Commerce, Boston,	900	1,143 00	900 00
Continental Nat'l Bank, Boston,	7,400	8,732 00	9,247 75
Massachusetts Nat'l Bank, Boston,	3,000	2,850 00	3,660 00
Merchants' Nat'l Bank, Boston,	2,500	3,487 00	3,173 75
Tremont Nat'l Bank, Boston,	3,000	3,060 00	3,783 75
	\$37,100	\$47,832 00	\$41,255 25

RAILROAD BONDS.

Boston & Maine R.R. 7s,	\$50,000	\$60,500 00	\$50,000 00
Old Colony R.R. 7s,	13,000	15,730 00	13,000 00
Old Colony R.R. 6s,	10,000	11,900 00	10,000 00
	\$73,000	\$88,130 00	\$73,000 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1837. Number of corporators, 55.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,346,370 39	Public funds,	\$164,100 00
Earnings undivided,	288,140 11	Bank stock,	727,944 01
Guaranty fund,	150,000 00	Loans on bank stock,	18,721 00
		Railroad bonds,	349,500 00
		Loans on real estate,	2,196,071 48
		Loans on personal security,	1,140,596 01
		Loans to counties, cities or towns,	134,000 00
		Deposit in banks, on interest,	38,893 44
		Deposit in banks, not on interest,	9,912 50
		Expense account,	3,246 48
		Cash on hand,	1,525 58
	\$4,784,510 50		\$4,784,510 50

Loans on Bank Stock, amount on each:—

On 110 shares Appleton National Bank, Lowell,	\$11,000 00
On 28 shares First National Bank, Lowell,	2,721 00
On 25 shares Wamesit National Bank, Lowell,	} 5,000 00
On 20 shares Brockton National Bank, Brockton,	
On 9 shares Hide and Leather National Bank, Boston,	

Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell,	\$37,893 44
Third National Bank, Springfield,	1,000 00
Lancaster National Bank, Clinton,	9,912 50

Whole amount of interest or profits received, \$254,185 45

Rate and amount of each semi-annual dividend for previous year, { 2 per cent., } 78,164 29

. { 2 per cent., } 80,198 71

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 last extra dividend: January, 1884.

The total amount of loans, with each specified rate of interest: \$17,250, 4 per cent.; \$201,250, $4\frac{1}{2}$ per cent.; \$2,508,727.29, 5 per cent.; \$88,000, $5\frac{1}{2}$ per cent.; \$624,161.20, 6 per cent.; \$50,000, $6\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 242

Aggregate amount of the same, 342,551 44

Number of open accounts, 11,552

Number and amount of deposits (including dividends) received for previous year, 31,014 845,795 19

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 505 273,856 36

Number and amount of withdrawals, 9,774 593,200 36

Number of accounts opened the previous year, 2,053

Number of accounts closed the previous year, 1,331
 Amount of expenses of the corporation during previous year, \$10,233 28
 Amount of treasurer's bond, 30,000 00
 Date of examination by commissioner: July 15.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Hartford, Conn.,	\$10,000	\$11,200 00	\$10,000 00
of Haverhill,	46,000	54,900 00	45,100 00
of Lowell,	3,000	3,360 00	3,000 00
of Lynn,	10,000	10,100 00	10,000 00
of Cleveland, Ohio,	52,000	55,120 00	52,000 00
of East Saginaw, Mich.,	24,000	25,320 00	24,000 00
Town of Plymouth,	20,000	23,500 00	20,000 00
	\$165,000	\$183,500 00	\$164,100 00

BANK STOCK.

Appleton Nat'l Bank, Lowell,	\$47,000	\$94,000 00	\$68,970 00
Atlantic Nat'l Bank, Boston,	8,000	10,680 00	10,000 00
Atlas Nat'l Bank, Boston,	20,000	24,050 00	20,462 50
Bay State Nat'l Bank, Lawrence,	1,875	3,300 00	1,875 00
Blackstone Nat'l Bank, Boston,	30,700	34,384 00	30,700 00
Boston Nat'l Bank, Boston,	21,000	25,462 50	21,213 75
Boylston Nat'l Bank, Boston,	12,400	16,492 00	12,400 00
Bunker Hill Nat'l Bank, Boston,	3,900	7,117 50	4,338 75
City Nat'l Bank, Boston,	7,300	7,409 50	7,565 00
Columbian Nat'l Bank, Boston,	13,800	17,284 50	16,560 00
Continental Nat'l Bank, Boston,	14,600	17,264 50	15,221 26
Eliot Nat'l Bank, Boston,	10,000	12,725 00	10,000 00
Everett Nat'l Bank, Boston,	3,800	3,800 00	3,810 25
First Nat'l Bank, Boston,	20,000	42,400 00	20,000 00
First Nat'l Bank, Lowell,	4,900	8,085 00	5,650 00
First Nat'l Bank, Marlboro,	5,000	5,000 00	5,000 00
Framingham N'l B'k, Framingham,	2,500	3,550 00	3,550 00
Globe Nat'l Bank, Boston,	19,900	18,905 00	19,915 50
Hamilton Nat'l Bank, Boston,	10,000	12,500 00	10,000 00
Howard Nat'l Bank, Boston,	13,500	15,626 25	13,500 00
Market Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
Merchants' Nat'l Bank, Boston,	4,400	6,182 00	4,400 00
Metropolitan Nat'l Bank, Boston,	6,000	6,780 00	7,200 00
Nat'l Bank of Commerce, Boston,	15,000	19,050 00	15,000 00
Nat'l Bank of No. America, Boston,	25,000	26,250 00	25,000 00
Nat'l Bank of Redemption, Boston,	40,000	50,000 00	50,700 00
Nat'l Bank of the Republic, Boston,	40,000	55,400 00	42,825 00
Nat'l Eagle Bank, Boston,	3,000	3,240 00	3,000 00
Nat'l Exchange Bank, Boston,	5,000	6,600 00	5,000 00
Nat'l Hide and Leather B'k, Boston,	10,000	11,925 00	10,000 00
Nat'l Pemberton Bank, Lawrence,	11,000	14,850 00	11,000 00
Nat'l Revere Bank, Boston,	37,500	46,500 00	37,500 00
Union Nat'l Bank, Boston,	3,600	4,995 00	3,600 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Webster Bank, Boston, . . .	\$10,500	\$10,762 50	\$10,500 00
New England Nat'l Bank, Boston, . .	6,500	9,408 75	8,450 00
North Nat'l Bank, Boston, . . .	16,700	22,461 50	16,700 00
Old Boston Bank, Boston, . . .	3,950	4,740 00	3,950 00
Prescott Nat'l Bank, Lowell, . . .	22,000	33,000 00	22,450 00
Railroad Nat'l Bank, Lowell, . . .	6,900	8,970 00	8,062 00
Second Nat'l Bank, Boston, . . .	26,500	40,810 00	26,500 00
Shawmut Nat'l Bank, Boston, . . .	10,000	11,925 00	10,000 00
State Nat'l Bank, Boston, . . .	6,300	7,371 00	7,375 00
Suffolk Nat'l Bank, Boston, . . .	20,500	22,703 75	20,500 00
Third Nat'l Bank, Boston, . . .	40,000	40,000 00	40,000 00
Tremont Nat'l Bank, Boston, . . .	23,600	24,190 00	23,600 00
Washington Nat'l Bank, Boston, . .	3,900	4,875 00	3,900 00
	\$678,025	\$882,525 25	\$727,944 01

RAILROAD BONDS.

Boston & Lowell R.R., . . .	\$127,500	\$149,900 00	\$127,500 00
Eastern R.R., . . .	72,000	92,520 00	72,000 00
Old Colony & Newport R.R., . . .	50,000	60,937 50	50,000 00
Fitchburg R.R., . . .	50,000	53,250 00	50,000 00
Worcester, Nashua & Rochester R.R., .	50,000	55,000 00	50,000 00
	\$349,500	\$411,607 50	\$349,500 00

CLINTON SAVINGS BANK—CLINTON.

Incorporated 1851. Number of corporators, 63.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,051,621 51	Public funds,	\$59,400 00
Earnings undivided,	2,247 13	Loans on public funds,	5,805 00
Guaranty fund,	23,000 00	Bank stock,	79,400 00
		Loans on bank stock,	4,415 00
		Railroad bonds,	33,000 00
		Loans on real estate,	573,693 61
		Loans on personal security,	276,779 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest,	24,174 32
		Deposit in bank, not on interest,	5,000 00
		Premium account,	7,218 59
		Cash on hand,	4,983 12
	\$1,076,868 64		\$1,076,868 64

Loans on Public Funds, amount on each:—

On \$1,000 United States 4s,	\$805 00
On \$5,000 Town of Clinton Bonds,	5,000 00

Loans on Bank Stock, amount on each:—

On 33 shares Wachusett National Bank, Fitchburg,	\$3,300 00
On 12 shares First National Bank, Clinton,	1,115 00

Cash on Deposit in Bank:—

First National Bank, Clinton,	\$29,174 32
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Whole amount of interest or profits received or earned, 48,987 55

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 19,955 47
 year, } 2 per cent., { 19,592 60

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, 3 $\frac{3}{4}$ per cent.; \$133,000, 4 per cent.; \$25,000, 4 $\frac{1}{4}$ per cent.; \$10,000, 4 $\frac{1}{2}$ per cent.; \$543,706.32, 5 per cent.; \$6,900, 5 $\frac{1}{2}$ per cent.; \$95,041.19, 6 per cent.; \$25,045.10, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 281

Aggregate amount of the same, 307,682 84

Amount of investments from which no income is received, 8,400 00

Number of open accounts, 3,649

Number and amount of deposits (including dividends) received for previous year, 3,350 258,406 96

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 145 80,729 10

Number and amount of withdrawals, 2,057 226,577 80

Number of accounts opened the previous year, 614

Number of accounts closed the previous year, 483

Amount of expenses of the corporation during previous year . . . \$2,590 15
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: September 3.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Clinton bonds,	\$51,400	\$55,820 00	\$51,400 00
City of Taunton bonds,	8,000	8,880 00	8,000 00
	\$59,400	\$64,700 00	\$59,400 00

BANK STOCK.

First Nat'l Bank, Clinton,	\$30,000	\$37,500 00	\$30,000 00
Orange Nat'l Bank, Orange,	5,000	6,450 00	5,000 00
First Nat'l Bank, Leominster,	300	300 00	300 00
First Nat'l Bank, New Bedford,	5,000	7,400 00	5,000 00
Nat'l B'k of Commerce, N. Bedford,	5,000	5,800 00	5,000 00
Metropolitan Nat'l Bank, Boston,	3,000	3,390 00	3,000 00
Howard Nat'l Bank, Boston,	1,600	1,852 00	1,600 00
Webster Nat'l Bank, Boston,	10,500	10,762 50	10,500 00
City Nat'l Bank, Boston,	500	507 50	500 00
Boston Nat'l Bank, Boston,	200	242 50	200 00
Atlas Nat'l Bank, Boston,	1,400	1,683 50	1,400 00
North America Nat'l Bank, Boston,	4,200	4,410 00	4,200 00
Market Nat'l Bank, Boston,	2,000	1,895 00	2,000 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,800 00	5,000 00
Hide & Leather Nat'l Bank, Boston,	1,000	1,192 50	1,000 00
Traders' Nat'l Bank, Boston,	700	693 00	700 00
Central Nat'l Bank, Boston,	4,000	2,160 00	4,000 00
	\$79,400	\$91,038 50	\$79,400 00

RAILROAD BONDS.

Old Colony R.R. 6s,	\$10,000	\$12,187 50	\$10,000 00
Old Colony R.R. 7s,	5,000	6,062 50	5,000 00
Fitchburg Railroad 7s,	13,000	15,990 00	13,000 00
Worcester & Nashua R.R. 5s,	5,000	5,350 00	5,000 00
	\$33,000	\$39,590 00	\$33,000 00

COHASSET SAVINGS BANK—COHASSET.

Incorporated 1845. Number of corporators, 31.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$400,280 74	Bank stock,	\$54,000 00
Earnings undivided,	9,423 38	Railroad bonds,	22,000 00
Guaranty fund,	10,700 00	Real estate by foreclosure,	5,500 00
Suspense account,	170 83	Loans on real estate,	252,999 00
		Loans on personal security,	71,150 00
		Loans to counties, cities or towns,	7,000 00
		Deposit in bank, on interest,	6,974 57
		Expense account,	356 54
		Cash on hand,	594 84
	\$420,574 95		\$420,574 95

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,	69 85

Cash on Deposit in Bank :—

Boston National Bank,	\$6,974 57
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Whole amount of interest or profits received or earned,	\$21,459 57
Rate and amount of each semi-annual dividend for previous { 2½ per cent., } year, { 2¼ per cent., }	8,245 40
	8,513 16

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, 4¼ per cent.; \$35,000, 4½ per cent.; \$10,000, 4¾ per cent.; \$130,900, 5 per cent.; \$2,500, 5½ per cent.; \$134,949, 6 per cent.; \$2,800, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	129
Aggregate amount of the same,	111,349 00
Number of open accounts,	973
Number and amount of deposits (including dividends) received for previous year,	463 66,540 56
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	45 24,510 00
Number and amount of withdrawals,	455 42,801 97
Number of accounts opened the previous year,	108
Number of accounts closed the previous year,	71
Amount of expenses of the corporation during previous year,	1,415 90
Amount of treasurer's bond,	15,000 00

Date of examination by commissioner: June 4.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$3,000	\$3,600 00	\$3,000 00
Blackstone Nat'l Bank, Boston, . . .	2,000	2,240 00	2,000 00
Boston Nat'l Bank, Boston, . . .	4,500	5,445 00	4,500 00
City Nat'l Bank, Boston, . . .	4,300	4,343 00	4,300 00
Columbian Nat'l Bank, Boston, . . .	2,000	2,500 00	2,000 00
Continental Nat'l Bank, Boston, . . .	4,000	4,720 00	4,000 00
Eagle Nat'l Bank, Boston, . . .	1,800	1,944 00	1,800 00
Everett Nat'l Bank, Boston, . . .	2,000	2,000 00	2,000 00
Hide and Leather Nat'l B'k, Boston, . . .	2,500	2,975 00	2,500 00
Merchants' Nat'l Bank, Boston, . . .	2,300	3,197 00	2,300 00
Market Nat'l Bank, Boston, . . .	3,000	2,730 00	3,000 00
North Nat'l Bank, Boston, . . .	1,200	1,608 00	1,200 00
Republic Nat'l Bank, Boston, . . .	2,200	3,036 00	2,200 00
Revere Nat'l Bank, Boston, . . .	4,500	5,580 00	4,500 00
Shawmut Nat'l Bank, Boston, . . .	3,200	3,808 00	3,200 00
State Nat'l Bank, Boston, . . .	3,800	4,446 00	3,800 00
Tremont Nat'l Bank, Boston, . . .	3,600	3,672 00	3,600 00
Union Nat'l Bank, Boston, . . .	1,500	2,070 00	1,500 00
Washington Nat'l Bank, Boston, . . .	1,000	1,250 00	1,000 00
Webster Nat'l Bank, Boston, . . .	1,600	1,632 00	1,600 00
	\$54,000	\$62,796 00	\$54,000 00

RAILROAD BONDS.

Old Colony R.R. 7s,	\$9,000	\$10,890 00	\$9,000 00
Eastern R.R. 6s,	13,000	16,640 00	13,000 00
	\$22,000	\$27,530 00	\$22,000 00

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

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

J. H. Root, *President*.D. P. ABERCROMBIE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$516,922 69	Public funds,	\$43,500 00
Earnings undivided,	6,298 84	Bank stock,	28,472 50
Guaranty fund,	7,350 00	Loans on bank stock,	8,000 00
Suspense,	157 47	Railroad bonds,	27,000 00
		Real estate,	31,000 00
		Real estate by foreclosure,	6,159 15
		Loans on real estate,	211,737 46
		Loans on personal security,	122,445 00
		Loans to counties, cities or towns,	17,646 25
		Deposit in banks, on interest,	24,400 00
		Deposit in banks, not on interest,	5,067 62
		Expense account,	802 31
		Interest,	810 03
		Premium,	3,070 00
		Cash on hand,	618 68
	\$530,729 00		\$530,729 00

Loans on Bank Stock, amount on each:—

On 25 shares Crocker National Bank, Turner's Falls,	\$1,900 00
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

Invested in real estate (for banking purposes),	\$31,000 00
Estimated value of the same,	31,000 00
Amount of real estate held by foreclosure,	6,159 15
Assessed value of the same,	6,000 00
Amount of income received from the same,	300 00
Amount of municipal tax on real estate,	352 07

Cash on Deposit in Banks, amount in each:—

Packard National Bank, Greenfield,	\$5,000 00
Crocker National Bank, Turner's Falls,	24,467 62

Whole amount of interest or profits received or earned,	\$25,217 49
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent, } 8,996 91
	{ 2 per cent, } 9,571 98

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 7-15.

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

The total amount of loans, with each specified rate of interest: \$12,000, 4 per cent.; \$25,000, 4½ per cent.; \$322,828.71, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 265

Aggregate amount of the same,		\$201,936 96
Number of open accounts,	1,564	
Number and amount of deposits (including dividends) received for previous year,	1,846	133,723 18
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	151	88,928 41
Number and amount of withdrawals,	822	82,704 41
Number of accounts opened the previous year,	351	
Number of accounts closed the previous year,	165	
Amount of expenses of the corporation during previous year,		1,436 38
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: October 15.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s,	\$8,000	\$8,720 00	\$8,000 00
of New Hampshire 6s,	2,500	2,950 00	2,500 00
City of Boston 6s,	6,000	7,000 00	6,000 00
of Boston 5s,	4,000	4,800 00	4,000 00
of Lowell 6s,	3,000	3,300 00	3,000 00
of Providence, R. I., 5s,	5,000	5,800 00	5,000 00
of Somerville 5s,	5,000	5,050 00	5,000 00
Town of Montague 4s,	10,000	10,650 00	10,000 00
	\$43,500	\$48,270 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	1,080 00	1,056 25
Columbian Nat'l Bank, Boston,	700	875 00	1,014 50
Webster Nat'l Bank, Boston,	1,000	1,000 00	1,155 00
Eliot Nat'l Bank, Boston,	1,000	1,275 00	1,242 50
Tremont Nat'l Bank, Boston,	1,000	1,025 00	1,242 50
Continental Nat'l Bank, Boston,	4,000	4,720 00	4,704 25
Commerce Nat'l B'k, Boston,	1,000	1,275 00	1,292 50
	\$24,400	\$30,060 00	\$28,472 50

RAILROAD BONDS.

Fitchburg R.R. 5s,	\$10,000	\$11,200 00	\$10,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,600 00	5,000 00
Boston & Revere Beach R.R. 6s,	7,000	8,200 00	7,000 00
Old Colony R.R. 6s,	5,000	6,000 00	5,000 00
	\$27,000	\$31,000 00	\$27,000 00

DANVERS SAVINGS BANK—DANVERS.

Incorporated 1850. Number of corporators, 50.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,061,946 28	Public funds,	\$21,605 00
Earnings undivided,	28,253 02	Bank stock,	138,338 00
Guaranty fund,	31,950 00	Loans on bank stock,	13,800 00
		Railroad bonds,	31,625 00
		Real estate by foreclosure,	45,530 00
		Loans on real estate,	402,712 00
		Loans on personal security,	366,552 44
		Loans to counties, cities or towns,	10,000 00
		Deposit in banks, on interest,	84,676 49
		Deposit in banks, not on interest,	5,000 00
		Cash on hand,	2,310 37
	\$1,122,149 30		\$1,122,149 30

Loans on Bank Stock, amount on each :—

On 25 shares First National Bank, Danvers,	\$1,800 00
On 16 shares First National Bank, Danvers,	} 2,000 00
On 6 shares Salem National Bank, Salem,	
On 125 shares Lancaster National Bank, Clinton,	*10,000 00

Amount of real estate held by foreclosure,	\$45,530 00
Assessed value of the same,	50,500 00
Amount of income received from the same,	3,750 00
Amount of municipal tax on real estate,	761 73

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston,	\$32,489 81
Merchants' National Bank, Salem,	25,186 68
First National Bank, Danvers,	32,000 00

Whole amount of interest or profits received or earned,	\$50,469 18
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 20,014 00
	{ 2 per cent., } 20,387 28

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: \$175,000, 4 per cent.; \$25,000, 4½ per cent.; \$25,000, 4¼ per cent.; \$114,500, 4½ per cent.; \$20,000, 4¾ per cent.; \$127,635, 5 per cent.; \$30,000, 5½ per cent.; \$196,517,79, 6 per cent.; \$2,137, 6½ per cent.; \$32,828, 7 per cent.; \$44,446.65, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 238

* This bank is in the hands of a receiver.

Aggregate amount of the same,		\$205,067 79
Amount of investments from which no income is received,		11,030 00
Number of open accounts,	3,171	
Number and amount of deposits (including dividends) received for previous year,	2,012	187,335 08
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	104	56,105 00
Number and amount of withdrawals,	1,429	151,497 40
Number of accounts opened the previous year,	386	
Number of accounts closed the previous year,	273	
Amount of expenses of the corporation during previous year,		2,533 10
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: June 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s, reg. bonds,	\$10,000	\$10,700 00	\$10,000 00
of Boston 6s, coupon bonds,	10,000	11,800 00	9,775 00
of Hartford, Conn., 6s, coupon bonds,	2,000	2,300 00	1,830 00
	\$22,000	\$24,800 00	\$21,605 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$5,300	\$6,333 50	\$5,300 00
North America Nat'l B'k, Boston,	7,100	7,455 00	7,268 75
Continental Nat'l Bank, Boston,	1,000	1,180 00	1,080 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,356 25
Redemption Nat'l Bank, Boston,	6,500	8,125 00	7,901 25
Merchants' Nat'l Bank, Boston,	5,000	6,975 00	6,475 00
Globe Nat'l Bank, Boston,	8,500	8,075 00	10,612 50
Atlas Nat'l Bank, Boston,	5,000	5,975 00	5,675 00
Washington Nat'l Bank, Boston,	2,500	3,125 00	2,500 00
Revere Nat'l Bank, Boston,	7,500	9,300 00	7 500 00
Howard Nat'l Bank, Boston,	6,800	7,990 00	6,800 00
Exchange Nat'l Bank, Boston,	6,500	8,320 00	6,500 00
Commerce Nat'l Bank, Boston,	6,000	7,620 00	6,000 00
Traders' Nat'l Bank, Boston,	2,300	2,277 00	2,300 00
Tremont Nat'l Bank, Boston,	2,000	2,050 00	2,000 00
Third Nat'l Bank, Boston,	6,000	6,000 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	3,225 00	2,862 50
Warren Nat'l Bank, Peabody,	2,000	2,600 00	2,000 00
First Nat'l Bank, Danvers,	9,675	11,610 00	9,997 00
Rockport Nat'l Bank, Rockport,	1,000	1,350 00	1,000 00
Commerce Nat'l B'k, New Bedford,	7,500	8,625 00	8,962 50
First Nat'l Bank, New Bedford,	12,500	18,625 00	14,947 25
	\$127,475	\$155,620 50	\$138,338 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$10,000	\$12,200 00	\$12,425 00
Conn. & Passumpsic Rivers R.R. 7s,	16,000	18,800 00	19,200 00
	\$26,000	\$31,000 00	\$31,625 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated May, 1831. Number of corporators, 86.

AUGUSTUS B. ENDICOTT, *President*.C. GUILD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,820,527 34	Public funds,	\$327,000 00
Earnings undivided,	75,690 05	Loans on public funds,	400 00
Guaranty fund,	69,727 27	Bank stock,	80,638 50
		Loans on bank stock,	2,650 00
		Railroad bonds,	536,700 00
		Real estate by foreclosure,	2,700 00
		Loans on real estate,	567,789 31
		Loans on personal security,	418,700 00
		Deposit in bank, on interest,	29,366 85
	\$1,965,944 66		\$1,965,944 66

Loan on Public Funds:—

On \$500 United States Bond, \$400 00

Loan on Bank Stock:—

On 35 shares Market National Bank, Boston, \$2,650 00

Amount of real estate held by foreclosure, \$2,700 00

Assessed value of the same, 3,210 00

Amount of municipal tax on real estate, 36 83

Cash on Deposit in Bank:—

Dedham National Bank, \$29,366 85

Whole amount of interest or profits received or earned, \$102,618 59

Rate and amount of each semi-annual dividend for previous { 2 per cent., { 33,042 70
year, { 2 per cent., { 34,031 96

Time 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: $6\frac{65}{100}$.

Date of the last extra dividend: 1871.

The total amount of loans, with each specified rate of interest: \$343,000,

4 per cent.; \$45,000, $4\frac{1}{4}$ per cent.; \$25,500, 5 per cent.; \$7,650, $5\frac{1}{2}$ per cent.; \$568,389.31, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 428

Aggregate amount of the same, 426,264 31

Amount of investments from which no income is received, 2,700 00

Number of open accounts, 5,052

Number and amount of deposits (including dividends) received for previous year, 2,864 \$318,072 68

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	220	\$99,733 07
Number and amount of withdrawals,	2,075	230,555 10
Number of accounts opened the previous year,	646	
Number of accounts closed the previous year,	413	
Amount of expenses of the corporation during previous year,		3,211 48
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: June 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River,	\$10,000	\$10,625 00	\$10,000 00
of Manchester, N. H.,	18,000	19,800 00	18,000 00
of Augusta, Me.,	5,000	5,143 00	5,000 00
of Portland, Me.,	9,000	11,250 00	9,000 00
of Charlestown,	6,000	6,607 00	6,000 00
of Worcester,	10,000	11,200 00	10,000 00
of Boston 4s,	112,000	118,720 00	112,000 00
of Boston 6s,	10,000	13,200 00	10,000 00
of Providence, R. I.,	20,000	22,100 00	20,000 00
of Cleveland, Ohio, 5s,	26,000	26,715 00	26,000 00
of Cleveland, Ohio, 6s,	1,000	1,200 00	1,000 00
of Columbus, Ohio,	10,000	10,100 00	10,000 00
of Grand Rapids, Mich., 5s,	10,000	11,450 00	10,000 00
of Grand Rapids, Mich., 8s,	3,000	3,735 00	3,000 00
Town of South Norwalk, Conn.,	5,000	5,750 00	5,000 00
of Lincoln,	2,000	2,250 00	2,000 00
of Malden,	10,000	11,200 00	10,000 00
of Melrose,	5,000	5,682 50	5,000 00
of Woburn,	5,000	5,768 50	5,000 00
District of Columbia 6s,	20,000	} 55,825 00	{ 20,000 00
District of Columbia 5s,	30,000			{ 30,000 00
	\$327,000	\$358,321 00	\$327,000 00

BANK STOCK.

Dedham Nat'l Bank, Dedham,	\$15,000	\$17,400 00	\$15,000 00
Howard Nat'l Bank, Boston,	4,000	4,680 00	4,000 00
Blackstone Nat'l Bank, Boston,	7,500	8,550 00	7,500 00
State Nat'l Bank, Boston,	2,500	2,925 00	2,500 00
Union Nat'l Bank, Boston,	2,500	3,525 00	2,500 00
People's Nat'l Bank, Boston,	6,000	9,000 00	6,000 00
Commerce Nat'l Bank, Boston,	7,500	9,825 00	7,500 00
Atlas Nat'l Bank, Boston,	14,500	17,400 00	14,500 00
Shawmut Nat'l Bank, Boston,	5,000	5,950 00	5,000 00
Webster Nat'l Bank, Boston,	8,500	8,840 00	8,500 00
Globe Nat'l Bank, Boston,	2,500	2,475 00	2,500 00
Traders' Nat'l Bank, Boston,	5,200	4,992 00	5,138 50
	\$80,700	\$95,562 00	\$80,638 50

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 6s,	\$10,000	\$10,767 00	\$9,700 00
Worcester & Nashua R.R. 5s,	500	552 50	500 00
Boston & Maine R.R.,	24,000	28,880 00	24,000 00
Boston & Lowell R.R. 7s,	49,500	59,895 00	49,500 00
Boston & Lowell R.R. 6s,	20,000	23,000 00	20,000 00
Boston & Lowell R.R. 5s,	5,000	5,450 00	5,000 00
Boston & Lowell R.R. 4½s,	5,000	5,250 00	5,000 00
Old Colony R.R.,	5,000	6,120 50	5,000 00
Fitchburg R.R.,	60,000	63,768 75	60,000 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	36,000	39,900 00	36,000 00
Vermont & Massachusetts R.R.,	119,000	132,090 00	119,000 00
Eastern R.R.,	29,000	37,120 00	29,000 00
Lowell & Andover R.R.,	9,000	10,700 00	9,000 00
Conn. & Passumpsic Rivers R.R.,	50,500	59,590 00	50,500 00
Nashua & Rochester R.R.,	5,500	5,967 50	5,500 00
Newport & Richford R.R.,	30,000	32,550 00	30,000 00
Salem & Lowell R.R.,	10,500	11,655 00	10,500 00
N. York, Providence & Boston R.R.,	20,000	25,000 00	20,000 00
New Bedford R.R.,	2,000	2,300 00	2,000 00
Nashua & Lowell R.R.,	2,000	2,300 00	2,000 00
Boston, Revere Beach & Lynn R.R.,	11,000	12,984 00	11,000 00
Boston, Barre & Gardner R.R.,	25,000	29,500 00	25,000 00
Concord & Claremont R.R.,	1,000	1,180 00	1,000 00
Androscoggin & Kennebec R.R.,	3,000	3,242 50	3,000 00
Leeds & Farmington R.R.,	3,500	4,060 00	3,500 00
Maine Central R.R.,	1,000	1,278 75	1,000 00
	\$537,000	\$615,101 50	\$536,700 00

EAST BOSTON SAVINGS BANK — BOSTON.

Incorporated 1848. Number of corporators, 28.

GEO. T. SAMPSON, *President*.WM. B. PIGEON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,514,014 69	Public funds,	\$6,000 00
Earnings undivided, . .	43,457 22	Bank stock,	248,200 00
Guaranty fund,	47,990 33	Loan on bank stock,	500 00
		Railroad bonds,	57,000 00
		Real estate,	15,053 78
		Real estate by foreclosure, . .	24,249 41
		Loans on real estate,	808,467 68
		Loans on personal security, . .	397,287 57
		Deposit in bank, on interest, . .	43,431 66
		Expense account,	1,908 19
		State tax,	1,032 74
		Cash on hand,	2,331 21
	\$1,605,462 24		\$1,605,462 24

Loan on Bank Stock : —

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

Invested in real estate (for banking purposes),	\$15,053 78
Estimated value of the same,	22,200 00
Amount of real estate held by foreclosure,	24,249 41
Assessed value of the same,	27,300 00
Amount of income received from the same,	1,514 35
Amount of municipal tax on real estate,	575 55

Cash on Deposit in Bank : —

First Ward National Bank, Boston, \$43,431 66

Whole amount of interest or profits received,	\$78,978 96
Rate and amount of each semi-annual dividend for previous { 2 per cent., } year, { 2 per cent., }	25,616 91
	26,812 42

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 last extra dividend : July 21, 1869.

The total amount of loans, with each specified rate of interest : \$100,000, 4 per cent. ; \$160,000, 4½ per cent. ; \$8,000, 4¾ per cent. ; \$13,000, 4½ per cent. ; \$32,500, 4¾ per cent. ; \$429,901.25, 5 per cent. ; \$132,950, 5½ per cent. ; \$3,000, 5¾ per cent. ; \$301,182, 6 per cent. ; \$2,700, 6½ per cent. ; \$23,022, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 345

Aggregate amount of the same,	\$498,017 68
Number of open accounts,	5,680
Number and amount of deposits (including dividends) received for previous year,	8,560 494,728 33
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	297 166,557 00
Number and amount of withdrawals,	4,855 351,824 59
Number of accounts opened the previous year,	1,342
Number of accounts closed the previous year,	787
Amount of expenses of the corporation during previous year,	5,840 79
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner : February 24.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s,	\$6,000	\$6,900 00	\$6,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$3,600	\$4,896 00	\$3,600 00
Atlas Nat'l Bank, Boston,	3,200	3,848 00	3,200 00
Blackstone Nat'l Bank, Boston,	4,500	5,040 00	4,500 00
Boston Nat'l Bank, Boston,	20,000	24,250 00	20,000 00
Boylston Nat'l Bank, Boston,	4,100	5,453 00	4,100 00
Continental Nat'l Bank, Boston,	10,000	11,825 00	10,000 00
Commerce Nat'l Bank, Boston,	16,300	19,641 50	16,300 00
Eagle Nat'l Bank, Boston,	10,000	10,800 00	10,000 00
Eliot Nat'l Bank, Boston,	11,500	14,490 00	11,500 00
First Nat'l Bank, Chelsea,	10,000	12,700 00	10,000 00
First Ward Nat'l Bank, Boston,	7,700	9,779 00	7,700 00
Freeman's Nat'l Bank, Boston,	25,000	25,062 50	25,000 00
Globe Nat'l Bank, Boston,	20,000	19,000 00	20,000 00
Hide & Leather Nat'l B'k, Boston,	6,700	7,989 75	6,700 00
Howard Nat'l Bank, Boston,	7,800	9,009 00	7,800 00
Merchandise Nat'l Bank, Boston,	2,400	2,502 00	2,400 00
Market Nat'l Bank, Boston,	5,000	4,600 00	5,000 00
Mt. Vernon Nat'l Bank, Boston,	2,400	3,330 00	2,400 00
Massachusetts Nat'l Bank, Boston,	3,000	2,850 00	3,000 00
North America Nat'l Bank, Boston,	15,000	15,750 00	15,000 00
Revere Nat'l Bank, Boston,	10,000	12,425 00	10,000 00
Republic Nat'l Bank, Boston,	10,000	13,850 00	10,000 00
Redemption Nat'l Bank, Boston,	3,400	4,250 00	3,400 00
Suffolk Nat'l Bank, Boston,	10,500	11,576 25	10,500 00
State Nat'l Bank, Boston,	10,000	11,700 00	10,000 00
Shoe & Leather Nat'l Bank, Boston,	6,400	6,512 00	6,400 00
Traders' Nat'l Bank, Boston,	4,200	4,032 00	4,200 00
Tremont Nat'l Bank, Boston,	5,000	5,262 50	5,000 00
Webster Nat'l Bank, Boston,	500	500 00	500 00
	\$248,200	\$282,923 50	\$248,200 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 7s,	\$14,500	\$18,560 00	\$14,500 00
Boston & Albany R.R. 7s,	1,000	1,165 00	1,000 00
Boston & Maine R.R. 7s,	14,500	17,182 50	14,500 00
Boston, Clinton & Fitchburg R.R. 5s,	1,000	1,180 00	1,000 00
Old Colony R.R. 6s,	15,000	17,985 00	15,000 00
Old Colony R.R. 7s,	2,000	2,400 00	2,000 00
Fitchburg R.R. 7s,	3,000	3,600 00	3,000 00
Maine Central R.R. 6s,	6,000	7,260 00	6,000 00
	\$57,000	\$69,332 50	\$57,000 00

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated 1870. Number of corporators, 50.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$441,669 13	Public funds,	\$3,970 00
Earnings undivided,	9,246 23	Bank stock,	65,718 00
Guaranty fund,	8,268 61	Loan on bank stock,	1,100 00
		Railroad bonds,	33,000 00
		Real estate,	12,000 00
		Loans on real estate,	196,659 00
		Loans on personal security,	126,655 00
		Loans to counties, cities or towns,	3,844 52
		Deposit in bank, on interest,	7,592 39
		Expense account,	346 36
		Interest account,	10 80
		Bank building account,	453 27
		Cash on hand,	7,834 63
	\$459,183 97		\$459,183 97

Loan on Bank Stock :—

On 11 shares Freeman's National Bank, Boston,	*\$1,100 00
Invested in real estate (for banking purposes),	\$12,000 00
Estimated value of the same,	12,000 00
Amount of municipal tax on real estate,	91 56

Cash on Deposit in Bank :—

Tremont National Bank, Boston,	\$7,592 39
Whole amount of interest or profits received or earned,	\$22,786 56
Rate and amount of each semi-annual dividend for previous { 2½ per cent, } year, { 2 per cent., }	8,335 14
	8,033 87
Times for the dividends, fixed by the by-laws: January and July.	
The total amount of loans, with each specified rate of interest: \$3,844.52, 4 per cent.; \$100,025, 5 per cent.; \$18,600, 5½ per cent.; \$242,759, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	230
Aggregate amount of the same,	184,739 00
Number of open accounts,	1,472
Number and amount of deposits (including dividends) received for previous year,	1,174 123,901 84
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	92 48,740 69
Number and amount of withdrawals,	868 73,298 68
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,	1,204 82
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: July 22.	

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

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me. 6s,	\$2,000	\$2,050 00	\$2,070 00
Town of Woburn 6s,	2,000	2,300 00	1,900 00
	\$4,000	\$4,350 00	\$3,970 00

BANK STOCK.

City Nat'l Bank, Boston,	\$2,000	\$2,020 00	\$2,276 75
Commonwealth Nat'l B'k, 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	5,500 00	5,000 00
Freeman's Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
Globe Nat'l Bank, Boston,	3,500	3,325 00	3,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,250 00
Hide & Leather Nat'l B'k, Boston,	2,300	2,737 00	2,300 00
Market Nat'l Bank, Boston,	2,000	1,820 00	2,317 50
Manufacturers' Nat'l Bank, Boston,	4,000	3,840 00	4,000 00
Merchandise Nat'l Bank, Boston,	2,000	2,080 00	2,000 00
No. America Nat'l Bank, Boston,	2,000	2,100 00	2,000 00
Redemption Nat'l Bank, Boston,	5,000	6,250 00	6,500 00
Shawmut Nat'l Bank, Boston,	2,000	2,380 00	2,167 50
State Nat'l Bank, Boston,	2,200	2,574 00	2,471 25
Third Nat'l Bank, Boston,	3,500	3,500 00	3,500 00
Traders' Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Tremont Nat'l Bank, Boston,	5,000	5,125 00	5,480 00
Webster Nat'l Bank, Boston,	4,000	4,080 00	4,000 00
Brockton Nat'l Bank, Brockton,	5,000	5,500 00	5,150 00
Home Nat'l Bank, Brockton,	4,000	4,600 00	4,580 00
	\$61,500	\$65,997 00	\$65,718 00

RAILROAD BONDS.

Old Colony R.R. 6s,	\$6,000	\$7,185 00	\$6,000 00
Eastern R.R. 6s,	5,000	6,425 00	5,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	4,000	4,760 00	4,000 00
Newport & Richford R.R. 5s,	5,000	5,400 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,750 00	5,000 00
Nashua & Rochester R.R. 5s,	3,000	3,240 00	3,000 00
Fitchburg R.R. 5s,	5,000	5,550 00	5,000 00
	\$33,000	\$38,310 00	\$33,000 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—CAMBRIDGE.

Incorporated 1854. Number of corporators, 44.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,253,296 65	Public funds,	\$15,000 00
Earnings undivided,	1,317 24	Bank stock,	128,166 67
Guaranty fund,	46,538 94	Railroad bonds,	19,000 00
Premiums,	3,784 84	Real estate,	3,000 00
Profit and loss,	24,040 23	Real estate by foreclosure,	22,661 94
		Loans on real estate,	702,439 46
		Loans on personal security,	385,500 00
		Loans to counties, cities or towns,	8,000 00
		Deposit in banks, on interest,	42,390 94
		Deposit in banks, not on interest,	1,000 00
		Cash on hand,	1,818 89
	\$1,328,977 90		\$1,328,977 90

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,	22,661 94
Assessed value of the same,	33,600 00
Amount of income received from the same,	988 92
Amount of municipal tax on real estate,	611 42

Cash on Deposit in Banks, amount in each:—

Lechmere National Bank, Cambridge,	\$39,890 94
Cambridge National Bank, Cambridge,	3,500 00

Whole amount of interest or profits received or earned,	\$61,867 44
Rate and amount of each semi-annual dividend for previous } year, { 2½ per cent., } 27,029 09	
	{ 1½ per cent., } 16,938 61

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: October 15, 1875.

The total amount of loans, with each specified rate of interest: \$25,000, 3¼ per cent.; \$68,000, 3½ per cent.; \$30,000, 3¾ per cent.; \$25,000, 3¾ per cent.; \$125,240, 4 per cent.; \$80,000, 4¼ per cent.; \$30,000, 4½ per cent.; \$190,525, 5 per cent.; \$135,600, 5½ per cent.; \$379,149.46, 6 per cent.; \$1,900, 6½ per cent.; \$5,125, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	379
Aggregate amount of the same,	429,714 46
Number of open accounts,	5,351
Number and amount of deposits (including dividends) received for previous year,	17,303 365,386 80
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	172 86,602 21
Number and amount of withdrawals,	4,424 251,423 16
Number of accounts opened the previous year,	1,333

Number of accounts closed the previous year, 834
 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: February 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge bonds,	\$10,000	\$10,000 00	\$10,000 00
of Cleveland, Ohio, bonds,	3,000	3,000 00	3,000 00
of Columbus, Ohio, bonds,	2,000	2,000 00	2,000 00
	<u>\$15,000</u>	<u>\$15,000 00</u>	<u>\$15,000 00</u>

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$700	\$840 00	\$700 00
Blackstone Nat'l Bank, Boston,	5,400	6,048 00	5,400 00
Boston Nat'l Bank, Boston,	6,300	7,623 00	6,300 00
Bunker Hill Nat'l Bank, Boston,	4,100	7,462 00	4,100 00
Commerce Nat'l Bank, Boston,	6,700	8,509 00	6,700 00
Commonwealth Nat'l B'k, Boston,	4,000	4,720 00	4,000 00
Continental Nat'l Bank, Boston,	3,000	3,540 00	3,000 00
Eliot Nat'l Bank, Boston,	1,200	1,524 00	1,200 00
Exchange Nat'l Bank, Boston,	1,600	2,112 00	1,600 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,720 00	2,000 00
First Ward Nat'l Bank, Boston,	5,000	6,350 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	13,685 00	11,500 00
Howard Nat'l Bank, Boston,	6,000	6,900 00	6,000 00
Massachusetts Nat'l Bank, Boston,	500	475 00	500 00
Merchants' Nat'l Bank, Boston,	5,000	7,000 00	5,000 00
Metropolitan Nat'l B'k, Boston,	2,400	2,712 00	2,400 00
New England Nat'l Bank, Boston,	2,000	2,880 00	2,000 00
North Nat'l Bank, Boston,	1,900	2,546 00	1,900 00
North America Nat'l Bank, Boston,	500	525 00	500 00
Redemption Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Republic Nat'l Bank, Boston,	5,800	8,004 00	5,800 00
Revere Nat'l Bank, Boston,	3,800	4,712 00	3,800 00
Third Nat'l Bank, Boston,	11,000	11,000 00	11,000 00
Tremont Nat'l Bank, Boston,	7,600	7,752 00	7,600 00
Union Nat'l Bank, Boston,	500	940 00	500 00
Webster Nat'l Bank, Boston,	6,700	6,834 00	6,700 00
City Nat'l Bank, Cambridge,	2,600	2,600 00	2,600 00
Charles River Nat'l B'k, Camb'dge,	2,400	2,400 00	2,400 00
Lechmere Nat'l Bank, Cambridge,	5,100	7,650 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, Marlborough,	3,000	2,500 00	2,000 00
Merchants' Nat'l B'k, Newburypt,	600	600 00	600 00
Concord Nat'l Bank, Concord,	3,300	3,300 00	3,300 00
	<u>\$130,200</u>	<u>\$154,608 00</u>	<u>\$128,166 67</u>

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R.,	\$8,500	\$10,880 00	\$4,000 00
Boston & Albany R.R.,	15,000	17,350 00	15,000 00
	<u>\$23,500</u>	<u>\$28,230 00</u>	<u>\$19,000 00</u>

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

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

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$399,161 96	Public funds,	\$7,565 00
Earnings undivided,	2,725 08	Bank stock,	93,410 75
Guaranty fund,	15,000 00	Loan on bank stock,	1,300 00
Surplus,	5,500 00	Railroad bonds,	45,627 50
		Loans on real estate,	209,815 00
		Loans on personal security,	63,518 00
		Deposit in bank, not on interest,	793 79
		Expense account,	357 00
	\$422,387 04		\$422,387 04

Loan on Bank Stock:—

On 13 shares First National Bank, Easthampton, \$1,300 00

Cash on Deposit in Bank:—

First National Bank, Easthampton, \$793 79

Whole amount of interest or profits received or earned, \$23,934 39

Rate and amount of each semi-annual dividend for previous { 2 per cent., } 6,862 05
year, { 2 per cent., } 7,227 73

Times for the dividends, fixed by the by-laws: January 23 and 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: \$93,580, 5 per cent.; \$5,200, 5¼ per cent.; \$64,075, 5½ per cent.; \$109,588, 6 per cent.; \$2,190, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 195

Aggregate amount of the same, 145,378 00

Number of open accounts, 1,456

Number and amount of deposits (including dividends) received for previous year, 1,741 134,058 29

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 82 49,343 73

Number and amount of withdrawals, 905 91,445 09

Number of accounts opened the previous year, 314

Number of accounts closed the previous year, 216

Amount of expenses of the corporation during previous year, 1,696 50

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: March 15.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s, .	\$6,000	\$7,565 00	\$7,565 00

BANK STOCK.

First Nat'l Bank, Easthampton, . .	\$11,000	\$16,500 00	\$11,000 00
First Nat'l Bank, Westfield, . . .	5,000	7,265 00	7,000 00
First Nat'l Bank, Northampton, . .	10,200	13,060 00	10,200 00
Northampton N'l B'k, Northampton, .	10,000	17,500 00	11,314 00
Hampshire Co. N'l B'k, Northampton, .	1,000	1,250 00	1,000 00
Holyoke Nat'l Bank, Holyoke, . . .	10,000	13,500 00	10,000 00
Chicopee Nat'l Bank, Springfield, . .	1,000	1,700 00	1,000 00
First Nat'l Bank, Springfield, . . .	2,000	3,270 00	3,270 00
Housatonic Nat'l Bank, Stockbridge, .	3,000	5,880 00	5,880 00
First Nat'l Bank, Lynn,	4,400	5,500 00	4,400 00
Blackstone Nat'l Bank, Boston, . . .	2,200	2,500 00	2,200 00
Second Nat'l Bank, Boston,	5,000	7,500 00	6,657 50
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 B'k of Commonwealth, Boston, .	10,000	12,500 00	10,000 00
State Nat'l Bank, Boston,	2,500	3,181 25	3,181 25
Pittsfield Nat'l Bank, Pittsfield, . .	2,200	3,608 00	3,608 00
	\$82,200	\$118,154 25	\$93,410 75

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$7,000	\$8,240 00	\$8,000 00
Old Colony R.R. 7s,	15,000	18,627 50	18,627 50
Old Colony R.R. 4½s,	5,000	5,600 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,300 00	5,000 00
Boston & Maine R.R. 7s,	7,000	8,140 00	8,000 00
Boston & Lowell R.R. 7s,	1,000	1,123 00	1,000 00
	\$40,000	\$47,030 50	\$45,627 50

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated, 1872. Number of corporators, 30.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$336,354 76	Public funds,	\$61,000 00
Earnings undivided,	1,480 00	Bank stock,	5,400 00
Guaranty fund,	10,000 00	Railroad bonds,	35,000 00
		Loans on real estate,	222,235 24
		Loans on personal security,	16,816 00
		Deposit in bank, on interest,	2,422 72
		Expense account,	1,047 85
		Interest accrued, not paid,	3,162 96
		Cash on hand,	749 99
	<u>\$347,834 76</u>		<u>\$347,834 76</u>

Cash on Deposit in Bank:—

Manufacturers' National Bank, Boston, \$2,422 72

Whole amount of interest or profits received or earned, \$17,489 18

Rate and amount of each semi-annual dividend for previous { 2 per cent., } 6,213 72
year, { 2 per cent., } 6,356 81

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: $5\frac{1}{4}$.

Date of the last extra dividend: April, 1877.

The total amount of loans, with each specified rate of interest: \$38,000, 4 per cent.; \$11,555, $4\frac{1}{2}$ per cent.; \$1,500, $5\frac{1}{2}$ per cent.; \$196,578.70, 6 per cent.; \$18,956.45, $6\frac{1}{2}$ per cent.; \$46,083.75, 7 per cent.; \$3,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 218

Aggregate amount of the same, 193,151 24

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

Number of open accounts, 1,209

Number and amount of deposits (including dividends) received for previous year, 2,226 71,324 21

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 34 17,122 00

Number and amount of withdrawals, 583 53,172 07

Number of accounts opened the previous year, 225

Number of accounts closed the previous year, 153

Amount of expenses of the corporation during previous year, 1,047 85

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: June 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds: —			
State of Maine,	\$4,000	\$4,250 00	\$4,000 00
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	10,900 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
Town of Abington,	5,000	5,140 00	5,000 00
of Weymouth,	10,000	10,800 00	10,000 00
	<u>\$61,000</u>	<u>\$67,440 00</u>	<u>\$61,000 00</u>

BANK STOCK.

Union Nat'l Bank, Weymouth,	\$4,900	\$5,700 00	\$4,900 00
Central Nat'l Bank, Boston,	1,000	1,500 00	500 00
	<u>\$5,900</u>	<u>\$7,200 00</u>	<u>\$5,400 00</u>

RAILROAD BONDS.

Old Colony R.R.,	\$12,000	\$13,700 00	\$12,000 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	12,000	13,080 00	12,000 00
Boston & Maine R.R.,	3,000	3,600 00	3,000 00
Boston & Lowell R.R.,	3,000	3,450 00	3,000 00
Maine Central R.R.,	5,000	6,500 00	5,000 00
	<u>\$35,000</u>	<u>\$40,330 00</u>	<u>\$35,000 00</u>

ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Number of corporators, 65.

JOHN CARR, *President.*GEO. C. LEACH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,989,924 90	Public funds,	\$417,500 00
Earnings undivided,	12,915 46	Bank stock,	56,900 00
Guaranty fund,	38,125 77	Loans on bank stock,	3,400 00
Tax account,	3,300 00	Railroad bonds,	112,000 00
Suspense,	623 78	Loan on railroad bonds,	800 00
		Railroad notes,	55,000 00
		Loans on real estate,	780,539 50
		Loans on personal security,	575,575 00
		Deposit in banks, not on interest,	11,963 81
		Expense account,	464 14
		Suspense account,	25,002 18
		Cash on hand,	5,745 28
	\$2,044,889 91		\$2,044,889 91

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 bonds: —

On 1,000 Maine Central bond,	\$800 00
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Cash on Deposit in Bank: —

People's National Bank, Boston,	\$11,963 81
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Whole amount of interest or profits received or earned, \$87,740 98

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 35,054 67
year, } 1½ per cent., { 27,584 83

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: \$25,000, 3½ per cent.; \$150,000, 3½ per cent.; \$75,000, 3½ per cent.; \$120,000, 3½ per cent.; \$289,140, 4 per cent.; \$59,000, 4½ per cent.; \$275,600, 4½ per cent.; \$304,200, 5 per cent.; \$17,362, 5½ per cent.; \$33,212.50, 6 per cent.; \$1,500, 6½ per cent.; \$1,500, 7 per cent.; \$3,000, 7½ per cent.; \$2,800, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	92
Aggregate amount of the same,	152,274 50
Number of open accounts,	6,992
Number and amount of deposits (including dividends) received for previous year,	8,469 577,906 50
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	388 236,048 30

Number and amount of withdrawals,	5,010	\$421,001 03
Number of accounts opened the previous year,	1,222	
Number of accounts closed the previous year,	805	
Amount of expenses of the corporation during previous year,		\$7,656 41
Amount of treasurer's bond,		5,000 00
Date of examination by commissioner: March 11.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$125,000	\$138,750 00	\$125,000 00
District of Columbia bonds,	7,000	7,840 00	7,000 00
State, city and town bonds:—			
State of Maine,	1,000	1,065 00	1,000 00
of New Hampshire,	2,600	3,416 00	2,600 00
City of Boston,	102,000	115,402 00	102,000 00
of Manchester, N. H.,	10,000	12,150 00	10,000 00
of Bangor, Me.,	4,000	4,840 00	4,000 00
of Providence, R. I.,	25,000	29,000 00	25,000 00
of Lynn,	10,000	12,000 00	10,000 00
of Portsmouth, N. H.,	10,000	11,500 00	10,000 00
of Dover, N. H.,	5,900	6,500 00	5,900 00
of Springfield,	20,000	27,600 00	20,000 00
of Taunton,	20,000	24,200 00	20,000 00
of Lowell,	13,000	14,690 00	13,000 00
of Lawrence,	15,000	18,000 00	15,000 00
of Fall River,	10,000	10,200 00	10,000 00
of Portland, Me.,	5,000	5,900 00	5,000 00
of Chelsea,	15,000	17,550 00	15,000 00
Town of Marlborough,	9,000	9,450 00	9,000 00
of Woburn,	8,000	8,800 00	8,000 00
	\$417,500	\$478,853 00	\$417,500 00

BANK STOCK.

People's Nat'l Bank, Boston,	\$16,800	\$25,200 00	\$16,800 00
Eliot Nat'l Bank, Boston,	1,000	1,260 00	1,000 00
Eagle Nat'l Bank, Boston,	1,000	1,080 00	1,000 00
Shawmut Nat'l Bank, Boston,	4,300	5,117 00	4,300 00
Market Nat'l Bank, Boston,	3,000	2,843 00	3,000 00
Merchants' Nat'l Bank, Boston,	3,000	4,200 00	3,000 00
State Nat'l Bank, Boston,	1,400	1,638 00	1,400 00
Howard Nat'l Bank, Boston,	1,300	1,527 00	1,300 00
Atlas Nat'l Bank, Boston,	7,000	8,417 00	7,000 00
Mt. Vernon Nat'l Bank, Boston,	6,100	8,448 00	6,100 00
Columbian Nat'l Bank, Boston,	2,000	2,505 00	2,000 00
Atlantic Nat'l Bank, Boston,	1,000	1,335 00	1,000 00
Continental Nat'l Bank, Boston,	5,000	5,887 00	5,000 00
Nat'l Bank of Redemption, Boston,	2,000	2,500 00	2,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of No. America, Boston, .	\$1,000	\$1,250 00	\$1,000 00
Naumkeag Nat'l Bank, Salem, .	1,000	1,372 00	1,000 00
	<u>\$56,900</u>	<u>\$74,579 00</u>	<u>\$56,900 00</u>

RAILROAD BONDS.

Conn. & Passumpsic Rivers R.R., .	\$20,000	\$23,500 00	\$20,000 00
Boston & Lowell R.R.,	29,000	33,600 00	29,000 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	7,200 00	6,000 00
Boston & Albany R.R.,	10,000	11,737 00	10,000 00
Vermont & Massachusetts R.R., .	10,000	11,150 00	10,000 00
	<u>\$112,000</u>	<u>\$127,117 00</u>	<u>\$112,000 00</u>

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 12, 1847. Number of corporators, 38.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,808,924 05	Public funds,	\$634,000 00
Earnings undivided,	138,241 30	Bank stock,	304,025 00
Guaranty fund,	117,000 00	Loans on bank stock,	22,770 00
		Railroad bonds,	358,500 00
		Real estate,	5,000 00
		Real estate by foreclosure,	15,000 00
		Loans on real estate,	2,377,371 00
		Loans on personal security,	1,208,265 00
		Deposit in banks, on interest,	123,895 78
		Deposit in banks, not on interest,	6,469 85
		Cash on hand,	8,868 72
	\$5,064,165 35		\$5,064,165 35

Loans on Bank Stock, amount on each:—

On 136 shares Bay State National Bank, Lawrence,	\$10,100 00
On 14 shares National Pemberton Bank, Lawrence,	1,400 00
On 76 shares Pacific National Bank, Lawrence,	6,800 00
On 20 shares Andover National Bank, Andover,	2,000 00
On 8 shares National Hide and Leather Bank, Boston,	470 00
On 24 shares Old Lowell National Bank, Lowell,	2,000 00

Invested in real estate (for banking purposes),	\$5,000 00
Estimated value of the same,	30,000 00
Amount of real estate held by foreclosure,	15,000 00
Assessed value of the same,	30,450 00
Amount of income received from the same,	2,810 00
Amount of municipal tax on real estate,	831 92

Cash on Deposit in Banks, amount in each:—

National Hide and Leather Bank, Boston,	\$123,895 78
Bay State National Bank, Lawrence,	6,469 85

Whole amount of interest or profits received or earned,	\$251,454 53
Rate and amount of each semi-annual dividend for previous { 2 per cent., } year, { 2 per cent., }	87,702 29
	90,245 29

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: \$232,000, 4 per cent.; \$540,975, 4½ per cent.; \$1,549,185, 5 per cent.; \$212,715, 5½ per cent.; \$1,073,531, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	479
Aggregate amount of the same,	832,486 00
Number of open accounts,	14,502

Number and amount of deposits (including dividends) received for previous year,	18,805	\$1,212,908 08
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	602	331,660 13
Number and amount of withdrawals,	8,357	948,730 68
Number of accounts opened the previous year,	3,326	
Number of accounts closed the previous year,	2,298	
Amount of expenses of the corporation during previous year,		8,835 97
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$50,000	\$55,000 00	\$50,000 00
United States currency 6s,	80,000	100,000 00	80,000 00
United States 4s,	100,000	128,000 00	100,000 00
United States 4½s,	200,000	222,000 00	200,000 00
City of Fall River 6s,	25,000	31,000 00	25,000 00
of Lawrence 4s,	80,000	85,000 00	80,000 00
of Lawrence 6s,	19,000	21,800 00	19,000 00
of Lynn 6s,	50,000	60,000 00	50,000 00
of Newton 5s,	16,000	17,600 00	16,000 00
Rockland, Me., 6s,	14,000	14,000 00	14,000 00
	\$634,000	\$734,400 00	\$634,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$13,000	\$15,600 00	\$13,000 00
Atlantic Nat'l Bank, Boston,	4,000	5,300 00	4,000 00
Bay State Nat'l Bank, Lawrence,	24,975	39,000 00	24,975 00
Blackstone Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Boston Nat'l Bank, Boston,	3,000	3,600 00	3,000 00
Commonwealth Nat'l Bank, Boston,	4,000	4,700 00	4,000 00
Commerce Nat'l Bank, Boston,	7,500	9,500 00	7,500 00
Continental Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
City Nat'l Bank, Boston,	13,000	13,600 00	13,000 00
Eliot Nat'l Bank, Boston,	8,000	10,000 00	8,000 00
Everett Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
Globe Nat'l Bank, Boston,	4,700	4,400 00	4,700 00
Howard Nat'l Bank, Boston,	23,200	26,600 00	23,200 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,900 00	10,000 00
Lawrence Nat'l Bank, Lawrence,	2,500	2,900 00	2,500 00
Lincoln Nat'l Bank, Boston,	2,500	2,700 00	2,500 00
Massachusetts Nat'l Bank, Boston,	3,750	3,500 00	3,750 00
Maverick Nat'l Bank, Boston,	5,100	11,000 00	5,100 00
Merchants' Nat'l Bank, Boston,	20,000	28,000 00	20,000 00
Mt. Vernon Nat'l Bank, Boston,	4,600	6,300 00	4,600 00
North America Nat'l Bank, Boston,	15,000	15,700 00	15,000 00
North Nat'l Bank, Boston,	10,000	13,400 00	10,000 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . . .	\$22,500	\$28,900 00	\$22,500 00
Republic Nat'l Bank, Boston, . . .	25,000	34,500 00	25,000 00
Shawmut Nat'l Bank, Boston, . . .	2,700	3,200 00	2,700 00
Suffolk Nat'l Bank, Boston, . . .	10,000	11,000 00	10,000 00
State Nat'l Bank, Boston, . . .	10,000	11,700 00	10,000 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,200 00	10,000 00
Traders' Nat'l Bank, Boston, . . .	6,000	5,900 00	6,000 00
Union Nat'l Bank, Boston, . . .	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston, . . .	25,000	25,000 00	25,000 00
	\$304,025	\$372,900 00	\$304,025 00

RAILROAD BONDS.

Boston & Maine R.R. 7s, . . .	\$200,000	\$236,000 00	\$200,000 00
Boston & Lowell R.R. 7s, . . .	50,000	57,500 00	50,000 00
Boston & Lowell R.R. 4½s, . . .	50,000	55,000 00	50,000 00
Eastern R.R. 6s, . . .	53,500	68,000 00	53,500 00
Fitchburg R.R. 5s, . . .	5,000	5,500 00	5,000 00
	\$358,500	\$422,000 00	\$358,500 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated 1832. Number of corporators, 39.

GEORGE H. TABER, *President.*CHARLES H. MORTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$415,467 72	Public funds,	\$28,500 00
Earnings undivided,	2,681 68	Bank stock,	121,620 00
Guaranty fund,	13,295 65	Loan on bank stock,	120 00
Suspense account,	448 50	Real estate,	4,847 45
		Real estate by foreclosure,	34,000 00
		Loans on real estate,	118,320 86
		Loans on personal security,	110,775 00
		Deposit in banks, not on interest,	13,630 79
		Expense account,	5 83
		Cash on hand,	73 62
	\$431,893 55		\$431,893 55

Loan on Bank Stock :—

On 5 shares National Bank of Fairhaven, \$120 00

Invested in real estate (for banking purposes), \$4,847 45

Estimated value of the same, 4,847 45

Amount of real estate held by foreclosure, 34,000 00

Assessed value of the same, 15,000 00

Amount of income received from the same, 248 00

Amount of municipal tax on real estate, 176 67

Cash on Deposit in Bank :—

National Bank of Fairhaven, \$13,630 79

Whole amount of interest or profits received or earned, \$20,797 49

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 8,112 76

year, } 2 per cent., { 7,979 19

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

The total amount of loans, with each specified rate of interest: \$20,000, 4½ per cent.; \$10,000, 4¾ per cent.; \$51,050, 5 per cent.; \$24,000, 5½ per cent.; \$10,350, 5¾ per cent.; \$89,131.90, 6 per cent.; \$3,350, 6½ per cent.; \$11,430, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 91

Aggregate amount of the same, 64,391 90

Amount of investments from which no income is received, 1,600 00

Number of open accounts, 819

Number and amount of deposits (including dividends) received for previous year, 221 41,134 69

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 26 15,672 41

Number and amount of withdrawals, 416 39,637 54

Number of accounts opened the previous year,	78
Number of accounts closed the previous year,	80
Amount of expenses of the corporation during previous year,	\$1,977 75
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner : June 9.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
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,	17,000	20,400 00	17,000 00
	\$28,500	\$31,900 00	\$28,500 00

BANK STOCK.

Nat'l Bank of Fairhaven,	\$12,640	\$12,640 00	\$12,640 00
Mechanics' Nat'l B'k, New Bedford,	6,800	11,560 00	10,880 00
First Nat'l Bank, New Bedford,	9,000	13,680 00	12,150 00
Citizens' Nat'l Bank, New Bedford,	8,000	9,920 00	9,600 00
Nat'l B'k of Commerce, N. Bedford,	4,000	4,800 00	4,800 00
Nat'l Bank of Commerce, Boston,	9,000	11,700 00	9,900 00
Eliot Nat'l Bank, Boston,	5,000	6,500 00	5,500 00
North Nat'l Bank, Boston,	4,000	5,360 00	4,600 00
Boston Nat'l Bank, Boston,	10,000	12,100 00	11,000 00
Nat'l B'k of the Republic, Boston,	6,000	8,600 00	7,500 00
State Nat'l Bank, Boston,	8,000	9,600 00	8,800 00
Howard Nat'l Bank, Boston,	5,000	6,000 00	5,250 00
Nat'l Bank of No. America, Boston,	8,000	8,400 00	8,000 00
Continental Nat'l Bank, Boston,	5,000	6,000 00	5,000 00
Manufacturers' Nat'l Bank, Boston,	3,500	3,500 00	3,500 00
Nat'l Webster Bank, Boston,	2,500	2,625 00	2,500 00
	\$106,440	\$132,985 00	\$121,620 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1853. Number of corporators, 60.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,468,706 00	Public funds,	\$100,000 00
Earnings undivided,	46,830 63	Bank stock,	259,800 00
Guaranty fund,	28,478 79	Railroad bonds,	70,000 00
		Real estate,	41,126 29
		Real estate by foreclosure,	3,100 00
		Loans on real estate,	751,701 00
		Loans on personal security,	256,600 00
		Deposit in banks, on interest,	25,000 79
		Deposit in banks, not on interest,	8,000 00
		Expense account,	1,431 05
		Border City Manufacturing Co. to secure indebtedness,	27,000 00
		Cash on hand,	256 29
	\$1,544,015 42		\$1,544,015 42

Invested in real estate (for banking purposes),	\$41,126 29
Estimated value of the same,	45,000 00
Amount of real estate held by foreclosure,	3,100 00
Assessed value of the same,	3,000 00
Amount of income received from the same,	103 95
Amount of municipal tax on real estate,	846 00

Cash on Deposit in Banks, amount in each:—

Traders' National Bank, Boston,	\$25,000 79
Second National Bank, Fall River,	8,000 00

Whole amount of interest or profits received or earned,	\$88,499 60
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., } 32,029 92
	2½ per cent., } 32,996 46

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: \$10,000, 4¼ per cent.; \$71,000, 4½ per cent.; \$10,000, 4¾ per cent.; \$100,000, 4¾ per cent.; \$63,800, 5 per cent.; \$741,901, 5½ per cent.; \$10,600, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	258
Aggregate amount of the same,	\$354,081 00
Number of open accounts,	5,912
Number and amount of deposits (including dividends) received for previous year,	14,955 362,014 88
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	232 144,240 78
Number and amount of withdrawals,	2,577 218,643 60
Number of accounts opened the previous year,	1,195
Number of accounts closed the previous year,	665

Amount of expenses of the corporation during the previous year, . . . \$3,639 40
 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	\$134,000 00	\$100,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston, . . .	\$3,000	\$4,035 00	\$3,000 00
Atlas Nat'l Bank, Boston, . . .	10,000	12,025 00	10,000 00
Blackstone Nat'l Bank, Boston, . . .	12,000	13,440 00	12,000 00
Boston Nat'l Bank, Boston, . . .	3,200	3,879 90	3,200 00
City Nat'l Bank, Boston, . . .	10,000	10,300 00	10,000 00
Commerce Nat'l Bank, Boston, . . .	700	889 00	700 00
Eliot Nat'l Bank, Boston, . . .	1,500	1,908 75	1,500 00
Everett Nat'l Bank, Boston, . . .	10,000	10,000 00	10,000 00
Exchange Nat'l Bank, Boston, . . .	4,000	5,200 00	4,000 00
First Nat'l Bank, Boston, . . .	5,000	10,600 00	5,000 00
Hide and Leather Nat'l B'k, Boston, . . .	7,500	8,943 75	7,500 00
Howard Nat'l Bank, Boston, . . .	14,300	16,659 50	14,300 00
Maverick Nat'l Bank, Boston, . . .	2,200	4,840 00	2,200 00
Merchandise Nat'l Bank, Boston, . . .	5,000	5,200 00	5,000 00
Monument Nat'l Bank, Boston, . . .	8,500	18,190 00	8,500 00
No. America Nat'l Bank, Boston, . . .	8,400	9,060 00	8,400 00
Revere Nat'l Bank, Boston, . . .	7,500	9,300 00	7,500 00
Shawmut Nat'l Bank, Boston, . . .	11,700	13,952 25	11,700 00
Shoe & Leather Nat'l B'k, Boston, . . .	10,000	10,175 00	10,000 00
Third Nat'l Bank, Boston, . . .	7,000	7,000 00	7,000 00
Traders' Nat'l Bank, Boston, . . .	15,000	15,000 00	15,000 00
Webster Nat'l Bank, Boston, . . .	3,000	3,060 00	3,000 00
First Nat'l Bank, Malden, . . .	10,000	13,000 00	10,000 00
Oxford Nat'l Bank, Oxford, . . .	2,000	2,240 00	2,000 00
Palmer Nat'l Bank, Palmer, . . .	2,700	2,970 00	2,700 00
First Nat'l Bank, Chelsea, . . .	30,000	37,500 00	30,000 00
Metacomet Nat'l Bank, Fall River, . . .	9,400	11,280 00	9,400 00
Nat'l Union Bank, Fall River, . . .	5,000	4,500 00	5,000 00
Second Nat'l Bank, Fall River, . . .	41,200	47,380 00	41,200 00
	\$259,800	\$312,528 15	\$259,800 00

RAILROAD BONDS.

Rutland R.R. equipment, . . .	\$100,000	\$96,000 00	\$70,000 00
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FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated 1828. Number of corporators, 129.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$5,265,567 42	Public funds,	\$346,990 00
Earnings undivided, . .	38,656 61	Bank stock,	736,800 00
Guaranty fund,	128,100 00	Loan on bank stock,	7,500 00
		Railroad bonds,	285,140 00
		Real estate,	45,000 00
		Real estate by foreclosure, . .	15,000 00
		Loans on real estate,	1,752,142 00
		Loans on personal security, . .	1,716,725 00
		Loans to counties, cities or towns,	191,000 00
		Loans on bank books,	100 00
		Deposit in banks, on interest, .	315,491 87
		Expense account,	810 48
		Stocks, to secure indebtedness, .	19,000 00
		Cash on hand,	624 68
	<u>\$5,432,324 03</u>		<u>\$5,432,324 03</u>

Loan on Bank Stock:—

On 47 shares Fall River National Bank,	}	\$7,500 00
On 20 shares Metacomet National Bank,		
On 5 shares Pocasset National Bank,		
On 9 shares Massasoit National Bank,		

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,	15,000 00
Assessed value of the same,	13,000 00
Amount of income received from the same,	513 86
Amount of municipal tax on real estate,	1,130 82

Cash on Deposit in Banks, amount in each:—

Metacomet National Bank, Fall River,	\$105,500 00
Massasoit National Bank, Fall River,	75,000 00
Fall River National Bank, Fall River,	100,000 00
Third National Bank, Springfield,	25,000 00
National Bank of Redemption, Boston,	9,991 87

Whole amount of interest or profits received or earned,	\$267,824 23
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	110,268 83
year, } 2½ per cent., {	113,228 56

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

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 4.83½.

Date of the last extra dividend: October 2, 1882.

The total amount of loans, with each specified rate of interest: \$137,500, 3 per cent.; \$30,000, 3½ per cent.; \$10,000, 3¼ per cent.; \$91,500 4 per cent.; \$760,000, 4½ per cent.; \$1,069,225, 5 per cent.; \$1,491,292, 5½ per cent.; \$77,775, 6 per cent.; \$175, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	502	
Aggregate amount of the same,		\$658,715 00
Number of open accounts,	10,642	
Number and amount of deposits (including dividends) received for previous year,	28,277	957,896 51
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	594	379 347 45
Number and amount of withdrawals,	7,132	682,723 23
Number of accounts opened the previous year,	1,752	
Number of accounts closed the previous year,	1,192	
Amount of expenses of the corporation during previous year,		10,465 16
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: July 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$100,000	\$111,500 00	\$100,000 00
City of Boston 5s,	100,000	121,500 00	103,500 00
of Cambridge 4s,	80,000	86,400 00	80,000 00
of Lynn 4s,	10,000	10,900 00	10,900 00
of Fall River 6s,	20,000	27,000 00	21,500 00
of Fall River 5s,	1,000	1,100 00	1,090 00
of Fall River 4s,	30,000	30,900 00	30,000 00
	\$341,000	\$389,300 00	\$346,990 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	106,590 00
Massasoit Nat'l Bank, Fall River,	43,200	71,280 00	64,950 00
Second Nat'l Bank, Fall River,	15,000	17,250 00	15,000 00
Merchants' Nat'l B'k, New Bedford,	22,000	40,700 00	28,600 00
Nat'l B'k of Commerce, New Bedford,	42,000	48,300 00	46,200 00
First Nat'l Bank, New Bedford,	50,000	74,000 00	55,000 00
First Nat'l Bank, Boston,	33,000	69,960 00	61,050 00
Second Nat'l Bank, Boston,	23,200	35,728 00	31,900 00
Eliot Nat'l Bank, Boston,	15,000	19,050 00	15,000 00
Faneuil Hall Nat'l Bank, Boston,	40,000	54,400 00	46,000 00
Howard Nat'l Bank, Boston,	30,000	34,800 00	30,000 00
Merchants' Nat'l Bank, Boston,	16,000	22,400 00	20,400 00
Hide & Leather Nat'l B'k, Boston,	25,000	29,750 00	25,000 00
Nat'l Bank of No. America, Boston,	40,000	42,000 00	40,000 00
Nat'l Revere Bank, Boston,	30,000	37,200 00	30,000 00
Nat'l Bank of Commerce, Boston,	20,000	25,400 00	20,000 00
Washington Nat'l Bank, Boston,	20,000	25,000 00	22,000 00
	\$629,400	\$841,643 00	\$736,800 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
N. Y., Boston & Providence R.R. 7s,	\$7,000	\$9,250 00	\$9,240 00
Boston & Albany R.R. 6s,	85,000	100,300 00	85,000 00
Fitchburg R.R. 5s,	15,000	17,250 00	15,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	16,000	19,040 00	18,160 00
New Bedford R.R. 7s,	5,000	6,050 00	5,850 00
Old Colony R.R. 4½s,	50,000	56,500 00	54,250 00
Old Colony R.R. 7s,	13,000	15,730 00	13,780 00
Old Colony R.R. 6s,	77,000	91,110 00	83,860 00
	\$268,000	\$315,230 00	\$285,140 00

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Number of corporators, 18.

WILLARD HOWE, *President.*

GEORGE E. CUTLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$182,110 18	Bank stock,	\$15,881 00
Guaranty fund,	790 00	Loans on real estate,	117,185 00
Interest account,	12 30	Loans on personal security,	35,378 00
		Deposit in banks, on interest,	4,500 00
		Deposit in banks, not on interest,	9,690 71
		Fixtures,	144 00
		Cash on hand,	133 77
	\$182,912 48		\$182,912 48

Cash on Deposit in Banks, amount in each:—

Framingham National Bank,	\$4,500 00
South Framingham National Bank,	* 9,690 71

Whole amount of interest or profits received,	\$7,150 77
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	2,318 26
year, } 2½ per cent., {	3,244 84

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

The total amount of loans, with each specified rate of interest: \$26,200, 5 per cent.; \$10,200, 5½ per cent.; \$116,163, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 93

Aggregate amount of the same, 87,363 00

Number of open accounts, 777

Number and amount of deposits (including dividends) received for previous year, 1,330 118,567 79

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 91 51,090 00

Number and amount of withdrawals, 513 57,680 39

Number of accounts opened the previous year, 428

Number of accounts closed the previous year, 122

Amount of expenses of the corporation during previous year, 802 76

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: June 1.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Framingham Nat'l B'k, Fram'gh'm,	\$2,400	\$3,480 00	\$3,345 75
South Framingham Nat'l Bank, So. Framingham,	500	525 00	540 00
Holliston Nat'l Bank, Holliston, .	1,100	1,375 00	1,362 25

* This bank has been notified that their deposit exceeds the legal limit.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Northboro' Nat'l Bank, Northboro',	\$900	\$1,125 00	\$1,134 00
Market Nat'l Bank, Boston, . . .	2,000	1,900 00	2,008 25
Shawmut Nat'l Bank, Boston, . . .	600	724 50	724 50
Continental Nat'l Bank, Boston, . .	2,100	2,525 25	2,525 25
Eliot Nat'l Bank, Boston, . . .	1,600	2,084 00	2,084 00
Revere Nat'l Bank, Boston, . . .	1,000	1,252 50	1,252 50
Second Nat'l Bank, Boston, . . .	600	904 50	904 50
	\$12,800	\$15,895 75	\$15,881 00

FITCHBURG SAVINGS BANK — FITCHBURG.

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

THORNTON K. WARE, *President.*

CHARLES J. BILLINGS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,264,996 41	Public funds,	\$136,222 50
Earnings undivided,	33,574 09	Loan on Public funds,	200 00
Guaranty fund,	67,000 00	Bank stock,	218,196 00
		Loans on bank stock,	9,700 00
		Railroad bonds,	54,300 00
		Railroad notes,	50,000 00
		Real estate,	150,000 00
		Real estate by foreclosure,	53,150 00
		Loans on real estate,	825,575 00
		Loans on personal security,	786,522 50
		Loans to counties, cities, or towns,	25,000 00
		Deposit in banks, on interest,	50,203 65
		Deposit in banks, not on interest,	5,000 00
		Expense account,	378 50
		Cash on hand,	1,122 35
	\$2,365,570 50		\$2,365,570 50

Loan on Public Funds:—

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

Loans on Bank Stock, amount on each:—

On 10 shares Fitchburg National Bank, Fitchburg, \$1,000 00
 On 110 shares Safety Fund National Bank, Fitchburg, 8,700 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, 53,150 00
 Assessed value of the same, 45,325 00
 Amount of income received from the same, 4,094 22
 Amount of municipal tax on real estate, 2,928 86

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, \$5,203 65
 Fitchburg National Bank, Fitchburg, 25,000 00
 Westminster National Bank, Westminster, 5,000 00
 Safety Fund National Bank, Fitchburg, 15,000 00
 Leominster National Bank, Leominster, 5,000 00

Whole amount of interest or profits received or earned, \$113,869 11
 Rate and amount of each semi-annual dividend for pre-vious year, } 2 per cent., { 42,817 27
 } 2 per cent., { 43,412 55
 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 3-5.
 Date of the last extra dividend: June 1, 1871.

The total amount of loans, with each specified rate of interest: \$25,200, 2½ per cent.; \$30,000, 3½ per cent.; \$50,000, 3¾ per cent.; \$25,000, 3¾ per cent.; \$388,600, 4 per cent.; \$25,000, 4¼ per cent.; \$25,000, 4¼ per cent.; \$58,000, 4½ per cent.; \$25,000, 4¾ per cent.; \$846,700, 5 per cent.; \$286,025, 5½ per cent.; \$120,160, 6 per cent.; \$1,500, 6½ per cent.; \$20,535, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	265	
Aggregate amount of the same,		\$348,325 00
Amount of investments from which no income is received		1,350 00
Number of open accounts,	5,729	
Number and amount of deposits (including dividends) received for previous year,	3,219	409,777 22
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	299	178,910 00
Number and amount of withdrawals,	2,473	334,765 52
Number of accounts opened the previous year,	761	
Number of accounts closed the previous year,	650	
Amount of expenses of the corporation during previous year,		4,744 85
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: November 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$50,000	\$64,250 00	\$50,000 00
City of Fitchburg bonds,	67,000	73,240 00	63,625 00
of Norwich, Conn., bonds,	17,000	23,460 00	17,935 00
of Portland, Me., bonds,	5,000	6,200 00	4,662 50
	\$139,000	\$167,150 00	\$136,222 50

BANK STOCK.

Fitchburg Nat'l Bank, Fitchburg,	\$15,300	\$22,950 00	\$16,736 00
Rollstone Nat'l Bank, Fitchburg,	11,300	16,950 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
Crocker Nat'l Bank, Turner's Falls,	20,000	26,000 00	20,000 00
Townsend Nat'l Bank, Townsend,	500	625 00	500 00
City Nat'l Bank, Worcester,	10,000	13,000 00	10,000 00
Quinsigamond Nat'l B'k, Worcester,	3,000	3,300 00	3,000 00
Merchants' Nat'l Bank, Boston,	20,000	27,800 00	20,000 00
Howard Nat'l Bank, Boston,	15,000	17,550 00	15,000 00
Boston Nat'l Bank, Boston,	13,300	16,093 00	13,300 00
North Nat'l Bank, Boston,	11,600	15,544 00	11,600 00
Lincoln Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
Nat'l Revere Bank, Boston,	15,000	18,600 00	15,000 00
Nat'l Hide & Leather B'k, Boston,	10,000	11,900 00	11,600 00
Nat'l Bank of No. America, Boston,	6,600	6,930 00	6,600 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of Commerce, N. Bedford,	\$10,000	\$11,575 00	\$12,400 00
Citizens' Nat'l Bank, New Bedford,	10,000	13,000 00	10,000 00
	\$210,600	\$263,017 00	\$218,196 00

RAILROAD BONDS.

Fitchburg R.R.,	\$34,000	\$38,080 00	\$37,000 00
Vermont & Massachusetts R.R.,	16,000	18,080 00	17,300 00
	\$50,000	\$56,160 00	\$54,300 00

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated 1873. Number of corporators, 39.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$195,514 46	Public funds,	\$8,000 00
Earnings undivided,	881 30	Bank stock,	11,500 00
Guaranty fund,	5,341 67	Loans on real estate,	110,611 00
		Loans on personal security,	29,142 20
		Loans to counties, cities or towns,	10,000 00
		Deposit in banks, on interest,	31,782 33
		Expense account,	119 20
		Cash on hand,	582 70
	\$201,737 43		\$201,737 43

Cash on Deposit in Banks, amount in each:—

Hampshire County National Bank, Northampton,	\$9,282 33
Northampton National Bank, Northampton,	6,500 00
Easthampton National Bank, Easthampton,	8,000 00
Home National Bank, Holyoke,	8,000 00

Whole amount of interest or profits received or earned,	\$10,071 19
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 3,354 71
	{ 2 per cent., } 3,595 45
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: \$10,000, 4 per cent.; \$18,000, 5 per cent.; \$121,753.20, 6 per cent.

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

Aggregate amount of the same, 107,253 20

Number of open accounts, 1,022

Number and amount of deposits (including dividends) received for previous year, 1,402 61,953 97

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 37 21,995 96

Number and amount of withdrawals, 719 43,286 60

Number of accounts opened the previous year, 176

Number of accounts closed the previous year, 126

Amount of expenses of the corporation during previous year, 1,051 87

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: March 8.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Abington water bonds,	\$8,000	\$8,575 00	\$8,000 00

BANK STOCK.

Hampshire Co. N'l B'k, Northampton,	\$6,000	\$7,500 00	\$6,000 00
Home Nat'l Bank, Holyoke,	5,500	5,830 00	5,500 00
	<u>\$11,500</u>	<u>\$13,330 00</u>	<u>\$11,500 00</u>

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated 1855. Number of corporators, 38.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$110,276 93	Public funds,	\$19,000 00
Earnings undivided,	3,923 07	Loan on public funds,	200 00
Guaranty fund,	3,500 00	Bank stock,	13,250 00
		Railroad bonds,	7,000 00
		Real estate by foreclosure,	3,500 00
		Loans on real estate,	63,130 00
		Loans on personal security,	2,450 00
		Loan on deposit book,	100 00
		Deposit in banks, on interest,	7,534 89
		Cash on hand,	1,535 11
	\$117,700 00		\$117,700 00

Loan on Public Funds:—

On \$200 United States, 4s,	\$200 00
Amount of real estate held by foreclosure,	\$3,500 00
Assessed value of the same,	3,250 00
Amount of income received from the same,	229 50
Amount of municipal tax on real estate,	49 75

Cash on Deposit in Banks, amount in each:—

Merchandise National Bank, Boston,	\$5,464 31
Boston Safe Deposit and Trust Co.,	2,070 55

Whole amount of interest or profits received or earned,	\$5,668 60
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	1,970 62
year, } 2 per cent., {	1,977 45

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: 5 461-1000.

Date of the last extra dividend: June, 1885.

The total amount of loans, with each specified rate of interest: \$60,680, 6 per cent.; \$5,200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	86
Aggregate amount of the same,	61,880 00
Number of open accounts,	595
Number and amount of deposits (including dividends) received for previous year,	383 29,187 28
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	21 10,644 00
Number and amount of withdrawals,	339 22,332 48
Number of accounts opened the previous year,	94
Number of accounts closed the previous year,	65
Amount of expenses of the corporation during previous year,	428 37
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: May 7.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River 6s,	\$2,000	\$2,480 00	\$2,000 00
of Lynn 5s,	9,000	11,025 00	9,000 00
of Keene, N. H., 4s,	2,000	2,160 00	2,000 00
of Dover, N. H., 6s,	1,000	1,160 00	1,000 00
South Norwalk, Conn., 6s, . .	5,000	6,000 00	5,000 00
	<u>\$19,000</u>	<u>22,825 00</u>	<u>\$19,000 00</u>

BANK STOCK.

Blackstone Nat'l Bank, Boston, . .	\$1,000	\$1,135 00	\$1,000 00
Boylston Nat'l Bank, Boston, . .	2,200	2,926 00	2,200 00
Faneuil Hall Nat'l Bank, Boston, . .	800	1,080 00	800 00
Nat'l Hide and Leather B'k, Boston, .	1,500	1,792 50	1,500 00
Merchandise Nat'l Bank, Boston, . .	3,000	3,120 00	3,000 00
Old Boston Nat'l Bank, Boston, . .	600	720 00	600 00
Webster Nat'l Bank, Boston,	1,000	1,020 00	1,000 00
Dedham Nat'l Bank, Dedham,	2,800	3,276 00	2,800 00
Wrentham Nat'l Bank, Wrentham, . .	350	425 00	350 00
	<u>\$13,250</u>	<u>\$15,494 50</u>	<u>\$13,250 00</u>

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s, . .	\$5,000	\$5,950 00	\$5,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,460 00	2,000 00
	<u>\$7,000</u>	<u>\$8,410 00</u>	<u>\$7,000 00</u>

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

Incorporated March, 1846. Number of corporators, 37.

ADOLPHUS MERRIAM, *President.*

L. F. FULLER, *Treasurer.*

The Framingham Savings Bank is still under the temporary injunction issued by the Supreme Judicial Court, Sept. 28, 1885.

The treasurer has not yet made the annual return required.

An extended statement relative to this bank may be found in the "General Remarks" at the commencement of this report.

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated 1861. Number of corporators, 75.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,787,984 57	Public funds,	\$314,000 00
Earnings undivided,	23,838 42	Bank stock,	213,250 00
Guaranty fund,	107,000 00	Loans on bank stock,	34,000 00
Profit and loss,	93,141 58	Railroad bonds,	147,000 00
		Real estate by foreclosure,	94,231 34
		Loans on real estate,	3,123,405 00
		Loans on personal security,	962,050 00
		Deposit in banks, on interest,	118,416 92
		Expense account,	3,704 97
		Cash on hand,	1,906 34
	\$5,011,964 57		\$5,011,964 57

Loans on Bank Stock, amount on each : —

On 350 shares Broadway National Bank, Boston,	\$28,000 00
On 35 shares Continental National Bank, Boston,	3,300 00
On 10 shares Boylston National Bank, Boston,	500 00
On 40 shares First National Bank, South Weymouth,	2,200 00

Amount of real estate held by foreclosure,	\$94,231 34
Assessed value of the same,	81,800 00
Amount of income received from the same,	4,922 22
Amount of municipal tax on real estate,	1,040 08

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$96,931 14
Revere National Bank, Boston,	21,485 78

Whole amount of interest or profits received or earned,	\$228,987 26
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	81,778 26
year, } 2 per cent., {	86,910 87

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 dividends: 5 5-6.

Date of the last extra dividend: August 1, 1873.

The total amount of loans, with each specified rate of interest: \$535,300, 4 per cent.; \$50,000, 4½ per cent.; \$1,035,300, 4½ per cent.; \$60,300, 4¾ per cent.; \$2,053,505, 5 per cent.; \$162,300, 5½ per cent.; \$195,350, 6 per cent.; \$12,400, 6½ per cent.; \$15,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 201

Aggregate amount of the same, 385,575 00

Amount of investments from which no income is received, 55,654 52

Number of open accounts, 10,568

Number and amount of deposits (including dividends) received for previous year, 9,147 1,238,585 77

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	1,018	\$609,297 21
Number and amount of withdrawals,	6,589	731,026 51
Number of accounts opened the previous year,	1,961	
Number of accounts closed the previous year,	1,176	
Amount of expenses of the corporation during previous year,		16,484 63
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: March 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 5s,	\$3,000	\$3,363 00	\$3,000 00
of Cambridge 6s,	1,000	1,132 00	1,000 00
of Fall River 6s,	4,000	5,320 00	4,000 00
of Providence, R. I., 5s,	6,000	7,020 00	6,000 00
of Somerville 5s,	50,000	55,500 00	50,000 00
of Springfield 7s,	10,000	13,750 00	10,000 00
of Columbus, Ohio, 4s,	40,000	41,400 00	40,000 00
of Cleveland, Ohio, 4s,	20,000	20,700 00	20,000 00
Town of Spencer 4s,	80,000	83,600 00	80,000 00
of Natick, 5½s,	70,000	79,800 00	70,000 00
of Barre 5s,	30,000	30,900 00	30,000 00
	<u>\$314,000</u>	<u>\$342,485 00</u>	<u>\$314,000 00</u>

BANK STOCK.

State Nat'l Bank, Boston,	\$6,000	\$7,020 00	\$6,000 00
Nat'l Bank of No. America, Boston,	10,000	10,500 00	10,000 00
Nat'l Bank of Commerce, Boston,	6,000	7,620 00	6,000 00
Globe Nat'l Bank, Boston,	5,600	5,320 00	5,600 00
Blackstone Nat'l Bank, Boston,	20,000	22,400 00	20,000 00
Shoe and Leather Nat'l B'k, Boston,	14,200	14,448 50	14,200 00
Freeman's Nat'l Bank, Boston,	10,000	10,025 00	10,000 00
Old Boston Nat'l Bank, Boston,	19,750	23,700 00	19,750 00
Atlantic Nat'l Bank, Boston,	2,500	3,333 75	2,500 00
Nat'l City Bank, Boston,	4,900	4,949 00	4,900 00
Eliot Nat'l Bank, Boston,	2,200	2,799 50	2,200 00
Fourth Nat'l Bank, Boston,	5,600	6,160 00	5,600 00
First Ward Nat'l Bank, Boston,	500	635 00	500 00
Continental Nat'l Bank, Boston,	23,500	27,788 75	23,500 00
Nat'l Webster Bank, Boston,	10,900	11,118 00	10,900 00
Nat'l Revere Bank, Boston,	20,000	24,800 00	20,000 00
Atlas Nat'l Bank, Boston,	5,500	6,613 75	5,500 00
Second Nat'l Bank, Boston,	5,500	8,470 00	5,500 00
North Nat'l Bank, Boston,	14,600	19,637 00	14,600 00
Nat'l Exchange Bank, Boston,	17,500	22,400 00	17,500 00
Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
Naumkeag Nat'l Bank, Salem,	3,500	4,795 00	3,500 00
	<u>\$213,250</u>	<u>\$254,533 25</u>	<u>\$213,250 00</u>

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$114,000	\$127,680 00	\$114,000 00
Boston & Maine R.R. 7s,	30,000	36,300 00	30,000 00
Old Colony R.R. 6s,	3,000	3,615 00	3,000 00
	<u>\$147,000</u>	<u>\$167,595 00</u>	<u>\$147,000 00</u>

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

Incorporated April 2, 1834. Number of corporators, 21.

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

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,033,114 68	Public funds,	\$915,500 00
Earnings undivided,	41,345 12	Loan on public funds,	700 00
Guaranty fund,	86,900 00	Bank stock,	65,900 00
		Loans on bank stock,	51,189 63
		Railroad bonds,	357,500 00
		Loans on real estate,	689,525 25
		Loans on personal security,	820,267 00
		Loans to counties, cities or towns,	115,900 00
		Deposit in banks, on interest,	136,943 00
		Expense account,	1,885 97
		Interest due,	1,067 01
		Cash on hand,	4,981 94
	\$3,161,359 80		\$3,161,359 80

Loan on Public Funds:—

On \$700 United States 4s, \$700 00

Loans on Bank Stock, amount on each:—

On 54 shares First National Bank, Greenfield, \$5,400 00
 On 39 shares Franklin County National Bank, Greenfield, * 3,900 00
 On 125 shares Home National Bank, Holyoke, 10,000 00
 On 5 shares Shelburne Falls National Bank, 400 00
 On 10 shares City National Bank, Worcester, 800 00
 On 98 shares Hampshire County National Bank, Northampton, }
 On 26 shares First National Bank, Northampton, } 12,400 00
 On 62 shares First National Bank, Northampton, } 5,389 63
 On 18 shares Conway National Bank, 1,200 00
 On 20 shares Crocker National Bank, Turner's Falls, 2,000 00
 On 21 shares City National Bank, Worcester, }
 On 28 shares Ware National Bank, Ware, } 4,900 00
 On 12 shares City National Bank, Gloucester, 1,000 00
 On 50 shares North National Bank, Boston, 3,800 00

Cash on Deposit in Banks, amount in each:—

First National Bank, Greenfield, \$39,853 80
 Hide and Leather National Bank, Boston, 3,089 20
 Packard National Bank, Greenfield, 15,000 00
 City National Bank, Springfield, 50,000 00
 Vermont National Bank, Brattleboro, Vt, 9,000 00
 Athol National Bank, Athol, 10,000 00
 Home National Bank, Holyoke, 10,000 00

Whole amount of interest or profits received or earned, \$162,886 40
 Rate and amount of each semi-annual dividend for previous { 2 per cent., { 58,418 38
 year, { 2 per cent., { 58,814 61

* A deposit book is held as additional security.

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, 1872.

The total amount of loans, with each specified rate of interest: \$50,000, 3½ per cent.; \$50,000, 3¼ per cent.; \$260,800, 4 per cent.; \$109,375, 4¼ per cent.; \$216,725, 4½ per cent.; \$25,000, 4¾ per cent.; \$963,581.88, 5 per cent.; \$2,100, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	522	
Aggregate amount of the same,		\$447,066 68
Number of open accounts,	7,127	
Number and amount of deposits (including dividends) received for previous year,	3,241	408,130 21
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	264	153,905 19
Number and amount of withdrawals,	3,290	346,280 27
Number of accounts opened the previous year,	690	
Number of accounts closed the previous year,	581	
Amount of expenses of the corporation during previous year,		4,967 37
Amount of treasurer's bond,		50,000 00

Date of examination by commissioner: November 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$60,000	\$67,050 00	\$60,000 00
City of Malden,	60,000	71,537 00	60,000 00
of Nashua, N. H.,	75,000	100,500 00	75,000 00
of Worcester,	18,000	22,365 00	18,000 00
of Springfield,	34,000	47,545 00	34,000 00
of Lawrence,	30,000	39,675 00	30,000 00
of Fitchburg,	13,000	14,820 00	13,000 00
of Boston,	72,000	91,555 00	72,000 00
of Lynn,	10,000	12,300 00	10,000 00
of Cambridge,	64,000	70,860 00	64,000 00
of Holyoke,	46,000	59,340 00	46,000 00
of Lowell,	46,000	52,095 00	46,000 00
of Portland, Me.,	5,000	5,212 00	5,000 00
of Fall River,	70,000	80,614 00	70,000 00
of Brockton,	28,000	34,930 00	28,000 00
of Providence, R. I.,	125,000	163,291 00	125,000 00
of Taunton,	1,000	1,247 00	1,000 00
Town of Adams,	25,000	29,625 00	25,000 00
of Brookline,	42,000	57,680 00	42,000 00
of Everett,	25,000	29,062 00	25,000 00
of Amherst,	35,000	39,754 00	35,000 00
of Greenfield,	12,500	12,905 00	12,500 00
of Gill,	8,000	8,433 00	8,000 00
of Chicopee Falls,	11,000	11,476 00	11,000 00
	\$915,500	\$1,123,901 00	\$915,500 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Greenfield, . . .	\$9,800	\$18,620 00	\$9,800 00
First Nat'l Bank, Northampton, . .	4,900	6,370 00	4,900 00
Nat'l Bank of Commerce, Boston, . .	15,300	19,431 00	15,300 00
Faneuil Hall Nat'l Bank, Boston, . .	500	681 00	500 00
Nat'l B'k of North America, Boston,	8,700	9,135 00	8,700 00
Revere Nat'l Bank, Boston,	12,500	15,500 00	12,500 00
Webster Nat'l Bank, Boston,	10,200	10,404 00	10,200 00
Pittsfield Nat'l Bank, Pittsfield, . .	3,000	4,680 00	3,000 00
Adams Nat'l Bank, North Adams, . . .	1,000	1,450 00	1,000 00
	\$65,900	\$86,271 00	\$65,900 00

RAILROAD BONDS.

Vermont & Massachusetts R.R.,	\$50,000	\$60,250 00	\$50,000 00
Fitchburg R.R.,	100,000	108,166 00	100,000 00
Eastern R.R.,	57,500	74,460 00	57,500 00
Boston & Albany R.R.,	25,000	29,781 00	25,000 00
Vermont Valley R.R.,	50,000	59,750 00	50,000 00
Connecticut River R.R.,	50,000	50,000 00	50,000 00
Boston & Lowell R.R.,	25,000	30,000 00	25,000 00
	\$357,500	\$412,407 00	\$357,500 00

GARDNER SAVINGS BANK—GARDNER.

Incorporated 1868. Number of corporators, 83.

FRANKLIN EATON, *President.*

JOHN D. EDGELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$919,876 81	Public funds,	\$7,250 00
Earnings undivided,	3,687 50	Bank stock,	105,900 00
Guaranty fund,	28,426 89	Loans on bank stock,	6,300 00
Interest,	7,595 07	Railroad bonds,	61,000 00
		Real estate by foreclosure,	900 00
		Loans on real estate,	432,614 21
		Loans on personal security,	160,486 34
		Loans to counties, cities or towns,	157,300 00
		Deposit in banks, on interest,	6,334 62
		Deposit in banks, not on interest,	20,500 00
		Expense account,	403 75
		Cash on hand,	597 35
	<hr/>		<hr/>
	\$959,586 27		\$959,586 27

Loans on Bank Stock, amount on each :—

On 65 shares First National Bank, Gardner,	\$5,800 00
On 6 shares Westminster National Bank, Westminster,	500 00

Amount of real estate held by foreclosure,	\$900 00
Assessed value of the same,	1,200 00
Amount of income received from the same,	54 00
Amount of municipal tax on real estate,	24 00

Cash on Deposit in Banks, amount in each :—

Pacific National Bank, Boston,	\$1,334 62
Westminster National Bank, Westminster,	5,000 00
First National Bank, Gardner,	20,500 00

Whole amount of interest or profits received or earned,	\$43,563 49
Rate and amount of each semi-annual dividend for pre-vious year,	2 per cent., { 16,407 48
	2 per cent., { 16,961 50

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: \$157,300, 4 per cent.; \$138,482 34, 5 per cent.; \$460,918.21, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3 000 each,	613
Aggregate amount of the same,	409,600 55
Number of open accounts,	2,986
Number and amount of deposits (including dividends) received for pre-vious year,	7,621 206,220 23
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	127 72,527 40

Number and amount of withdrawals,	1,366	\$146,547 36
Number of accounts opened the previous year,	421	
Number of accounts closed the previous year,	306	
Amount of expenses of the corporation during previous year,		2,335 56
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: October 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$1,100	\$1,221 00	\$1,100 00
United States 4s,	1,150	1,472 00	1,150 00
City of Cleveland, Ohio, 7s,	3,000	3,540 00	3,000 00
of Cleveland, Ohio, 6s,	2,000	2,400 00	2,000 00
	<u>\$7,250</u>	<u>\$8,633 00</u>	<u>\$7,250 00</u>

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
First Nat'l Bank, Winchendon,	1,000	1,400 00	1,000 00
Miller's River Nat'l Bank, Athol,	1,800	2,750 00	1,800 00
Crocker Nat'l Bank, Turner's Falls,	10,000	12,000 00	10,000 00
Orange Nat'l Bank, Orange,	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	678 00	600 00
Central Nat'l Bank, Boston,	1,000	1,080 00	1,000 00
Howard Nat'l Bank, Boston,	2,500	2,900 00	2,500 00
Boston Nat'l Bank, Boston,	12,500	14,125 00	12,500 00
Continental Nat'l Bank, Boston,	1,500	1,770 00	1,500 00
Merchandise Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
New England Nat'l Bank, Boston,	500	740 00	500 00
Mechanics' Nat'l Bank, Boston,	1,500	2,020 00	1,500 00
Merchants' Nat'l Bank, Boston,	2,000	2,800 00	2,000 00
Blackstone Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
Everett Nat'l Bank, Boston,	500	500 00	500 00
Eliot Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
Shoe & Leather Nat'l Bank, Boston,	2,500	2,525 00	2,500 00
Nat'l Hide and Leather B'k, Boston,	5,000	5,950 00	5,000 00
Nat'l Eagle Bank, Boston,	1,100	1,188 00	1,100 00
Nat'l Exchange Bank, Boston,	1,600	2,012 00	1,600 00
Nat'l Bank of the Republic, Boston,	5,000	6,900 00	5,000 00
N'l B'k of the Commonwealth, Boston,	5,000	5,900 00	5,000 00
	<u>\$105,900</u>	<u>\$127,358 00</u>	<u>\$105,900 00</u>

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$13,000	\$15,210 00	\$13,000 00
Boston & Maine R.R. 7s, . . .	5,000	5,900 00	5,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	5,000	5,750 00	5,000 00
Conn. & Passumpsic Rivers R.R., 7s,	10,000	11,700 00	10,000 00
Old Colony R.R. 4s,	5,000	5,750 00	5,000 00
Fitchburg R.R. 6s,	5,000	5,900 00	5,000 00
Fitchburg R.R. 4s,	8,000	8,480 00	8,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,150 00	5,000 00
Old Colony R.R. 6s,	5,000	6,050 00	5,000 00
	\$61,000	\$69,890 00	\$61,000 00

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated 1868. Number of corporators, 61.

JEREMIAH P. JONES, *President*.ORLANDO B. TENNEY, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$325,589 30	Public funds,	\$22,000 00
Earnings undivided,	2,076 40	Bank stock,	13,100 00
Guaranty fund,	8,700 00	Real estate by foreclosure,	3,000 00
		Loans on real estate,	213,914 17
		Loans on personal security,	55,698 10
		Loans to counties, cities or towns,	5,800 00
		Deposit in banks, on interest,	20,467 02
		Deposit in bank, not on interest,	2,000 00
		Cash on hand,	386 41
	\$336,365 70		\$336,365 70

Amount of real estate held by foreclosure,	\$3,000 00
Assessed value of the same,	2,800 00
Amount of income received from the same,	253 00
Amount of municipal tax on real estate,	39 94

Cash on Deposit in Banks, amount in each :—

Georgetown National Bank,	\$14,095 32
Maverick National Bank, Boston,	8,371 70

Whole amount of interest or profits received or earned,	\$18,379 27
Rate and amount of each semi-annual dividend for previous { 2½ per cent., { 7,157 23	
year, { 2½ per cent., { 7,437 61	

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: \$11,900, 5 per cent.; \$14,410, 5½ per cent.; \$195,782, 6 per cent.; \$3,725, 6½ per cent.; \$49,595.27, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	248
Aggregate amount of the same,	185,763 27
Number of open accounts,	951
Number and amount of deposits (including dividends) received for previous year,	71,577 79
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	52 28,035 27
Number and amount of withdrawals,	429 35,849 02
Number of accounts opened the previous year,	128
Number of accounts closed the previous year,	69
Amount of expenses of the corporation during previous year,	1,342 20
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: April 21.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Merrimack, N. H., 6s,	\$4,000	\$4,310 00	\$4,000 00
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	1,650 00	1,500 00
of Rockland, Me., 6s,	3,000	3,000 00	3,000 00
of Concord, N. H., 6s,	1,000	1,187 00	1,000 00
Town of Melrose, Mass., 7s,	2,000	2,500 00	2,000 00
	\$22,000	\$23,847 00	\$22,000 00

BANK STOCK.

Georgetown Nat'l Bank, Georget'n,	\$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	3,700 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	\$13,610 00	\$13,100 00

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Number of corporators, 48.

GEORGE K. NICHOLS, *President*.HENRY F. WING, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$220,787 82	Public funds,	\$15,634 37
Earnings undivided,	11,954 69	Bank stock,	37,474 99
Guaranty fund,	4,600 00	Loans on real estate,	55,585 00
		Loans on personal security,	53,310 00
		Loans to counties, cities or towns,	73,065 00
		Deposit in bank, not on interest,	2,273 15
	\$237,342 51		\$237,342 51

Cash on Deposit in Bank :—

Grafton National Bank, \$2,273 15

Whole amount of interest or profits received or earned, \$10,100 69

Rate and amount of each semi-annual dividend for previous year, { 2 per cent., } 4,244 82
. { 2 per cent., } 4,240 72

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

The total amount of loans, with each specified rate of interest: \$76,565, 4 per cent.; \$30,000, 4½ per cent.; \$14,950, 5 per cent.; \$60,445, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 68

Aggregate amount of the same, 72,595 00

Number of open accounts, 705

Number and amount of deposits (including dividends) received for previous year, 367 36,589 74

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 17 11,952 31

Number and amount of withdrawals, 262 28,438 25

Number of accounts opened the previous year, 76

Number of accounts closed the previous year, 46

Amount of expenses of the corporation during previous year, 100 00

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 12.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$15,600	\$16,800 00	\$15,634 37

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Redemption Nat'l Bank, Boston, . . .	\$3,000	\$3,750 00	\$4,187 75
Revere Nat'l Bank, Boston, . . .	3,000	3,690 00	3,814 00
State Nat'l Bank, Boston, . . .	2,000	2,440 00	2,040 00
Shawmut Nat'l Bank, Boston, . . .	1,000	1,205 00	1,222 75
Webster Nat'l Bank, Boston, . . .	1,300	1,342 00	1,476 12
Howard Nat'l Bank, Boston, . . .	1,500	1,759 00	1,744 50
North Nat'l Bank, Boston, . . .	1,000	1,343 00	1,206 25
Market Nat'l Bank, Boston, . . .	3,800	3,610 00	4,276 00
Traders' Nat'l Bank, Boston, . . .	1,400	1,400 00	1,949 50
Massachusetts Nat'l Bank, Boston, . .	500	510 00	677 12
City Nat'l Bank, Boston, . . .	300	303 00	363 25
No. America Nat'l Bank, Boston, . . .	2,800	2,975 00	3,200 25
Eliot Nat'l Bank, Boston, . . .	1,000	1,275 00	1,230 00
Manufacturers' Nat'l Bank, Boston, . .	500	500 00	550 00
Fourth Nat'l Bank, Boston, . . .	500	555 00	500 00
Spencer Nat'l Bank, Spencer, . . .	1,000	1,100 00	1,000 00
First Nat'l Bank, Grafton, . . .	1,300	1,560 00	1,462 50
Grafton Nat'l Bank, Grafton, . . .	6,300	7,245 00	6,575 00
	\$32,200	\$36,562 00	\$37,474 99

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated 1884. Number of corporators, 44.

WILLIAM E. WINSOR, *President.*NATHANIEL RICHARDSON, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$8,940 82	Public funds,	\$1,750 00
Earnings undivided,	135 63	Railroad bonds,	3,533 75
		Loans on real estate,	3,410 00
		Deposit in bank, not on interest,	351 43
		Expense account,	19 05
		Cash on hand,	12 22
	\$9,076 45		\$9,076 45

Cash on Deposit in Bank :—

Rockport National Bank, \$351 43

Whole amount of interest or profits received or earned, \$247 60

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 : \$3,410, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 13

Aggregate amount of the same, 3,410 00

Number of open accounts, 145

Number and amount of deposits (including dividends) received for previous year, 178 7,399 53

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 6 2,329 53

Number and amount of withdrawals, 42 2,535 50

Number of accounts opened the previous year, 73

Number of accounts closed the previous year, 18

Amount of expenses of the corporation during previous year, 19 05

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner : June 15.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$500	\$572 50	\$572 50
State of New Hampshire 6s,	500	585 00	585 00
Town of Tilton, N. H., 6s,	500	592 50	592 50
	\$1,500	\$1,750 00	\$1,750 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$2,000	\$2,425 00	\$2,471 25
Fitchburg R.R. 4s,	1,000	1,062 50	1,062 50
	<hr/> \$3,000	<hr/> \$3,487 50	<hr/> \$3,533 75

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Number of corporators, 53.

EGBERT HOLLISTER, *President.*CHARLES J. TAYLOR, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$342,056 83	Public funds,	\$11,000 00
Earnings undivided,	12,810 55	Bank stock,	52,275 16
Guaranty fund,	6,484 24	Loan on bank stock,	330 74
		Railroad bonds,	11,000 00
		Real estate,	13,000 00
		Real estate by foreclosure,	619 45
		Loans on real estate,	165,450 97
		Loans on personal security,	57,936 69
		Loans to counties, cities or towns,	547 35
		Deposit in banks, on interest,	33,054 56
		Deposit in banks, not on interest,	14,178 06
		Expense account,	1,188 93
		Cash on hand,	769 71
	\$361,351 62		\$361,351 62

Loan on Bank Stock:—

On 5 shares National Mahaiwe Bank, Great Barrington, \$330 74

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,	15 00
Amount of municipal tax on real estate,	73 13

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$16,991 04
Springfield Safe Deposit and Trust Company, Springfield,	16,063 52
National Mahaiwe Bank, Great Barrington,	14,178 06

Whole amount of interest or profits received or earned,	\$17,062 24
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 5,501 35
	{ 2 per cent., } 5,965 24

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

The total amount of loans, with each specified rate of interest: \$67,503.05, 5 per cent; \$156,762.70, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 185

Aggregate amount of the same, 130,312 70

Amount of investments from which no income is received, 628 68

Number of open accounts, 1,549

Number and amount of deposits (including dividends) received for previous year, 4,044 103,385 81

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 63 31,981 27

Number and amount of withdrawals,	829	\$51,421 75
Number of accounts opened the previous year,	323	
Number of accounts closed the previous year,	197	
Amount of expenses of the corporation during previous year,		1,640 22
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: August 16.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$1,000	\$1,110 00	\$1,000 00
City of Bridgeport, Conn., 3½s,	10,000	10,000 00	10,000 00
	\$11,000	\$11,110 00	\$11,000 00

BANK STOCK.

N'l Mahaiwe B'k, Great Barrington,	\$3,800	\$4,940 00	\$5,445 20
Lee Nat'l Bank, Lee,	4,800	6,720 00	5,816 67
Pittsfield Nat'l Bank, Pittsfield,	300	480 00	405 00
First Nat'l Bank of Adams, Adams,	1,000	1,500 00	1,280 00
Housatonic Nat'l Bank, Stockbridge,	300	540 00	450 00
Faneuil Hall Nat'l Bank, Boston,	1,000	1,300 00	1,500 00
Suffolk Nat'l Bank, Boston,	1,300	1,495 00	1,703 00
Nat'l Bank of Redemption, Boston,	5,900	7,375 00	7,502 59
Hamilton Nat'l Bank, Boston,	1,900	2,470 00	2,227 75
Atlantic Nat'l Bank, Boston,	1,000	1,430 00	1,345 00
New England Nat'l Bank, Boston,	5,400	7,830 00	7,290 00
Shoe & Leather Nat'l B'k, Boston,	6,600	6,600 00	7,062 00
Union Nat'l Bank, Boston,	1,400	1,960 00	2,020 20
Nat'l Bank of No. America, Boston,	4,200	4,284 00	4,835 25
Merchants' Nat'l Bank, Boston,	2,500	3,425 00	3,392 50
	\$11,400	\$52,349 00	\$52,275 16

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$5,000	\$5,900 00	\$5,000 00
Boston & Albany R.R. 6s,	1,000	1,200 00	1,000 00
Boston & Lowell R.R. 6s,	3,000	3,510 00	3,000 00
Boston & Providence R.R. 7s,	2,000	2,420 00	2,000 00
	\$11,000	\$13,030 00	\$11,000 00

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated 1869. Number of corporators, 30.

NEWELL SNOW, *President.*ALBERT M. GLEASON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,236,394 32	Public funds,	\$171,000 00
Earnings undivided,	7,262 55	Loans on public funds,	750 00
Guaranty fund,	25,000 00	Bank stock,	115,200 00
		Loans on bank stock,	16,040 00
		Railroad bonds,	20,500 00
		Loans on real estate,	593,136 00
		Loans on personal security,	169,155 06
		Loans to counties, cities or towns,	10,600 00
		Deposit in banks, on interest,	113,869 81
		Expense account,	1,016 35
		Furniture and fixtures,	2,246 97
		Interest due,	482 55
		Premiums,	54,468 98
		Cash on hand,	191 15
	\$1,268,656 87		\$1,268,656 87

Loans on Public Funds, amount on each :—

On \$500 State of New Hampshire 6s,	\$500 00
On \$1,000 United States, 4½s,	250 00

Loans on Bank Stock, amount on each :—

On 88 shares Conway National Bank, Conway,	\$7,500 00
On 60 shares Palmer National Bank, Palmer,	*6,000 00
On 10 shares Adams National Bank, N. Adams,	1,000 00
On 9 shares Packard National Bank, Greenfield,	900 00
On 2 shares Franklin County National Bank, Greenfield,	140 00
On 5 shares First National Bank, Northampton,	500 00

Cash on Deposit in Banks, amount in each :—

Athol National Bank, Athol,	\$20,000 00
Conway National Bank, Conway,	17,074 89
Springfield Safe Deposit and Trust Company, Springfield,	16,002 04
Orange National Bank, Orange,	15,000 00
Lancaster National Bank, Clinton,	15,000 00
People's National Bank, Brattleboro, Vt.,	11,309 24
Home National Bank, Holyoke,	10,000 00
Holyoke National Bank, Holyoke,	5,000 00
Packard National Bank, Greenfield,	3,842 48
National Bank of Commerce, Boston,	216 73
International Trust Company, Boston,	424 43

Whole amount of interest or profits received or earned,	\$58,012 32
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	22,188 31
year, } 2 per cent., {	23,141 40

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

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

The total amount of loans, with each specified rate of interest: \$6,250, 4 per cent.; \$5,000, 4½ per cent.; \$4,100, 4½ per cent.; \$500, 4½ per cent.; \$773,831.06, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	448	
Aggregate amount of the same,		\$356,403 52
Number of open accounts,	2,880	
Number and amount of deposits (including dividends) received for previous year,	1,926	284,226 92
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	240	155,641 07
Number and amount of withdrawals,	1,737	186,820 80
Number of accounts opened the previous year,	544	
Number of accounts closed the previous year,	218	
Amount of expenses of the corporation during previous year,		2,885 94
Amount of treasurer's bond,		25,000 00

Date of examination by commissioner: October 12.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:			
City of Burlington, Vt.,	\$35,000	\$41,300 00	\$35,000 00
of Milwaukee, Wis.,	28,000	32,200 00	28,000 00
of Springfield,	3,000	3,840 00	3,000 00
Town of Pittsfield,	65,000	68,900 00	65,000 00
of Rutland, Vt.,	40,000	42,800 00	40,000 00
	\$171,000	\$189,040 00	\$171,000 00

BANK STOCK.

Market Nat'l Bank, Boston,	\$1,800	\$1,638 00	\$1,800 00
Eliot Nat'l Bank, Boston,	4,200	5,344 50	4,200 00
Merchants' Nat'l Bank, Boston,	3,800	5,320 00	3,800 00
Hamilton Nat'l Bank, Boston,	3,500	4,375 00	3,500 00
Second Nat'l Bank, Boston,	1,000	1,540 00	1,000 00
Washington Nat'l Bank, Boston,	300	375 00	300 00
Metropolitan Nat'l Bank, Boston,	3,000	3,390 00	3,000 00
Nat'l Bank of Redemption, Boston,	5,200	6,500 00	5,200 00
Nat'l Revere Bank, Boston,	4,800	5,952 00	4,800 00
Nat'l Hide and Leather B'k, Boston,	1,300	1,560 00	1,300 00
Nat'l City Bank, Boston,	600	606 00	600 00
Agawam Nat'l Bank, Springfield,	5,000	6,750 00	5,000 00
Chicopee Nat'l Bank, Springfield,	300	540 00	300 00
Third Nat'l Bank, Springfield,	11,000	20,350 00	11,000 00
City Nat'l Bank, Springfield,	4,500	5,850 00	4,500 00
First Nat'l Bank, Springfield,	7,000	11,550 00	7,000 00
Holyoke Nat'l Bank, Holyoke,	13,800	20,700 00	13,800 00
Hadley Falls Nat'l Bank, Holyoke,	1,400	2,394 00	1,400 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

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
First Nat'l Bank, Greenfield, . . .	\$3,400	\$6,528 00	\$3,400 00
Conway Nat'l Bank, Conway, . . .	5,000	6,000 00	5,000 00
Athol Nat'l Bank, Athol, . . .	3,700	4,255 00	3,700 00
Palmer Nat'l Bank, Palmer, . . .	13,300	15,295 00	13,300 00
First Nat'l Bank, Chicopee, . . .	1,200	1,920 00	1,200 00
Crocker Nat'l Bank, Turner's Falls,	1,500	1,950 00	1,500 00
Winchester N'l B'k, Winch'ter, N. H.,	4,600	5,106 00	4,600 00
	<u>\$115,200</u>	<u>\$159,288 50</u>	<u>\$115,200 00</u>

RAILROAD BONDS.

Eastern R.R.,	\$10,500	\$13,860 00	\$9,600 00
Newport & Richford R.R.,	10,000	11,300 00	10,000 00
	<u>\$20,500</u>	<u>\$25,160 00</u>	<u>\$19,600 00</u>

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated 1852. Number of corporators, 44.

E. TRASK, *President*.P. S. BAILEY, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,935,084 86	Public funds,	\$100,000 00
Earnings undivided,	25,372 35	Loan on public funds,	20,000 00
Guaranty fund,	43,700 00	Bank stock,	276,204 00
		Loans on bank stock,	26,950 00
		Real estate by foreclosure,	137,617 21
		Loans on real estate,	1,020,645 00
		Loans on personal security,	314,230 87
		Loans to counties, cities or towns,	19,500 00
		Deposit in banks, on interest,	70,000 00
		Deposit in banks, not on interest,	7,538 13
		Expense account,	830 63
		Taxes due,	1,095 90
		Cash on hand,	9,545 47
	\$2,004,157 21		\$2,004,157 21

Loan on Public Funds:—

On \$20,000 United States 4½s, \$20,000 00

Loans on Bank Stock, amount on each:—

On 20 shares Agawam National Bank, Springfield, \$2,000 00
 On 15 shares John Hancock National Bank, Springfield, 500 00
 On 10 shares Chapin National Bank, Springfield, 1,000 00
 On 2 shares Chicopee National Bank, Springfield, }
 On 9 shares Chapin National Bank, Springfield, } 1,600 00
 On 5 shares Pynchon National Bank, Springfield, }
 On 25 shares Chapin National Bank, Springfield, } 5,300 00
 On 30 shares City National Bank, Springfield, }
 On 6 shares Saybrook National Bank, Saybrook, Conn., 500 00
 On 50 shares Holyoke National Bank, Holyoke, 5,000 00
 On 63 shares Agawam National Bank, Springfield, }
 On 8 shares First National Bank, Springfield, } 7,000 00
 On 5 shares Ware National Bank, Ware, 50 00
 On 25 shares Third National Bank, Springfield, 2,500 00
 On 15 shares Housatonic National Bank, Stockbridge 1,500 00

Amount of real estate held by foreclosure, \$137,617 21
 Assessed value of the same, 87,600 00
 Amount of income received from the same, 6,316 00
 Amount of municipal tax on real estate, 1,118 66

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield, \$52,538 13
 Chapin National Bank, Springfield, 25,000 00

Whole amount of interest or profits received or earned,	\$95,089 58
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	35,224 93
year, } 2 per cent., {	36,351 31
Times for the dividends, fixed by the by-laws: February 15 and August 15.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 7.	
Date of the last extra dividend: 1871.	
The total amount of loans, with each specified rate of interest: \$90,000, 4 per cent.; \$20,000, 4½ per cent.; \$1,361,825, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	236
Aggregate amount of the same,	315,345 00
Amount of investments from which no income is received,	10,250 00
Number of open accounts,	3,921
Number and amount of deposits (including dividends) received for previous year,	3,193 473,251 20
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	371 252,264 00
Number and amount of withdrawals,	2,471 340,329 42
Number of accounts opened the previous year,	829
Number of accounts closed the previous year,	604
Amount of expenses of the corporation during previous year,	6,245 00
Amount of treasurer's bond,	10,000 00
Date of examination by commissioner: June 1.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$100,000	\$128,000 00	\$100,000 00

BANK STOCK.

First Nat'l Bank, Chicopee,	\$1,000	\$6,800 00	\$5,030 00
First Nat'l Bank, Boston,	2,800	5,936 00	2,800 00
Hide and Leather Nat'l B'k, Boston,	7,500	8,925 00	7,500 00
Hudley Falls Nat'l Bank, Holyoke,	4,000	6,800 00	4,732 00
Merchants' Nat'l Bank, Boston,	23,000	32,315 00	27,210 00
Monson Nat'l Bank, Monson,	2,000	3,000 00	2,200 00
Commerce Nat'l B'k, Boston,	7,500	9,525 00	10,865 00
Third Nat'l Bank, Springfield,	7,400	14,430 00	11,560 00
Revere Nat'l Bank, Boston,	7,500	9,450 00	7,500 00
Webster Nat'l Bank, Boston,	4,000	4,100 00	4,292 00
Ware Nat'l Bank, Ware,	7,500	9,475 00	10,050 00
Holyoke Nat'l Bank, Holyoke,	15,000	21,000 00	15,000 00
Hampshire Co. N'l B'k, Northampt'n,	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
Republic Nat'l Bank, Boston,	5,000	6,925 00	6,300 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Suffolk Nat'l Bank, Boston, . .	\$3,700	\$4,070 00	\$4,500 00
Continental Nat'l Bank, Boston, . .	5,000	5,900 00	5,300 00
Redemption Nat'l Bank, Boston, . .	5,000	6,250 00	6,700 00
Freeman's Nat'l Bank, Boston, . .	5,000	5,000 00	5,900 00
State Nat'l Bank, Boston, . .	5,000	5,850 00	5,900 00
North America Nat'l B'k, Boston, . .	5,000	5,250 00	5,700 00
Eliot Nat'l Bank, Boston, . .	5,000	6,350 00	6,100 00
Shawmut Nat'l Bank, Boston, . .	6,300	7,500 00	7,600 00
Franklin Co. Nat'l B'k, Greenfield,	5,000	5,250 00	5,250 00
Agawam Nat'l Bank, Springfield, . .	43,300	56,290 00	47,700 00
First Nat'l Bank, Norwich, Conn., . .	5,000	5,180 00	5,180 00
Uncas Nat'l Bank, Norwich, Conn., . .	2,500	2,900 00	2,900 00
	\$237,100	\$315,178 00	\$276,204 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Number of corporators, 29.

LUTHER BODMAN, *President.*LEWIS WARNER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$729,818 86	Bank stock,	\$168,708 42
Earnings undivided,	10,814 48	Loans on bank stock,	21,900 00
Guaranty fund,	14,750 00	Real estate by foreclosure,	6,350 00
		Loans on real estate,	455,022 08
		Loans on personal security,	43,175 00
		Loans to counties, cities or towns,	17,700 00
		Deposit in bank, on interest,	34,695 70
		Expense account,	2,375 86
		Cash on hand,	5,456 28
	\$755,383 34		\$755,383 34

Loans on Bank Stock, amount on each:—

On 120 shares Home National Bank, Holyoke,	*\$11,200 00
On 11 shares Hampshire County National Bank, Northampton,	1,100 00
On 50 shares First National Bank, Easthampton,	5,000 00
On 24 shares First National Bank, Northampton,	2,400 00
On 5 shares First National Bank, Greenfield,	500 00
On 7 shares Franklin County National Bank, Greenfield,	*700 00
On 10 shares Conway National Bank, Conway,	1,000 00
Amount of real estate held by foreclosure,	\$6,350 00
Assessed value of the same,	4,000 00
Amount of income received from the same,	334 00
Amount of municipal tax on real estate,	46 75

Cash on Deposit in Bank:—

Hampshire County National Bank, Northampton,	\$34,695 70
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Whole amount of interest or profits received or earned,	\$33,544 46
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 13,321 82
	2 per cent., { 13,973 38

Time for the dividends, fixed by the by-laws: May 15 and November 15.

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

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

The total amount of loans, with each specified rate of interest: \$2,000, 4½ per cent.; \$13,800, 4½ per cent.; \$403,955.87, 5 per cent.; \$118,042, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	267
Aggregate amount of the same,	227,220 66
Number of open accounts,	2,106
Number and amount of deposits (including dividends) received for previous year,	1,388 \$175,513 82

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

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	148	\$85,692 03
Number and amount of withdrawals,	1,143	121,577 53
Number of accounts opened the previous year,	382	
Number of accounts closed the previous year,	317	
Amount of expenses of the corporation during previous year,		2,375 86
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 28.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Hampshire Co. N'l B'k, Northampton,	\$20,000	\$26,000 00	\$20,575 00
Northampton N'l B'k, Northampton,	8,300	15,106 00	14,162 50
First Nat'l Bank, Northampton, . .	4,500	6,300 00	6,028 00
First Nat'l Bank, Easthampton, . .	10,000	15,000 00	12,450 00
John Hancock N'l B'k, Springfield,	3,400	4,420 00	3,898 00
Chicopee Nat'l Bank, Springfield, .	500	825 00	800 00
Agawam Nat'l Bank, Springfield, .	2,000	2,680 00	2,648 00
Mechanics' Nat'l Bank, Worcester,	2,800	3,864 00	3,749 00
Ware Nat'l Bank, Ware,	1,200	1,624 00	1,624 00
Union Nat'l Bank, Weymouth, . . .	1,300	1,690 00	1,592 50
First Nat'l Bank, Chicopee,	2,400	4,416 00	3,755 00
Home Nat'l Bank, Holyoke,	1,000	1,070 00	1,070 00
Blackstone Nat'l Bank, Boston, . . .	2,200	2,508 00	3,247 50
North Nat'l Bank, Boston,	10,000	13,700 00	12,661 00
Howard Nat'l Bank, Boston,	3,300	3,894 00	3,695 00
Shawmut Nat'l Bank, Boston,	3,500	4,235 00	4,477 50
Hide & Leather Nat'l Bank, Boston,	3,200	3,808 00	3,797 00
Nat'l Bank of Commerce, Boston, . .	1,500	1,935 00	2,505 00
Tremont Nat'l Bank, Boston,	4,200	4,578 00	5,386 00
Continental Nat'l Bank, Boston, . .	3,500	4,200 00	4,030 00
Nat'l Bank of the Republic, Boston,	800	1,120 00	1,032 00
Nat'l Bank of No. America, Boston,	1,000	1,070 00	1,147 50
Market Nat'l Bank, Boston,	3,500	3,220 00	4,219 37
Mt. Vernon Nat'l Bank, Boston, . . .	700	973 00	896 00
N'l B'k of the Commonwealth, Boston,	4,000	5,000 00	4,635 00
Merchants' Nat'l Bank, Boston, . . .	3,000	4,350 00	4,260 00
Atlantic Nat'l Bank, Boston,	900	1,224 00	1,221 75
Atlas Nat'l Bank, Boston,	3,300	4,158 00	3,902 75
Eliot Nat'l Bank, Boston,	3,600	4,680 00	4,640 00
Hamilton Nat'l Bank, Boston,	700	889 00	906 00
Massachusetts Nat'l Bank, Boston,	1,500	1,470 00	1,920 00
Suffolk Nat'l Bank, Boston,	3,000	3,330 00	3,870 00
Nat'l Revere Bank, Boston,	2,200	2,684 00	2,802 00
Shoe and Leather Nat'l B'k, Boston,	1,000	1,040 00	1,436 25
Globe Nat'l Bank, Boston,	4,400	4,488 00	5,651 87
Third Nat'l Bank, Boston,	3,000	3,000 00	3,600 93
Second Nat'l Bank, Boston,	5,000	7,500 00	7,900 00
Eagle Nat'l Bank, Boston,	1,200	1,320 00	1,476 00
Manufacturers' Nat'l Bank, Boston,	1,000	1,000 00	1,040 00
	\$132,600	\$174,369 00	\$168,708 42

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated 1829. Number of corporators, 47.

GEORGE A. KIMBALL, *President.*ADDISON B. JAQUES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,121,356 18	Public funds,	\$702,800 00
Earnings undivided,	24,365 38	Loan on public funds,	8,000 00
Guaranty fund,	121,000 00	Bank stock,	492,050 00
		Loans on bank stock,	59,300 00
		Railroad bonds,	187,000 00
		Railroad notes,	50,000 00
		Real estate by foreclosure,	5,431 65
		Loans on real estate,	890,175 00
		Loans on personal security,	1,412,189 85
		Loans to counties, cities or towns,	49,000 00
		Deposit in banks, on interest,	380,398 16
		Expense account,	8 70
		Cash on hand,	30,368 20
	\$4,266,721 56		\$4,266,721 56

Loan on Public Funds:—

On \$8,000 United States Bonds, \$8,000 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 162 shares Cochecho National Bank, Dover, N. H., 14,000 00
 On 20 shares Shoe and Leather National Bank, Boston, *2,000 00
 On 12 shares First National Bank, Merrimac, 1,200 00
 On 10 shares Soubegan National Bank, Milford, N. H., 1,000 00
 On 10 shares National Bank, Methuen, 500 00
 On 20 shares Haverhill National Bank, Haverhill, }
 On 10 shares Blackstone National Bank, Boston, }
 On 10 shares Globe National Bank, Boston, } 3,000 00
 On 7 shares Commerce National Bank, Boston, }
 On 4 shares Massachusetts National Bank, Boston, }

Amount of real estate held by foreclosure, \$5,431 65
 Assessed value of the same, 3,050 00
 Amount of income received from the same, 164 20
 Amount of municipal tax on real estate, 45 75

Cash on Deposit in Banks, amount in each:—

First National Bank, Haverhill, \$100,000 00
 Merrimack National Bank, Haverhill, 90,000 00
 Haverhill National Bank, Haverhill, 58,185 99
 Second National Bank, Haverhill, 25,000 00

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

National Bank of Redemption, Boston,	\$82,212 77
Massachusetts Loan and Trust Company, Boston,	*25,000 00
Whole amount of interest or profits received or earned,	\$199,771 35
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	77,219 23
year, } 2 per cent., {	78,394 32
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: \$213,000, 3½ per cent.; \$100,000, 3¾ per cent.; \$75,000, 3¾ per cent.; \$686,300, 4 per cent.; \$25,000, 4¼ per cent.; \$50,000, 4¼ per cent.; \$190,365, 4½ per cent.; \$467,114.85, 5 per cent.; \$58,700, 5½ per cent.; \$553,185, 6 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	431
Aggregate amount of the same,	556,600 00
Number of open accounts,	11,989
Number and amount of deposits (including dividends) received for previous year,	8,744 675,515 55
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	388 177,758 00
Number and amount of withdrawals,	6,273 524,351 80
Number of accounts opened the previous year,	1,796
Number of accounts closed the previous year,	1,115
Amount of expenses of the corporation during previous year,	\$6,419 37
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: October 6.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$115,000	\$147,775 00	\$115,000 00
United States 4½s,	50,000	55,813 00	50,000 00
City of Haverhill 6s,	15,000	15,325 00	15,000 00
of Haverhill 5s,	33,000	34,966 00	33,000 00
of Haverhill 3½s,	30,000	30,300 00	30,000 00
of Boston 5s,	5,000	5,020 00	5,000 00
of Boston 4s,	25,000	27,000 00	25,000 00
of Lynn 6s,	10,000	11,190 00	10,000 00
of Lynn 5s,	5,000	6,000 00	5,000 00
of Portsmouth, N. H., 6s,	51,500	57,165 00	51,500 00
of Fall River 6s,	10,000	11,790 00	10,000 00
of Fall River 5s,	40,000	46,600 00	40,000 00
of Dover, N. H., 6s,	46,300	51,856 00	46,300 00
of Cambridge 6s,	35,000	35,700 00	35,000 00
of Nashua, N. H., 5s,	35,000	37,800 00	35,000 00
of Portland, Me., 6s,	15,000	15,375 00	15,000 00
of Charlestown 6s,	10,000	10,200 00	10,000 00
of Lawrence 6s,	28,000	30,420 00	28,000 00
of Cleveland, Ohio, 5s,	38,000	42,380 00	38,000 00
of Dayton, Ohio, 4s,	25,000	26,000 00	25,000 00
of Pawtucket, R. I., 4s,	25,000	26,750 00	25,000 00
Town of Winthrop 7s,	20,000	22,400 00	20,000 00

* * This bank has been notified that this deposit is illegal, and the deposit has since been withdrawn.

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester 5s,	\$13,000	\$13,298 00	\$13,000 00
of Brookline 6s,	22,000	25,740 00	22,000 00
of Bradford 7s,	1,000	1,023 00	1,000 00
	\$702,800	\$787,886 00	\$702,800 00

BANK STOCK.

Andover Nat'l Bank, Andover, . .	\$3,200	\$4,300 00	\$3,200 00
Bay State Nat'l Bank, Lawrence, . .	3,750	6,600 00	3,750 00
First Nat'l Bank, Malden,	10,000	12,575 00	10,000 00
Methuen Nat'l Bank, Methuen, . . .	10,000	12,000 00	10,000 00
First Nat'l Bank, Haverhill,	13,000	19,500 00	13,000 00
Haverhill Nat'l Bank, Haverhill, . .	37,500	60,000 00	37,500 00
Merrimack Nat'l Bank, Haverhill, . .	27,500	49,500 00	27,500 00
Atlas Nat'l Bank, Boston,	20,000	24,000 00	20,000 00
Blackstone Nat'l Bank, Boston, . . .	20,000	22,600 00	20,000 00
Boston Nat'l Bank, Boston,	26,700	32,307 00	26,700 00
Central Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
Nat'l City Bank, Boston,	15,000	15,151 00	15,000 00
Columbian Nat'l Bank, Boston, . . .	5,000	6,150 00	5,000 00
Continental Nat'l Bank, Boston, . . .	10,000	11,800 00	10,000 00
Nat'l Eagle Bank, Boston,	10,000	10,800 00	10,000 00
Eliot Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
Everett Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Nat'l Exchange Bank, Boston,	15,000	19,200 00	15,000 00
Faneuil Hall Nat'l Bank, Boston, . .	10,000	13,600 00	10,000 00
First Nat'l Bank, Boston,	5,000	10,550 00	5,000 00
Fourth Nat'l Bank, Boston,	12,500	13,750 00	12,500 00
Globe Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
Hamilton Nat'l Bank, Boston,	7,500	9,375 00	7,500 00
Nat'l Hide & Leather B'k, Boston, . .	20,000	23,800 00	20,000 00
Howard Nat'l Bank, Boston,	15,000	17,550 00	15,000 00
Manufacturers' Nat'l Bank, Boston, . .	10,000	9,600 00	10,000 00
Merchants' Nat'l Bank, Boston, . . .	5,000	6,950 00	5,000 00
North Nat'l Bank, Boston,	15,000	20,100 00	15,000 00
Nat'l Bank of No. America, Boston, . .	26,700	28,035 00	26,700 00
Nat'l Bank of Redemption, Boston, . .	25,400	31,750 00	25,400 00
Nat'l Bank of Republic, Boston, . . .	22,500	31,500 00	22,500 00
Shawmut Nat'l Bank, Boston,	15,000	17,850 00	15,000 00
Shoe and Leather Nat'l B'k, Boston, . .	7,500	7,575 00	7,500 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Suffolk Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
Third Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
Traders' Nat'l Bank, Boston,	8,300	8,217 00	8,300 00
Nat'l Webster Bank, Boston,	5,000	5,100 00	5,000 00
	\$492,050	\$620,385 00	\$492,050 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s,	\$75,000	\$90,000 00	\$75,000 00
Old Colony & Newport R.R. 6s,	10,000	11,900 00	10,000 00
Old Colony & Newport R.R. 7s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 4s,	25,000	26,250 00	25,000 00
Maine Central R.R. 7s,	10,000	12,500 00	10,000 00
Portland & Kennebec R.R. 6s,	10,000	11,300 00	10,000 00
Leeds & Farmington R.R. 6s,	38,000	43,320 00	38,000 00
Androscoggin & Kennebec R.R. 6s,	8,000	8,400 00	8,000 00
West Amesbury Branch R.R. 7s,	6,000	6,900 00	6,000 00
	\$187,000	\$216,570 00	\$187,000 00

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Number of corporators, 86.

ELNATHAN GRAVES, *President.*B. S. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$246 801 50	Public funds,	\$27,942 05
Earnings undivided,	5,794 18	Bank stock,	36,333 30
Guaranty fund,	5,342 25	Loan on bank stock,	400 00
		Railroad bonds,	5,737 50
		Real estate by foreclosure,	3,468 87
		Loans on real estate,	113,446 52
		Loans on personal security,	46,670 87
		Loans to counties, cities or towns,	9,300 00
		Deposit in banks, on interest,	13,827 33
		Deposit in banks, not on interest,	356 45
		Expense account,	321 70
		Cash on hand,	133 34
	\$257,937 93		\$257,937 93

Loan on Bank Stock :—

On 5 shares First National Bank, Easthampton, \$400 00

Amount of real estate held by foreclosure, \$3,468 87

Assessed value of the same, 1,660 00

Amount of income received from the same, 100 00

Amount of municipal tax on real estate, 15 54

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton \$4,956 62

First National Bank, Northampton, 356 45

Conway National Bank, Conway, 3,870 71

Home National Bank, Holyoke, 5,000 00

Whole amount of interest or profits received or earned, \$12,892 78

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 4,528 95
year, } 2½ per cent., { 5,203 57

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, 4½ per cent.; \$13,400, 5 per cent.; \$153,917.39, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 322

Aggregate amount of the same, 158,117 39

Amount of investments from which no income is received, 3,395 45

Number of open accounts, 909

Number and amount of deposits (including dividends) received for previous year, 701 70,624 82

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	55	\$32,210 37
Number and amount of withdrawals,	547	52,831 73
Number of accounts opened the previous year,	183	
Number of accounts closed the previous year,	120	
Amount of expenses of the corporation during previous year,		1,540 40
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 Holyoke 7s,	\$15,000	\$18,000 00	\$17,942 05
of Charlestown 6s,	5,000	5,500 00	5,000 00
of Cambridge 6s,	5,000	5,500 00	5,000 00
	\$25,000	\$29,000 00	\$27,942 05

BANK STOCK.

Conway Nat'l Bank, Conway,	\$5,900	\$7,375 00	\$6,607 80
Hampshire County Nat'l B'k, North- ampton,	2,300	2,875 00	2,845 00
First Nat'l Bank, Easthampton,	4,300	6,235 00	5,290 00
Southington Nat'l Bank, Southing- ton, Conn.,	5,800	6,090 00	5,935 00
Chicopee Nat'l Bank, Springfield,	1,000	1,750 00	1,700 00
Home Nat'l Bank, Holyoke,	5,000	5,250 00	5,000 00
First Nat'l Bank, Northampton,	1,100	1,485 00	1,435 50
First Nat'l Bank, Amherst,	5,000	7,600 00	7,520 00
	\$30,400	\$38,660 00	\$36,333 30

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$5,000	\$5,900 00	\$5,737 50
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HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

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

DANIEL BASSETT, *President.*HENRY C. HARDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,882,329 16	Public funds,	\$75,000 00
Earnings undivided,	28,612 82	Loans on public funds,	18,500 00
Guaranty fund,	43,850 00	Bank stock,	149,260 00
Suspense account,	40 50	Loan on bank stock,	500 00
		Railroad bonds,	45,000 00
		Real estate,	3,000 00
		Real estate by foreclosure,	13,935 13
		Loans on real estate,	904,068 00
		Loans on personal security,	616,650 00
		Loans to counties, cities or towns,	72,000 00
		Deposit in banks, on interest,	17,518 10
		Deposit in banks, not on interest,	9,632 25
		Expense account,	2,378 05
		Manufacturing Co. stock to secure indebtedness,	25,000 00
		Cash on hand,	2,390 95
	\$1,954,832 48		\$1,954,832 48

Loans on Public Funds, amount on each :—

On \$1,000 United States 4s,	\$1,000 00
On \$1,000 United States 4s and \$2,000 United States 4½s	2,500 00
On \$15,000 City of Springfield 7s,	15,000 00

Loan on Bank Stock, :—

On 4 shares Massachusetts National Bank, Boston,	\$500 00
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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,	13,935 13
Assessed value of the same,	17,270 00
Amount of income received from the same,	580 51
Amount of municipal tax on real estate,	220 49

Cash on Deposit in Banks, amount in each :—

Shoe and Leather National Bank, Boston,	\$17,518 10
Webster National Bank, Boston,	3,780 46
Hingham National Bank, Hingham,	5,851 79

Whole amount of interest or profits received or earned,	\$93,072 75
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 36,053 68
	2 per cent., { 36,433 84
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 6-10.

Date of the last extra dividend: January, 1883.

The total amount of loans, with each specified rate of interest: \$325,000, 4 per cent.; \$50,000, 4½ per cent.; \$26,700, 4¼ per cent.; \$301,300, 4½ per cent.; \$25,000, 4¾ per cent.; \$567,675, 5 per cent.; \$17,000, 5¼ per cent.; \$30,100, 5½ per cent.; \$200,663, 6 per cent.; \$30,000, 6½ per cent.; \$34,780, 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, 308
 Aggregate amount of the same, \$263,108 00
 Amount of investments from which no income is received, 26,017 40
 Number of open accounts, 4,038
 Number and amount of deposits (including dividends) received for previous year, 1,665 232,687 35
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 157 87,007 87
 Number and amount of withdrawals, 1,511 178,185 29
 Number of accounts opened the previous year, 379
 Number of accounts closed the previous year, 252
 Amount of expenses of the corporation during previous year, 3,461 68
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: June 4.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 4s,	\$50,000	\$53,250 00	\$50,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
	\$75,000	\$78,250 00	\$75,000 00

BANK STOCK.

Hingham Nat'l Bank, Hingham,	\$12,460	\$12,994 00	\$12,460 00
Abington Nat'l Bank, Abington,	1,500	750 00	1,500 00
Brockton Nat'l Bank, Brockton,	2,000	2,240 00	2,000 00
First Nat'l Bank, Chelsea,	3,000	3,810 00	3,000 00
Old Colony Nat'l Bank, Plymouth,	1,600	2,400 00	1,600 00
Union Nat'l Bank, Weymouth,	2,800	3,227 00	2,800 00
Atlantic Nat'l Bank, Boston,	3,800	5,263 00	3,800 00
Atlas Nat'l Bank, Boston,	7,500	8,962 50	7,500 00
City Nat'l Bank, Boston,	5,400	5,454 00	5,400 00
Commerce Nat'l Bank, Boston,	8,200	10,496 00	8,200 00
Eagle Nat'l Bank, Boston,	10,000	10,800 00	10,000 00
First Nat'l Bank, Boston,	5,000	10,525 00	5,000 00
Globe Nat'l Bank, Boston,	4,600	4,370 00	4,600 00
Hamilton Nat'l Bank, Boston,	4,200	5,250 00	4,200 00
Market Nat'l Bank, Boston,	3,600	3,276 00	3,600 00
Massachusetts Nat'l Bank, Boston,	2,000	1,900 00	2,000 00
Merchants' Nat'l Bank, Boston,	7,500	10,481 25	7,500 00
New England Nat'l Bank, Boston,	2,000	2,875 00	2,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
No. America Nat'l Bank, Boston, . .	\$8,000	\$8,400 00	\$8,000 00
Republic Nat'l Bank, Boston, . . .	7,500	10,500 00	7,500 00
Revere Nat'l Bank, Boston, . . .	11,200	13,720 00	11,200 00
Shoe and Leather Nat'l B'k, Boston,	8,200	8,343 50	8,200 00
State Nat'l Bank, Boston, . . .	2,600	3,042 00	2,600 00
Suffolk Nat'l Bank, Boston, . . .	3,600	3,987 00	3,600 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,250 00	10,000 00
Union Nat'l Bank, Boston, . . .	5,000	6,925 00	5,000 00
Webster Nat'l Bank, Boston, . . .	6,000	6,120 00	6,000 00
	\$149,260	\$176,361 25	\$149,260 00

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$10,000	\$11,700 00	\$10,000 00
Boston & Lowell R.R. 7s, . . .	10,000	11,625 00	10,000 00
Boston & Maine R.R. 7s, . . .	10,000	12,100 00	10,000 00
Old Colony R.R. 7s, . . .	10,000	12,112 50	10,000 00
Eastern R.R. 6s, . . .	5,000	6,562 50	5,000 00
	\$45,000	\$54,100 00	\$45,000 00

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated 1872. Number of corporators, 50.

SETH THAYER, *President.*ORRIN THOMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$454,304 00	Public funds,	\$11,000 00
Earnings undivided,	9,555 45	Bank stock,	38,500 00
Guaranty fund,	11,000 00	Loans on bank stock,	3,950 00
		Railroad bonds,	10,700 00
		Real estate by foreclosure,	12,275 00
		Loans on real estate,	277,173 00
		Loans on personal security,	36,650 00
		Loans to counties, cities or towns,	46,300 00
		Loans on bank books,	1,100 00
		Deposit in banks, on interest,	22,035 20
		Deposit in banks, not on interest,	5,000 00
		Premium account,	5,658 00
		Holliston Mills stock to secure indebtedness,	3,000 00
		Cash on hand,	1,518 25
	\$474,859 45		\$474,859 45

Loans on Bank Stock, amount on each : —

On 55 shares Holliston National Bank,	\$3,450 00
On 35 shares Central National Bank, Boston,	500 00

Amount of real estate held by foreclosure,	\$12,275 00
Assessed value of the same,	13,500 00
Amount of income received from the same,	468 00
Amount of municipal tax on real estate,	209 25

Cash on Deposit in Banks, amount in each : —

Holliston National Bank, Holliston,	\$22,034 25
National Bank of Commonwealth, Boston,	5,000 95

Whole amount of interest or profits received or earned,	\$24,498 76
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 8,712 87
	2 per cent., { 8,713 27
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: \$32,000, 3½ per cent.; \$2,000, 4 per cent.; \$12,300, 4½ per cent.; \$10,250, 5 per cent.; \$31,150, 5½ per cent.; \$277,423, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	293
Aggregate amount of the same,	240,573 00
Number of open accounts,	1,391
Number and amount of deposits (including dividends) received for previous year,	905 86,565 06

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	64	\$32,928 63
Number and amount of withdrawals,	946	77,746 53
Number of accounts opened the previous year,	181	
Number of accounts closed the previous year,	142	
Amount of expenses of the corporation during previous year,		1,800 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 28.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States reg. 4s,	\$4,000	\$5,120 00	\$4,000 00
City of Lewiston, Me., 5s,	2,000	2,400 00	2,400 00
of Providence, R. I., 4½s,	1,000	1,140 00	1,000 00
of Worcester, 6s,	4,000	4,560 00	4,000 00
	<u>\$11,000</u>	<u>\$13,220 00</u>	<u>\$11,000 00</u>

BANK STOCK.

Holliston Nat'l Bank, Holliston,	\$12,900	\$15,480 00	\$12,900 00
Traders' Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
Old Boston Bank, Boston,	2,000	2,400 00	2,000 00
Commonwealth Nat'l B'k, Boston,	1,700	2,000 00	1,700 00
Blackstone Nat'l Bank, Boston,	700	790 00	700 00
State Nat'l Bank, Boston,	2,400	2,950 00	2,400 00
Market Nat'l Bank, Boston,	1,400	1,275 00	1,400 00
Webster Nat'l Bank, Boston,	3,800	3,914 00	3,800 00
Blue Hill Nat'l Bank, Milton,	1,500	1,750 00	1,500 00
Home Nat'l Bank, Brockton,	3,000	3,600 00	3,000 00
Franklin Nat'l Bank, Franklin,	3,000	3,600 00	3,000 00
Framingham Nat'l B'k, Fram'g'h'm,	600	870 00	600 00
South Framingham Nat'l Bank, Framingham,	3,000	3,300 00	3,000 00
	<u>\$38,500</u>	<u>\$44,429 00</u>	<u>\$38,500 00</u>

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$5 000	\$5,850 00	\$5,000 00
Salem & Lowell R.R. guaranteed 6s,	5,700	6,425 00	5,700 00
	<u>\$10,700</u>	<u>\$12,275 00</u>	<u>\$10,700 00</u>

HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated 1855. Number of corporators, 92.

GEO. W. PRENTISS, *President.*R. B. JOHNSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,794,005 15	Public funds,	\$63,400 00
Earnings undivided,	36,387 83	Loan on public funds,	600 00
Guaranty fund,	40,000 00	Bank stock,	218,300 00
		Loans on bank stock,	14,900 00
		Railroad bonds,	109,000 00
		Loans on real estate,	971,166 00
		Loans on personal security,	324,496 00
		Loans to counties, cities or towns,	5,000 00
		Deposit in banks, on interest,	136,299 90
		Expense account,	1,482 41
		Cash on hand,	25,748 67
	\$1,870,392 98		\$1,870,392 98

Loan on Public Funds: —

On \$600 United States 4s, \$600 00

Loans on Bank Stock, amount on each: —

On 10 shares City National Bank, Holyoke, \$400 00

On 102 shares Holyoke National Bank, Holyoke, 8,700 00

On 52 shares Palmer National Bank, Palmer, *5,200 00

On 6 shares Franklin County National Bank, Greenfield, *600 00

Cash on Deposit in Banks, amount in each: —

Maverick National Bank, Boston, \$12,617 49

Holyoke National Bank, Holyoke, 53,682 41

Home National Bank, Holyoke, 5,000 00

Springfield Safe Deposit and Trust Company, Springfield, 20,000 00

Agawam National Bank, Springfield, 25,000 00

Hampshire County National Bank, Northampton, 20,000 00

Whole amount of interest or profits received or earned, \$88,240 06

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 31,580 59

year, } 2 per cent., { 32,267 55

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

The total amount of loans, with each specified rate of interest: \$41,600, 4½

per cent.; \$1,247,716, 5 per cent.; \$13,696, 5½ per cent.; \$8,150, 6 per cent.

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

each, 251

Aggregate amount of the same, 281,429 00

Number of open accounts, 5,595

Number and amount of deposits (including dividends) received for pre-

vious year, 9,808 557,556 14

Number and amount of deposits of and exceeding \$300 at any one time,

for the previous year, 259 142,736 00

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

Number and amount of withdrawals,	4,126	\$424,714 96
Number of accounts opened the previous year,	1,159	
Number of accounts closed the previous year,	675	
Amount of expenses of the corporation during previous year,		4,765 04
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 7.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$100	\$448 00	\$100 00
United States 4s,	1,500	1,875 00	1,500 00
United States 6s,	16,000	12,600 00	10,000 00
State of Massachusetts 5s,	13,000	14,300 00	13,000 00
City of Holyoke 6s,	5,000	6,100 00	5,000 00
of Fall River 6s,	3,000	3,720 00	3,000 00
of Chelsea 6s,	1,000	1,170 00	1,000 00
of Boston 6s,	3,000	3,930 00	3,000 00
of Boston 4s,	25,000	25,750 00	25,000 00
Town of Holyoke 7s,	1,500	1,665 00	1,500 00
	\$63,400	\$71,558 00	\$63,400 00

BANK STOCK.

Holyoke Nat'l Bank, Holyoke,	\$35,600	\$48,000 00	\$35,600 00
Hadley Falls Nat'l Bank, Holyoke,	16,600	26,560 00	23,000 00
Agawam Nat'l Bank, Springfield,	5,000	6,500 00	5,000 00
First Nat'l Bank, Springfield,	16,800	25,000 00	20,500 00
Second Nat'l Bank, Springfield,	5,000	9,000 00	9,000 00
Third Nat'l Bank, Springfield,	14,500	23,900 00	21,000 00
Chicopee Nat'l Bank, Springfield,	6,200	9,900 00	8,000 00
J. Hancock Nat'l Bank, Springfield,	8,700	10,000 00	9,900 00
First Nat'l Bank, Northampton,	15,100	19,630 00	18,400 00
Northampton N'l B'k, Northampton,	9,100	14,560 00	13,000 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	2,000 00	1,700 00
Townsend Nat'l B'k, Townsend,	9,700	12,000 00	12,000 00
Shelburne Falls Nat'l Bank, Shelburne Falls,	300	300 00	300 00
Conway Nat'l Bank, Conway,	5,700	6,500 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 B'k, 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

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
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
First Nat'l Bank, Amherst, . . .	5,000	7,000 00	5,000 00
	\$185,200	\$258,185 00	\$218,300 00

RAILROAD BONDS.

Mansfield & Framingham R.R. 7s, .	\$9,000	\$9,810 00	\$9,000 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	11,900 00	10,000 00
Fitchburg R.R. 4s,	15,000	15,450 00	15,000 00
Boston & Albany R.R. 7s,	7,000	8,190 00	7,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	5,000	6,000 00	5,000 00
Nashua & Lowell R.R. 6s,	8,000	9,040 00	8,000 00
Old Colony R.R. 6s,	17,000	20,400 00	17,000 00
Boston & Maine R.R. 7s,	9,000	10,980 00	9,000 00
Boston & Lowell R.R. 4s,	18,000	18,540 00	18,000 00
Boston & Albany R.R. 6s,	7,000	8,190 00	7,000 00
Fitchburg R.R. 7s,	2,000	2,440 00	2,000 00
Old Colony R.R. 5s,	2,000	2,100 00	2,000 00
	\$109,000	\$123,040 00	\$109,000 00

HOME SAVINGS BANK — BOSTON.

Incorporated 1869. Number of corporators, 57.

CHARLES H. ALLEN, *President.*W. E. HOOPER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,315,988 86	Public funds,	\$42,000 00
Earnings undivided,	20,661 45	Loan on public funds,	500 00
Guaranty fund,	95,000 00	Bank stock,	335,300 00
Suspense account,	10 50	Loans on bank stock,	12,900 00
		Railroad bonds,	30,000 00
		Real estate by foreclosure,	49,428 71
		Loans on real estate,	1,267,576 46
		Loans on personal security,	662,195 55
		Loans on bank books,	4,266 73
		Deposit in banks, on interest,	20,930 15
		Expense account,	2,252 91
		Insurance account,	14 00
		Cash on hand,	4,296 30
	\$2,431,660 81		\$2,431,660 81

Loan on Public Funds:—

On \$1,000 City of Lawrence 6s, \$500 00

Loans on Bank Stock, amount on each:—

On 32 shares Boylston National Bank, Boston, \$3,200 00
 On 40 shares Central National Bank, Boston, *4,000 00
 On 19 shares Bristol County 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 3 shares Webster National Bank, Boston, }
 On 5 shares Old Boston National Bank, Boston, }
 On 2 shares Eagle National Bank, Boston, } 3,700 00
 On 5 shares Exchange National Bank, Boston, }
 On 7 shares Shawmut National Bank, Boston, }
 On 6 shares Commerce National Bank, Boston, }
 On 8 shares Old Colony Railroad Company, }

Amount of real estate held by foreclosure, \$49,428 71
 Assessed value of the same, 94,200 00
 Amount of income received from the same, 4,445 48
 Amount of municipal tax on real estate, 1,377 36

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston, \$16,503 69
 Boylston National Bank, Boston, 4,426 46

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

Whole amount of interest or profits received, \$115,407 60
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 39,556 56
 year, } 2 per cent., { 41,661 09
 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: $\frac{4.667}{1.000}$.
 Date of last extra dividend: April 1, 1884.
 The total amount of loans, with each specified rate of interest: \$274,795.55,
 4 per cent.; \$110,300, 4½ per cent.; \$395,700, 4½ per cent.; \$12,000, 4½
 per cent.; \$571,891.73, 5 per cent.; \$3,000, 5½ per cent.; \$128,030, 5½
 per cent.; \$340,051.46, 6 per cent.; \$58,300, 6½ per cent.; \$26,450, 7 per
 cent.; \$25,820, 7½ per cent.; \$1,100, 8 per cent.
 Number of outstanding loans which are of an amount not exceeding
 \$3,000 each, 178
 Aggregate amount of the same, 266,492 46
 Amount of investments from which no income is received, 9,400 30
 Number of open accounts, 13,684
 Number and amount of deposits (including dividends) received for pre-
 vious year, 9,576 798,907 51
 Number and amount of deposits of and exceeding \$300 at any one time,
 for the previous year, 583 343,696 78
 Number and amount of withdrawals, 6,587 538,282 05
 Number of accounts opened the previous year, 2,025
 Number of accounts closed the previous year, 1,279
 Amount of expenses of the corporation during previous year, 16,658 88
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: February 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$51,400 00	\$40,000 00
City of Milwaukee, Wis., 5s,	2,000	2,000 00	2,000 00
	<u>\$42,000</u>	<u>\$53,400 00</u>	<u>\$42,000 00</u>

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$1,300	\$1,735 50	\$1,300 00
Atlas Nat'l Bank, Boston,	18,000	21,645 00	18,000 00
Blackstone Nat'l Bank, Boston,	8,100	9,072 00	8,100 00
Boston Nat'l Bank, Boston,	1,400	1,697 50	1,400 00
Columbian Nat'l Bank, Boston,	4,000	5,010 00	4,000 00
Continental Nat'l Bank, Boston,	2,000	2,360 00	2,000 00
Eliot Nat'l Bank, Boston,	5,200	6,617 00	5,200 00
Everett Nat'l Bank, Boston,	7,000	7,000 00	7,000 00
First Nat'l Bank, Boston,	12,500	26,500 00	20,000 00
Freeman's Nat'l Bank, Boston,	9,800	9,824 50	9,800 00
Hamilton Nat'l Bank, Boston,	8,000	10,000 00	8,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hide & Leather Nat'l B'k, Boston, .	\$5,000	\$5,962 50	\$5,000 00
Howard Nat'l Bank, Boston, . . .	12,800	14,816 00	12,800 00
Market Nat'l Bank, Brighton, . . .	5,000	6,850 00	5,000 00
Market Nat'l Bank, Boston, . . .	15,000	14,212 50	15,000 00
Massachusetts Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Merchants' Nat'l Bank, Boston, . .	10,000	14,050 00	10,000 00
New England Nat'l Bank, Boston, .	20,000	28,950 00	20,000 00
North Nat'l Bank, Boston,	20,000	26,900 00	20,000 00
North America Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Redemption Nat'l Bank, Boston, . .	11,300	14,125 00	11,300 00
Republic Nat'l Bank, Boston, . . .	18,000	24,930 00	18,000 00
Revere Nat'l Bank, Boston,	15,000	18,600 00	15,000 00
Second Nat'l Bank, Boston,	40,000	61,600 00	40,000 00
Shawmut Nat'l Bank, Boston,	18,000	21,465 00	18,000 00
Shoe & Leather Nat'l Bank, Boston,	8,200	8,343 50	8,200 00
Suffolk Nat'l Bank, Boston,	4,000	4,430 00	4,000 00
Tremont Nat'l Bank, Boston,	18,200	18,655 00	18,200 00
Union Nat'l Bank, Boston,	10,000	13,875 00	10,000 00
Webster Nat'l Bank, Boston,	5,000	5,125 00	5,000 00
Dedham Nat'l Bank, Dedham,	5,000	5,850 00	5,000 00
	\$327,800	\$420,201 00	\$335,300 00

RAILROAD BONDS.

Fitchburg R.R. 4s,	\$30,000	\$31,950 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,	\$229,868 29	Public funds,	\$15,265 00
Earnings undivided, . .	1,110 88	Bank stock,	9,920 00
Guaranty fund,	3,420 69	Loans on real estate,	*170,088 65
		Loans on personal security, . .	34,551 00
		Deposit in banks, not on interest,	3,299 03
		Expense account,	959 57
		Property account,	243 90
		Cash on hand,	72 71
	\$234,399 86		\$234,399 86

Cash on Deposit in Banks, amount in each:—

Berkshire National Bank, North Adams,	\$2,579 83
Adams National Bank, North Adams,	700 00
National Revere Bank, Boston,	19 20

Whole amount of interest or profits received or earned, \$11,182 38

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 3,565 81
year, } 2 per cent., { 3,904 37

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: \$37,400, 5 per cent.; \$167,239.65, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 167

Aggregate amount of the same, 132,139 65

Number of open accounts, 1,109

Number and amount of deposits (including dividends) received for previous year, 1,218 103,571 50

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 85 50,825 83

Number and amount of withdrawals, 705 71,637 61

Number of accounts opened the previous year, 310

Number of accounts closed the previous year, 207

Amount of expenses of the corporation during previous year, 1,625 64

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: April 19.

* This bank was notified that these loans exceeded the legal limit, and they have since been reduced within the limit provided by statute.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn 4s,	\$2,000	\$2,060 00	\$2,060 00
of Cleveland, Ohio, 4s,	5,000	5,400 00	5,400 00
Town of Pawtucket, R. I., 5s,	7,000	7,805 00	7,805 00
	<u>\$14,000</u>	<u>\$15,265 00</u>	<u>\$15,265 00</u>

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
	<u>\$8,500</u>	<u>\$10,360 00</u>	<u>\$9,920 00</u>

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Number of corporators, 31.

ALVAN A. SWEET, *President.*EDWARD D. BLISS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$301,141 12	Public funds,	\$23,238 50
Earnings undivided,	7,265 06	Bank stock,	59,893 74
Guaranty fund,	8,810 93	Loan on bank stock,	4,000 00
		Railroad bonds,	77,158 00
		Loans on real estate,	124,259 00
		Loans on personal security,	15,000 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest,	9,575 65
		Insurance account,	60 25
		Tax account,	278 95
		Cash on hand,	753 02
	\$317,217 11		\$317,217 11

Loan on Bank Stock :—

On 50 shares Broadway National Bank, Boston, \$4,000 00

Cash on Deposit in Bank :—

Hopkinton National Bank, \$9,575 65

Whole amount of interest or profits received or earned, \$16,214 14

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 5,312 28

year, } 2 per cent., { 5,489 41

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: \$3,000, 4 per cent.; \$19,000, 4½ per cent.; \$10,100, 5 per cent.; \$114,159, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 213

Aggregate amount of the same, 98,759 00

Number of open accounts, 1,122

Number and amount of deposits (including dividends) received for previous year, 856 67,630 92

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 41 22,092 00

Number and amount of withdrawals, 487 50,979 83

Number of accounts opened the previous year, 158

Number of accounts closed the previous year, 54

Amount of expenses of the corporation during previous year, 1,255 48

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: April 30.

PUBLIC FUNDS

	Par Value.	Estimated Market Value.	Amount Invested.
City of Portland, Me., bonds,	\$5,000	\$7,440 00	\$6,002 50
of Belfast, Me.,	3,500	3,780 00	3,670 00
of Bangor, Me.,	5,000	6,200 00	5,296 00
of East Saginaw, Michigan,	3,000	3,007 50	3,035 00
of Dayton, Ohio,	5,000	5,150 00	5,235 00
	\$22,500	\$25,577 50	\$23,238 50

BANK STOCK.

Shawmut Nat'l Bank, Boston,	\$6,000	\$7,140 00	\$7,543 74
Hide and Leather Nat'l B'k, Boston,	1,500	1,547 00	1,404 00
Redemption Nat'l Bank, Boston,	5,000	6,250 00	6,990 00
Faneuil Hall Nat'l Bank, Boston,	1,500	2,010 00	1,965 00
Republic Nat'l Bank, Boston,	1,500	2,075 50	1,980 00
Continental Nat'l Bank, Boston,	5,000	5,900 00	5,930 00
Revere Nat'l Bank, Boston,	3,800	4,712 00	4,607 50
Atlas Nat'l Bank, Boston,	6,100	7,289 50	7,505 00
North Nat'l Bank, Boston,	4,000	5,380 00	5,355 00
Everett Nat'l Bank, Boston,	2,500	2,500 00	2,975 00
Exchange Nat'l Bank, Boston,	1,000	1,280 00	1,500 00
Atlantic Nat'l Bank, Boston,	5,000	6,675 00	6,832 50
Natick Nat'l Bank, Natick,	500	700 00	500 00
Howard Nat'l Bank, Boston,	1,600	1,880 00	1,856 00
Franklin Nat'l Bank, Franklin,	2,500	3,000 00	2,950 00
	\$47,300	\$58,339 00	\$59,893 74

RAILROAD BONDS.

Boston & Maine R.R.,	\$5,000	\$5,925 00	\$5,155 00
Old Colony R.R.,	8,000	9,640 00	8,295 00
Fitchburg R.R.,	8,000	9,200 00	8,357 00
Boston, Clinton & Fitchburg, R.R.,	7,000	7,630 00	7,375 00
Boston, Revere Beach & Lynn R.R.,	10,000	11,700 00	11,120 00
Salem & Lowell R.R.,	10,000	11,800 00	10,795 00
Newport & Richford R.R.,	10,000	11,300 00	10,476 00
Nashua & Lowell R.R.,	10,345	11,000 00	10,345 00
Boston & Lowell R.R.,	5,000	5,250 00	5,240 00
	\$73,345	\$83,445 00	\$77,158 00

HUDSON SAVINGS BANK—HUDSON.

Incorporated 1869. Number of corporators, 42.

EDMUND M. STOWE, *President*.DANIEL W. STRATTON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$398,430 46	Public funds,	\$47,620 00
Earnings undivided,	6,233 99	Loan on public funds,	500 00
Guaranty fund,	6,867 42	Bank stock,	13,600 00
		Loans on bank stock,	1,100 00
		Railroad bonds,	26,000 00
		Loans on real estate,	255,100 00
		Loans on personal security,	15,600 00
		Loans to counties, cities or towns,	33,000 00
		Deposit in banks, on interest,	16,550 00
		Deposit in banks, not on interest,	2,084 09
		Expense account,	28 50
		Cash on hand,	349 28
	\$411,531 87		\$411,531 87

Loan on Public Funds;—

On \$1,000 City of Fall River Bonds, \$500 00

Loan on Bank Stock:—

On 11 shares First National Bank, Clinton, \$1,100 00

Cash on Deposit in Banks, amount in each;—

International Trust Company, Boston, \$10,000 00

Wachusett National Bank, Fitchburg, 4,650 00

Hudson National Bank, Hudson, 3,984 09

Whole amount of interest or profits received or earned, \$20,023 59

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 7,187 56
year, } 2 per cent., { 7,552 75

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.; \$8,000, 4½ per cent.; \$126,975, 5 per cent.; \$35,550, 5½ per cent.; \$103,375, 6 per cent.; \$100,6½ per cent.; \$5,100, 7 per cent.; \$1,200, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 224

Aggregate amount of the same, 204,200 00

Number of open accounts, 1,554

Number and amount of deposits (including dividends) received for previous year, 1,336 113,338 31

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 62 35,660 00

Number and amount of withdrawals, 794 93,131 09

Number of accounts opened the previous year, 395

Number of accounts closed the previous year, 219

Amount of expenses of the corporation during previous year, . . . \$1,147 45
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: April 15.

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	12,360 00	12,000 00
of Northampton 6s,	3,000	3,330 00	2,820 00
of Hopkinton 4s,	5,000	5,050 00	5,000 00
	\$47,000	\$49,670 00	\$47,620 00

BANK STOCK.

State Nat'l Bank, Boston,	\$5,700	\$6,726 00	\$6,100 00
Hudson Nat'l Bank, Hudson,	7,500	7,725 00	7,500 00
	\$13,200	\$14,451 00	\$13,600 00

RAILROAD BONDS.

Fitchburg R.R. 5s,	\$9,000	\$9,990 00	\$9,500 00
Eastern R.R. 6s,	5,000	6,650 00	5,000 00
Old Colony R.R. 6s,	6,000	7,290 00	6,500 00
Boston, Rev. Beach & Lynn R.R. 6s,	5,000	5,900 00	5,000 00
	\$25,000	\$29,830 00	\$26,000 00

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Number of corporators, 37.

ROBERT BLEAKIE, *President*.HENRY S. BUNTON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$200,984 03	Bank stock,	\$5,000 00
Earnings undivided, . .	8,949 50	Loans on bank stock, . . .	250 00
Guaranty fund,	4,030 75	Railroad bonds,	25,000 00
		Loans on real estate,	113,202 00
		Loans on personal security, . .	56,550 00
		Loans to counties, cities or towns,	5,000 00
		Deposit in bank, on interest, . .	5,539 66
		Expense account,	362 11
		Cash on hand,	3,060 51
	\$213,964 28		\$213,964 28

Loan on Bank Stock :—

On 5 shares Framingham National Bank, Framingham, \$250 00

Cash on Deposit in Bank :—

Maverick National Bank, Boston, \$5,539 66

Whole amount of interest or profits received or earned, \$10,507 66

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 2,909 44
year, } 2 per cent., { 3,120 45

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: \$5,000, 4 per cent.; \$9,000, 5 per cent.; \$16,000, 5½ per cent.; \$123,052, 6 per cent.; \$19,450, 7 per cent.; \$2,500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 100

Aggregate amount of the same, 112,202 00

Number of open accounts, 1,213

Number and amount of deposits (including dividends) received for previous year, 2,247 126,506 98

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 79 48,119 16

Number and amount of withdrawals, 1,034 93,077 84

Number of accounts opened the previous year, 445

Number of accounts closed the previous year, 191

Amount of expenses of the corporation during previous year, 1,050 00

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: March 21.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Commerce Nat'l Bank, Boston,	\$1,000	\$1,270 00	\$1,000 00
Freeman's Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
First Nat'l Bank, Newburyport,	2,700	3,078 00	2,700 00
	<u>\$5,000</u>	<u>\$5,648 00</u>	<u>\$5,000 00</u>

RAILROAD BONDS.

Fitchburg R.R. 5s,	\$7,000	\$7,840 00	\$7,000 00
Boston & Albany R.R. 6s,	4,000	4,720 00	4,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	5,000	5,900 00	5,000 00
Old Colony R.R. 6s,	5,000	6,000 00	5,000 00
Boston & Albany R.R. 7s,	1,000	1,160 00	1,000 00
Boston & Maine R.R. 7s,	1,000	1,200 00	1,000 00
Boston & Providence R.R. 7s,	1,000	1,200 00	1,000 00
Old Colony R.R. 7s,	1,000	1,200 00	1,000 00
	<u>\$25,000</u>	<u>\$29,220 00</u>	<u>\$25,000 00</u>

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated 1825. Number of corporators, 49.

ARTHUR W. TUFTS, *President.*EDWARD RICHARDS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,799,843 63	Public funds,	\$166,071 67
Earnings undivided,	12,109 80	Loans on public funds,	10,260 00
Guaranty fund,	118,500 00	Bank stock,	205,067 09
Profit and loss,	43,245 20	Loans on bank stock,	3,200 00
		Railroad bonds,	57,321 73
		Railroad notes,	205,000 00
		Real estate by foreclosure,	81,899 84
		Loans on real estate,	1,186,723 00
		Loans on personal security,	1,082,000 00
		Loans to counties, cities or towns,	250,500 00
		State of Massachusetts,	200,000 00
		Deposit in banks, on interest,	461,841 59
		Cash on hand,	63,813 71
	\$3,973,698 63		\$3,973,698 63

Loans on Public Funds, amount on each:—

On \$7,000 United States 4½s,	\$7,000 00
On \$1,500 United States 4½s,	1,460 00
On \$1,000 City of Lowell Bonds,	1,800 00
On \$1,000 City of Cambridge Bonds,	

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 25 shares National Rockland Bank, Boston,	2,500 00

Amount of real estate held by foreclosure,	\$81,899 84
Assessed value of the same,	50,700 00
Amount of income received from the same,	1,124 00
Amount of municipal tax on real estate,	643 89

Cash on Deposit in Banks, amount in each:—

National Rockland Bank, Boston,	\$100,119 71
Hamilton National Bank, Boston,	138,181 80
North National Bank, Boston,	173,540 08
Traders' National Bank, Boston,	50,000 00

Whole amount of interest or profits received or earned,	\$161,606 16
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	68,339 55
year, } 1½ per cent., {	53,277 32
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.	

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

Date of the last extra dividend: October 20, 1875.

The total amount of loans, with each specified rate of interest: \$35,000, 2 $\frac{3}{4}$ per cent.; \$180,000, 3 per cent.; \$15,500, 3 $\frac{1}{4}$ per cent.; \$265,000, 3 $\frac{1}{2}$ per cent.; \$105,000, 3 $\frac{3}{4}$ per cent.; \$571,575, 4 per cent.; \$100,000, 4 $\frac{1}{4}$ per cent.; \$125,200, 4 $\frac{1}{2}$ per cent.; \$13,500, 4 $\frac{3}{4}$ per cent.; \$822,873, 5 per cent.; \$34,000, 5 $\frac{1}{2}$ per cent.; \$134,660, 6 per cent.; \$52,500, 6 $\frac{1}{2}$ per cent.; \$196,096 57, 7 per cent.; \$5,000, 7 $\frac{1}{2}$ per cent.; \$1,000, 7 3-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 135

Aggregate amount of the same, \$236,608 00

Number of open accounts, 10,299

Number and amount of deposits (including dividends) received for previous year, 12,562 980,403 87

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 629 369,527 00

Number and amount of withdrawals, 8,444 745,982 96

Number of accounts opened the previous year, 2,078

Number of accounts closed the previous year, 1,380

Amount of expenses of the corporation during previous year, 9,101 31

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: March 10.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4 $\frac{1}{2}$ s,	\$90,000	\$99,000 00	\$85,071 67
City of Boston 6s,	51,000	62,730 00	51,000 00
of Boston 4s,	30,000	30,900 00	30,000 00
	\$171,000	\$192,630 00	\$166,071 67

BANK STOCK.

First Nat'l Bank, Danvers,	\$1,500	\$1,500 00	\$1,500 00
Atlas Nat'l Bank, Boston,	6,000	7,200 00	6,000 00
North Nat'l Bank, Boston,	25,700	34,438 00	25,680 47
State Nat'l Bank, Boston,	5,200	6,084 00	5,993 00
Market Nat'l Bank, Boston,	2,500	2,275 00	2,500 00
Second Nat'l Bank, Boston,	5,500	8,470 00	5,500 00
Commerce Nat'l Bank, Boston,	1,500	1,905 00	2,000 00
Atlantic Nat'l Bank, Boston,	5,000	6,650 00	5,000 00
Revere Nat'l Bank, Boston,	15,000	18,600 00	15,000 00
First Nat'l Bank, Boston,	20,000	40,000 00	20,000 00
Rockland Nat'l Bank, Boston,	17,300	23,355 00	19,430 00
People's Nat'l Bank, Boston,	21,000	32,550 00	21,000 00
Washington Nat'l Bank, Boston,	51,000	63,750 00	58,729 50
Republic Nat'l Bank, Boston,	2,100	2,898 00	2,698 87
Shoe & Leather Nat'l B'k, Boston,	800	808 00	872 00
Suffolk Nat'l Bank, Boston,	900	990 00	1,070 25
Eagle Nat'l Bank, Boston,	3,700	3,996 00	4,144 00
Tremont Nat'l Bank, Boston,	3,200	3,264 00	3,762 75

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hamilton Nat'l Bank, Boston, . . .	\$3,000	\$3,750 00	\$3,580 00
Howard Nat'l Bank, Boston, . . .	500	585 00	606 25
	<u>\$191,400</u>	<u>\$263,077 00</u>	<u>\$205,067 09</u>

RAILROAD BONDS.

Old Colony R.R.,	\$16,000	\$19,360 00	\$17,760 39
Boston & Providence R.R., . . .	12,000	14,400 00	13,614 67
Boston & Albany R.R.,	17,000	19,890 00	19,240 42
Boston & Maine R.R.,	6,000	7,080 00	6,706 25
	<u>\$51,000</u>	<u>\$60,730 00</u>	<u>\$57,321 73</u>

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—
NEWBURYPORT.

Incorporated 1820. Number of corporators, 77.

EDWARD S. MOSELEY, *President.*

PHILIP K. HILLS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,860,200 16	Public funds,	\$893,000 00
Earnings undivided,	80,529 78	Bank stock,	933,320 00
Guaranty fund,	173,000 00	Loans on bank stock,	8,600 00
		Railroad bonds,	115,000 00
		Railroad notes,	195,000 00
		Real estate,	10,000 00
		Loans on real estate,	894,237 00
		Loans on personal security,	1,624,230 00
		Loans to counties, cities, or towns,	391,000 00
		Deposit in bank, on interest,	47,953 16
		Insurance,	101 73
		Cash on hand,	1,288 05
	\$5,113,729 94		\$5,113,729 94

Loans on Bank Stock, amount on each:—

On 16 shares First National Bank, Newburyport,	\$1,550 00
On 53 shares Mechanics' National Bank, Newburyport,	} 6,800 00
On 88 shares Merchants' National Bank, Newburyport,	
On 4 shares Mechanics' National Bank, Newburyport,	250 00

Invested in real estate (for banking purposes),	\$10,000 00
Estimated value of the same,	17,000 00
Amount of municipal tax on real estate,	294 10

Cash on Deposit in Bank:—

First National Bank, Newburyport,	\$47,953 16
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Whole amount of interest or profits received or earned,	\$239,889 21
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 91,820 88 } 2 per cent., { 93,421 04
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: \$291,500, 3½ per cent.; \$262,000, 3¾ per cent.; \$100,000, 3½ per cent.; \$897,500, 4 per cent.; \$20,000, 4½ per cent.; \$307,800, 4¼ per cent.; \$393,500, 4½ per cent.; \$307,000, 4¼ per cent.; \$448,470, 5 per cent.; \$62,455, 5½ per cent.; \$7,800, 5¾ per cent.; \$950,042, 6 per cent.; \$73,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	389
Aggregate amount of the same,	384,847 00
Number of open accounts,	10,613
Number and amount of deposits (including dividends) received for pre- vious year,	5,443 695,516 20

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	331	\$193,573 02
Number and amount of withdrawals,	6,028	547,431 71
Number of accounts opened the previous year,	1,031	
Number of accounts closed the previous year,	833	
Amount of expenses of the corporation during previous year,		6,670 38
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: October 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$95,000	\$106,044 00	\$95,000 00
United States 4s,	50,000	64,250 00	50,000 00
City of Charlestown 6s,	35,000	37,100 00	35,000 00
of Holyoke 6s,	25,000	31,500 00	25,000 00
of Lynn 6s,	75,000	85,500 00	75,000 00
of Lynn 3½s,	25,000	25,250 00	25,000 00
of Springfield 7s,	40,000	56,800 00	40,000 00
of Nashua, N. H., 6s,	50,000	55,500 00	50,000 00
of Concord, N. H., 6s,	35,000	40,250 00	35,000 00
of Hartford, Conn., 6s,	5,000	5,400 00	5,000 00
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Somerville 4s,	11,000	11,660 00	11,000 00
of Newburyport 6s,	183,000	197,640 00	183,000 00
of Lewiston, Me., 6s,	10,000	10,800 00	10,000 00
of Bangor, Me., 7s,	25,000	31,250 00	25,000 00
of Lawrence 4s,	30,000	32,100 00	30,000 00
of Worcester 3½s,	25,000	25,375 00	25,000 00
of Portland, Me., 6s,	60,000	66,200 00	60,000 00
of Lowell 4s,	20,000	21,400 00	20,000 00
Town of Groveland 5s,	16,000	16,000 00	16,000 00
of Beverly 4s,	14,000	14,700 00	14,000 00
of Melrose 7s,	8,000	9,320 00	8,000 00
of Marlborough 4s,	31,000	33,170 00	31,000 00
	\$893,000	\$1,002,209 00	\$893,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$12,200	\$16,287 00	\$12,200 00
Atlas Nat'l Bank, Boston,	75,000	90,188 00	75,000 00
Blackstone Nat'l Bank, Boston,	4,700	5,264 00	4,700 00
Boston Nat'l Bank, Boston,	3,700	4,486 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	10,962 00	10,800 00
Columbian Nat'l Bank, Boston,	30,000	37,575 00	30,000 00
Commerce Nat'l Bank, Boston,	22,100	28,067 00	22,100 00
Commonwealth Nat'l Bank, Boston,	25,000	29,500 00	25,000 00
Eagle Nat'l Bank, Boston,	28,600	30,888 00	28,600 00
Eliot Nat'l Bank, Boston,	7,400	9,417 00	7,400 00
Exchange Nat'l Bank, Boston,	10,000	13,200 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, . .	\$24,000	\$32,700 00	\$24,000 00
First Nat'l Bank, Boston,	10,000	21,200 00	10,000 00
Freeman's Nat'l Bank, Boston, . . .	27,000	27,068 00	27,000 00
Globe Nat'l Bank, Boston,	14,200	13,490 00	14,200 00
Hamilton Nat'l Bank, Boston,	25,000	31,250 00	25,000 00
Hide and Leather Nat'l B'k, Boston,	15,000	17,888 00	15,000 00
Howard Nat'l Bank, Boston,	26,700	30,905 00	26,700 00
Market Nat'l Bank, Boston,	50,800	48,133 00	50,800 00
Massachusetts Nat'l Bank, Boston, .	8,250	7,838 00	8,250 00
Maverick Nat'l Bank, Boston,	20,000	44,250 00	20,000 00
Merchants' Nat'l Bank, Boston, . . .	17,300	24,307 00	17,300 00
New England Nat'l Bank, Boston, . .	10,000	14,475 00	10,000 00
North Nat'l Bank, Boston,	30,200	40,619 00	30,200 00
No. America Nat'l Bank, Boston, . .	6,000	6,300 00	6,000 00
Redemption Nat'l Bank, Boston, . . .	25,800	32,250 00	25,800 00
Revere Nat'l Bank, Boston,	37,500	46,500 00	37,500 00
Second Nat'l Bank, Boston,	48,000	73,920 00	48,000 00
Shawmut Nat'l Bank, Boston,	20,000	23,850 00	20,000 00
Shoe and Leather Nat'l B'k, Boston,	40,000	40,700 00	40,000 00
State Nat'l Bank, Boston,	6,900	8,073 00	6,900 00
Suffolk Nat'l Bank, Boston,	22,500	24,919 00	22,500 00
Traders' Nat'l Bank, Boston,	22,500	22,275 00	22,500 00
Tremont Nat'l Bank, Boston,	50,000	51,250 00	50,000 00
Union Nat'l Bank, Boston,	20,800	39,260 00	20,800 00
Washington Nat'l Bank, Boston, . . .	35,300	44,125 00	35,300 00
Webster Nat'l Bank, Boston,	20,000	20,500 00	20,000 00
Mechanicks' Nat'l B'k, Newburyport,	21,500	26,875 00	21,500 00
Merchants' Nat'l B'k, Newburypt, . .	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	3,192 00	2,800 00
Gloucester Nat'l Bank, Gloucester,	6,000	7,860 00	6,000 00
	\$933,320	\$1,151,281 00	\$933,320 00

RAILROAD BONDS.

Eastern R.R. 6s,	\$50,000	\$64,250 00	\$50,000 00
Vermont & Massachusetts R.R. 5s,	25,000	28,125 00	25,000 00
Old Colony R.R. 4s,	15,000	15,900 00	15,000 00
Fitchburg R.R. 4s,	25,000	25,750 00	25,000 00
	\$115,000	\$134,025 00	\$115,000 00

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated 1869. Number of corporators, 29.

JOSEPH ROSS, *President*.THEODORE F. COGSWELL, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$295,665 42	Public funds,	\$5,030 00
Earnings undivided, . .	8,026 35	Loans on public funds, . .	1,300 00
Guaranty fund,	4,875 00	Bank stock,	58,392 00
		Loan on railroad bonds, . .	1,000 00
		Real estate by foreclosure, .	4,015 00
		Loans on real estate,	185,804 00
		Loans on personal security, .	18,193 25
		Loans to counties, cities or	
		towns,	10,600 00
		Deposit in banks, on interest, .	21,773 38
		Deposit in banks, not on inter-	
		est,	1,432 25
		Cash on hand,	1,026 89
	\$308,566 77		\$308,566 77

Loans on Public Funds, amount on each:—

On \$1,000 City of Newton 6s,	\$800 00
On \$1,000 City of Chelsea 6s,	500 00

Loan on Railroad Bonds:—

On \$2,000 Old Colony R. R. 6s,	\$1,000 00
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Amount of real estate held by foreclosure,	\$4,015 00
Assessed value of the same,	3,900 00
Amount of income received from the same,	228 00
Amount of municipal tax on real estate,	59 55

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Salem,	\$11,773 38
First National Bank, Salem,	11,432 25

Whole amount of interest or profits received or earned,	\$15,561 10
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	5,100 00
year, } 2 per cent., {	5,400 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: \$2,000, 4 per cent.; \$4,800 $4\frac{1}{2}$ per cent.; \$3,800, 5 per cent.; \$2,500, $5\frac{1}{2}$ per cent.; \$203,797, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	285	
Aggregate amount of the same,		201,897 25
Number of open accounts,	1,474	
Number and amount of deposits (including dividends) received for previous year,	1,310	89,163 74
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	52	27,622 68

Number and amount of withdrawals,	752	\$58,802 01
Number of accounts opened the previous year,	279	
Number of accounts closed the previous year,	139	
Amount of expenses of the corporation during previous year,		831 36
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: May 21.		

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 5s,	1,000	1,100 00	1,000 00
	\$5,100	\$5,815 00	\$5,030 00

BANK STOCK.

Nat'l Grand Bank, Marblehead,	\$800	\$1,000 00	\$952 00
Salem Nat'l Bank, Salem,	2,100	2,730 00	2,310 00
Naumkeag Nat'l Bank, Salem,	2,700	3,780 00	3,645 00
Mercantile Nat'l Bank, Salem,	1,900	2,280 00	2,090 00
First Nat'l Bank, Salem,	4,300	5,826 00	4,945 00
Asiatic Nat'l Bank, Salem,	1,890	2,520 00	2,205 00
Merchants' Nat'l Bank, Salem,	2,050	2,665 00	2,665 00
Exchange Nat'l Bank, Salem,	1,300	1,625 00	1,456 00
Merchants' Nat'l Bank, Boston,	3,600	4,896 00	5,004 00
Republic Nat'l Bank, Boston,	2,500	3,462 00	3,150 00
Second Nat'l Bank, Boston,	400	616 00	580 00
Atlas Nat'l Bank, Boston,	1,000	1,200 00	1,175 00
Commerce Nat'l Bank, Boston,	400	544 00	400 00
Union Nat'l Bank, Boston,	2,400	3,312 00	3,360 00
Globe Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
Revere Nat'l Bank, Boston,	800	980 00	800 00
Gloucester Nat'l Bank, Gloucester,	500	700 00	665 00
Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,180 00
Howard Nat'l Bank, Boston,	2,000	2,340 00	2,280 00
New England Nat'l Bank, Boston,	4,000	5,740 00	5,800 00
Continental Nat'l Bank, Boston,	1,000	1,180 00	1,080 00
Redemption Nat'l Bank, Boston,	3,000	3,750 00	3,750 00
Blackstone Nat'l Bank, Boston,	1,000	1,632 00	1,000 00
Tremont Nat'l Bank, Boston,	1,000	1,025 00	1,080 00
Eliot Nat'l Bank, Boston,	1,800	2,290 00	2,160 00
Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,160 00
	\$47,940	\$61,218 00	\$58,392 00

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Number of corporators, 81.

HEZEKIAH PLUMMER, *President.*WILLIAM R. SPALDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$467,225 13	Public funds,	\$14,000 00
Earnings undivided,	21,134 84	Bank stock,	79,300 00
Guaranty fund,	9,742 85	Loans on bank stock,	16,000 00
		Railroad bonds,	50,000 00
		Real estate by foreclosure,	5,748 76
		Loans on real estate,	219,440 50
		Loans on personal security,	60,692 00
		Deposit in banks, on interest,	46,097 93
		Deposit in banks, not on interest,	3,000 00
		Expense account,	984 87
		Cash on hand,	2,838 76
	\$498,102 82		\$498,102 82

Loans on Bank Stock, amount on each:—

On 60 shares Pemberton National Bank, Lawrence,	\$6,000 00
On 100 shares Bay State National Bank, Lawrence,	*10,000 00
Amount of real estate held by foreclosure,	\$5,748 76
Assessed value of the same,	4,500 00
Amount of income received from the same,	261 05
Amount of municipal tax on real estate,	73 80

Cash on Deposit in Banks, amount in each:—

Pemberton National Bank, Lawrence,	\$13,173 90
Lawrence National Bank, Lawrence,	20,000 00
Commonwealth National Bank, Boston,	15,924 03

Whole amount of interest or profits received or earned,	\$26,637 16
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 8,110 57
	2 per cent., { 8,573 23

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

The total amount of loans, with each specified rate of interest: \$29,700, 4½ per cent.; \$50,800, 5 per cent.; \$15,800, 5½ per cent.; \$161,442.50, 6 per cent.; \$7,300, 6½ per cent.; \$31,090, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	200
Aggregate amount of the same,	161,362 50
Number of open accounts,	1,522
Number and amount of deposits (including dividends) received for previous year,	1,830 141,047 62
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	115 66,860 39
Number and amount of withdrawals,	838 101,867 62
Number of accounts opened the previous year,	380
Number of accounts closed the previous year,	279

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

Amount of expenses of the corporation during previous year, \$2,000 00
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: March 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$2,000	\$2,567 20	\$2,000 00
United States 6s,	1,000	1,260 50	1,000 00
City of Lawrence 6s,	1,000	1,200 00	1,000 00
of Keene, N. H., 4s,	6,000	6,120 00	6,000 00
of Worcester 6s,	4,000	4,560 00	4,000 00
	<u>\$14,000</u>	<u>\$15,707 70</u>	<u>\$14,000 00</u>

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$2,000	\$2,405 00	\$2,000 00
Blackstone Nat'l Bank, Boston,	2,900	3,148 00	2,900 00
City Nat'l Bank, Boston,	1,000	1,015 00	1,000 00
Nat'l Bank of Commerce, Boston,	2,700	3,429 00	2,700 00
N'l B'k of the Commonw'lth, Boston,	2,700	3,186 00	2,700 00
Central Nat'l Bank, Boston,	5,500	5,940 00	5,500 00
Eliot Nat'l Bank, Boston,	2,400	3,054 00	2,400 00
First Ward Nat'l Bank, Boston,	1,600	2,032 00	1,600 00
Fourth Nat'l Bank, Boston,	6,300	6,930 00	6,300 00
Howard Nat'l Bank, Boston,	1,500	1,736 25	1,500 00
Hide & Leather Nat'l B'k, Boston,	10,300	12,282 75	10,300 00
Market Nat'l Bank, Boston,	5,600	5,306 00	5,600 00
Merchants' Nat'l Bank, Boston,	2,000	2,810 00	2,000 00
Nat'l Bank of No. America, Boston,	2,300	2,415 00	2,300 00
State Nat'l Bank, Boston,	5,400	6,318 00	5,400 00
Third Nat'l Bank, Boston,	3,400	3,400 00	3,400 00
Traders' Nat'l Bank, Boston,	1,800	1,782 00	1,800 00
Webster Nat'l Bank, Boston,	8,900	9,122 50	8,900 00
Tremont Nat'l Bank, Boston,	4,000	4,100 00	4,000 00
Lawrence Nat'l Bank, Lawrence,	700	770 00	700 00
Pemberton Nat'l Bank, Lawrence,	6,300	8,505 00	6,300 00
	<u>\$79,300</u>	<u>\$89,686 50</u>	<u>\$79,300 00</u>

RAILROAD BONDS.

Fitchburg R.R. 5s,	\$20,000	\$22,700 00	\$20,000 00
Fitchburg R.R. 6s,	5,000	6,025 00	5,000 00
Boston & Lowell R.R. 4s,	5,000	5,175 00	5,000 00
Old Colony R.R. 4½s,	20,000	22,800 00	20,000 00
	<u>\$50,000</u>	<u>\$56,700 00</u>	<u>\$50,000 00</u>

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Number of corporators, 72.

P. C. BAIRD, *President*.JOHN L. KILBON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$626,253 49	Public funds,	\$155,650 00
Earnings undivided, . .	18,952 22	Loan on public funds, . . .	300 00
Guaranty fund,	20,000 00	Bank stock,	136,918 00
		Loans on bank stock,	500 00
		Loans on real estate,	290,435 11
		Loans on personal security, .	37,795 00
		Loans to counties, cities or towns,	4,500 00
		Loan on bank book,	275 00
		Deposit in banks, on interest, .	20,095 52
		Deposit in banks, not on in- terest,	9,419 55
		Expense account,	1,017 53
		Premium account,	8,300 00
	\$665,205 71		\$665,205 71

Loan on Public Funds:—

On \$300 United States Bonds, \$300 00

Loan on Bank Stock:—

On 14 shares Lee National Bank, Lee, \$500 00

Amount of income received from foreclosed real estate sold the previous year, \$164 22

Cash on Deposit in Banks, amount in each:—

Springfield Safe Deposit and Trust Company, Springfield, \$20,095 52

Lee National Bank, Lee, 9,419 55

Whole amount of interest or profits received or earned, \$37,511 94

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 11,407 97
year, } 2 per cent., { 11,641 02

Times for the dividends, fixed by the by-laws: May 31 and November 30.

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 5 2-10.

Date of the last extra dividend: November 30, 1885.

The total amount of loans, with each specified rate of interest: \$22,000, 5 per cent.; \$311,805.11, 6 per cent.

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

Aggregate amount of the same, 211,119 23

Number of open accounts, 1,911

Number and amount of deposits (including dividends) received for previous year, 1,399 147,398 11

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 96 58,845 72

Number and amount of withdrawals, 931 113,689 98

Number of accounts opened the previous year, 302

Number of accounts closed the previous year, 205

Amount of expenses of the corporation during previous year, . . . \$2,313 01
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: August 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$30,000	\$38,100 00	\$30,000 00
District of Columbia 5s,	10,000	11,700 00	10,000 00
State of Massachusetts 5s,	20,000	22,825 00	20,000 00
County of Hampden 3s,	45,000	43,650 00	43,650 00
City of Boston 4s,	9,000	9,185 00	9,000 00
of Boston 5s,	1,000	1,230 00	1,000 00
of Boston 6s,	10,000	13,100 00	10,000 00
of Springfield 7s,	10,000	11,450 00	10,000 00
of Hartford, Conn., 4½s,	2,000	2,250 00	2,000 00
of Providence, R. I., 5s,	10,000	12,050 00	10,000 00
of Indianapolis, Ind., 6s,	10,000	11,300 00	*10,000 00
	\$157,000	\$176,790 00	\$155,650 00

BANK STOCK.

Lee Nat'l Bank, Lee,	\$18,000	\$25,200 00	\$18,850 00
Adams Nat'l Bank, No. 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,	15,000	24,600 00	18,848 00
Housatonic Nat'l B'k, Stockbridge,	7,500	13,125 00	9,750 00
First Nat'l Bank, Amherst,	2,500	3,850 00	3,850 00
First Nat'l Bank, Springfield,	2,000	3,320 00	3,320 00
First Nat'l Bank, Boston,	10,000	21,000 00	10,000 00
Continental Nat'l Bank, Boston,	2,300	2,714 00	2,300 00
Everett Nat'l Bank, Boston,	1,500	1,500 00	1,500 00
Massachusetts Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Merchandise Nat'l Bank, Boston,	5,000	5,200 00	5,000 00
Atlas Nat'l Bank, Boston,	2,800	3,346 00	2,800 00
Atlantic Nat'l Bank, Boston,	1,000	1,335 00	1,000 00
Nat'l Hide and Leather B'k, Boston,	6,500	7,735 00	6,500 00
Nat'l Eagle Bank, Boston,	6,800	7,344 00	6,800 00
Nat'l Revere Bank, Boston,	4,000	4,960 00	4,000 00
Nat'l Webster Bank, Boston,	3,500	3,570 00	3,500 00
Nat'l State Bank, Boston,	1,500	1,755 00	1,500 00
Nat'l Bank of Commerce, Boston,	5,500	6,985 00	5,500 00
Nat'l Bank of Redemption, Boston,	5,000	6,250 00	5,000 00
Nat'l B'k of Commonwealth, Boston,	1,000	1,180 00	1,000 00
Nat'l Bank of Republic, Boston,	3,000	4,155 00	3,000 00
Nat'l Bank of No. America, Boston,	9,100	9,555 00	9,100 00
	\$127,300	\$177,054 00	\$136,918 00

* This bank has been notified that this investment is illegal, the indebtedness not being for municipal purposes.

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated 1869. Number of corporators, 32.

LORY S. WATSON, *President.*GEORGE H. SPRAGUE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$353,926 33	Public funds,	\$135,806 25
Earnings undivided,	12,232 31	Loan on public funds,	1,700 00
Guaranty fund,	9,331 35	Bank stock,	48,345 87
		Loan on bank stock,	1,500 00
		Railroad bonds,	19,000 00
		Loans on real estate,	122,325 00
		Loans on personal security,	24,750 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest,	16,825 37
		Expense account,	214 70
		Premium account,	2,022 80
	\$375,489 99		\$375,489 99

Loan on Public Funds:—

On \$2,000 United States 4s, \$1,700 00

Loan on Bank Stock:—

On 16 shares Leicester National Bank, Leicester, \$1,500 00

Cash on Deposit in Bank:—

Leicester National Bank, Leicester, \$16,825 37

Whole amount of interest or profits received or earned, \$18,167 81

Rate and amount of each semi-annual dividend for pre- } 2 per cent., { 6,653 22
vious year, } 2 per cent., { 6,798 19

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

The total amount of loans, with each specified rate of interest: \$16,000, 4 per cent.; \$750, 4½ per cent.; \$82,850, 5 per cent.; \$1,800, 5½ per cent.; \$51,375, 6 per cent.; \$500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 103

Aggregate amount of the same, 87,575 00

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

Number of open accounts, 774

Number and amount of deposits (including dividends) received for previous year, 481 49,047 99

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 36 18,356 75

Number and amount of withdrawals, 327 38,187 28

Number of accounts opened the previous year, 94

Number of accounts closed the previous year, 60

Amount of expenses of the corporation during previous year, 803 82

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 4s,	\$20,000	\$25,700 00	\$20,000 00
United States 4½s,	10,000	11,162 50	10,000 00
County, city and town bonds:—			
Strafford County, N. H., 4s,	5,000	5,100 00	5,000 00
City of Worcester 6s,	12,000	13,620 00	12,000 00
of Fall River 6s,	1,000	1,240 00	1,000 00
of Somerville 5s,	10,000	10,450 00	10,806 25
of Chelsea 6s,	8,000	9,520 00	8,000 00
of Lynn 6s,	6,000	7,050 00	6,000 00
of Springfield 7s,	2,000	2,100 00	2,000 00
of Manchester, N. H., 6s,	1,000	1,260 00	1,000 00
of Lawrence 4s,	10,000	10,700 00	10,000 00
of Columbus, Ohio, 4s,	10,000	10,600 00	10,000 00
of Dayton, Ohio, 4s,	5,000	5,300 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,175 00	5,000 00
of Lowell 4s,	10,000	10,950 00	10,000 00
Town of Clinton 4s,	10,000	10,500 00	10,000 00
of Beverly 4s,	10,000	10,700 00	10,000 00
	\$135,000	\$151,127 50	\$135,806 25

BANK STOCK.

Howard Nat'l Bank, Boston,	\$2,500	\$2,940 63	\$2,635 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,397 50
Traders' Nat'l Bank, Boston,	2,100	2,079 00	2,628 50
Eliot Nat'l Bank, Boston,	3,000	3,780 00	3,610 00
Continental Nat'l Bank, Boston,	1,000	1,182 50	1,150 00
Maverick Nat'l Bank, Boston,	1,000	2,210 00	1,178 75
North Nat'l Bank, Boston,	2,000	2,700 00	2,425 00
Market Nat'l Bank, Boston,	1,500	1,365 00	1,815 40
Nat'l Webster Bank, Boston,	3,000	3,060 00	3,162 50
Nat'l Bank of No. America, Boston,	1,200	1,275 00	1,346 00
Nat'l Hide & Leather B'k, Boston,	5,000	5,962 50	5,954 40
N'l B'k of the Commonwealth, Boston,	1,000	1,180 00	1,100 00
Nat'l Revere Bank, Boston,	1,500	1,860 00	1,925 00
Central Nat'l Bank, Worcester,	2,500	3,625 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	\$48,935 63	\$48,345 87

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s,	\$10,000	\$11,200 00	\$10,000 00
Eastern R.R. 6s,	3,000	3,855 00	3,000 00
Boston & Lowell R.R. 4s,	2,000	2,090 00	2,000 00
Fitchburg R.R. 4s,	4,000	4,260 00	4,000 00
	\$19,000	\$21,405 00	\$19,000 00

LEOMINSTER SAVINGS BANK — LEOMINSTER.

Incorporated 1865. Number of corporators, 35.

D. B. LOOK, *President.*A. L. BURDITT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$625,796 20	Loans on public funds,	\$3,500 00
Earnings undivided,	3,134 34	Bank stock,	69,850 00
Guaranty fund,	20,500 00	Loan on bank stock,	135 00
		Loan on railroad bonds,	800 00
		Real estate,	20,000 00
		Real estate by foreclosure,	19,174 46
		Loans on real estate,	330,756 00
		Loans on personal security,	127,286 09
		Loan on deposit book,	450 00
		Deposit in banks, on interest,	70,000 00
		Deposit in banks, not on interest,	3,188 82
		Tax account,	233 12
		Cash on hand,	4,057 05
	\$649,430 54		\$649,430 54

Loans on Public Funds, amount on each:—

On \$500 United States 4s,	\$500 00
On \$3,000 Town of Clinton Bonds,	3,000 00

Loan on Bank Stock:—

On 10 shares First National Bank, Leominster,	\$135 00
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Loan on Railroad Bonds:—

On \$1,000 Boston & Albany R. R.,	\$800 00
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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,	19,174 46
Assessed value of the same,	22,650 00
Amount of income received from the same,	1,643 69
Amount of municipal tax on real estate,	648 03

Cash on Deposit in Banks, amount in each:—

Leominster National Bank, Leominster,	\$28,188 82
Traders' National Bank, Boston,	15,000 00
Westminster National Bank, Westminster,	10,000 00
Safety Fund National Bank, Fitchburg,	20,000 00

Whole amount of interest or profits received or earned,	\$34,183 12
Rate and amount of each semi-annual dividend for previous { 2 per cent., {	11,722 93
year, { 2 per cent., {	12,063 93

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: \$500, 4 per cent.; \$107,900, 5 per cent.; \$34,916, 5½ per cent.; \$319,611.09, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	361	
Aggregate amount of the same,		\$291,227 00
Amount of investments from which no income is received	650 00	
Number of open accounts,	1,938	
Number and amount of deposits (including dividends) received for previous year,	1,119	141,180 32
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	88	56,860 59
Number and amount of withdrawals,	1,077	117,379 91
Number of accounts opened the previous year,	263	
Number of accounts closed the previous year,	247	
Amount of expenses of the corporation during previous year,		1,729 10
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner : June 3.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Leominster Nat'l Bank, Leominster,	\$16,000	\$16,480 00	\$16,000 00
First Nat'l Bank, Leominster,	3,350	1,675 00	3,350 00
Safety Fund Nat'l Bank, Fitchburg,	8,000	8,960 00	8,000 00
Webster Nat'l Bank, Boston,	7,500	7,650 00	7,500 00
Boston Nat'l Bank, Boston,	6,200	7,502 00	6,200 00
Commonwealth Nat'l Bank, Boston,	1,000	1,180 00	1,000 00
Traders' Nat'l Bank, Boston,	2,100	2,079 00	2,100 00
Globe Nat'l Bank, Boston,	6,100	5,795 00	6,100 00
Central Nat'l Bank, Boston,	2,700	2,902 50	2,700 00
Market Nat'l Bank, Boston,	1,000	910 00	1,000 00
Blackstone Nat'l Bank, Boston,	500	560 00	500 00
Eliot Nat'l Bank, Boston,	2,500	3,175 00	2,500 00
Everett Nat'l Bank, Boston,	3,400	3,400 00	3,400 00
Continental Nat'l Bank, Boston,	2,000	2,360 00	2,000 00
Nat'l B'k of North America, Boston,	3,000	3,150 00	3,000 00
Boylston Nat'l Bank, Boston,	1,500	2,000 00	1,500 00
Eagle Nat'l Bank, Boston,	1,700	1,836 00	1,700 00
Shoe and Leather Nat'l B'k, Boston,	200	202 00	200 00
Merchandise Nat'l Bank, Boston,	200	208 00	200 00
Nat'l Bank of Commerce, Boston,	900	1,143 00	900 00
	\$69,850	\$73,167 50	\$69,850 00

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Number of corporators, 13.

GEO. W. ROBINSON, *President.*

BRADLY C. WHITCHER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$122,230 54	Bank stock,	\$4,317 75
Earnings undivided,	669 93	Loans on real estate,	75,654 75
Guaranty fund,	1,677 37	Loans on personal security,	26,925 00
Profit and loss,	3,247 47	Deposit in banks, on interest,	20,774 64
		Furniture,	85 00
		Cash on hand,	68 17
	\$127,825 31		\$127,825 31

Cash on Deposit in Banks, amount in each: —

Fourth National Bank, Boston,	*\$13,803 02
Market National Bank, Boston,	*7,071 62

Whole amount of interest or profits received or earned,	\$5,976 63
Rate and amount of each semi-annual dividend for previous year,	2,230 72
Rate and amount of each semi-annual dividend for previous year,	2,590 84

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

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

Date of the last extra dividend: April, 1883.

The total amount of loans, with each specified rate of interest: \$100,079.75, 6 per cent.; \$2,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	50
Aggregate amount of the same,	60,978 65
Number of open accounts,	574
Number and amount of deposits (including dividends) received for previous year,	748 103,668 81
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	84 53,063 20
Number and amount of withdrawals,	1,101 77,491 46
Number of accounts opened the previous year,	126
Number of accounts closed the previous year,	48
Amount of expenses of the corporation during the previous year,	362 27
Amount of treasurer's bond,	5,000 00

Date of examination by commissioner: April 16.

* This bank was notified that these deposits exceeded the legal limit, and they have since been reduced.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchandise Nat'l Bank, Boston, .	\$1,800	\$1,872 00	\$1,764 00
Market Nat'l Bank, Boston, . . .	1,200	1,092 00	1,080 00
Globe Nat'l Bank, Boston, . . .	1,500	1,425 00	1,473 00
	<u>\$4,500</u>	<u>\$4,389 00</u>	<u>\$4,317 75</u>

The total amount of loans, with each specified rate of interest: \$60,400, 4½ per cent.; \$187,800, 4¾ per cent.; \$403,025, 5 per cent.; \$8,400, 5½ per cent.; \$236,300, 6 per cent.; \$30,000, 6½ per cent.; \$21,550, 7 per cent.; \$500, 7 3-10 per cent.; \$3,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	84	
Aggregate amount of the same,		\$120,100 00
Amount of investments from which no income is received,		14,780 00
Number of open accounts,	6,223	
Number and amount of deposits (including dividends) received for previous year,	14,996	206,312 66
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	118	67,676 54
Number and amount of withdrawals,	2,144	166,854 46
Number of accounts opened the previous year,	850	
Number of accounts closed the previous year,	692	
Amount of expenses of the corporation during previous year,		7,097 54
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: August 7.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell bonds,	\$35,000	\$37,975 00	\$32,975 00
of Cambridge bonds,	15,000	15,000 00	15,000 00
	\$50,000	\$52,975 00	\$47,975 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$1,400	\$5,291 00	\$4,400 00
Blackstone Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
Boston Nat'l Bank, Boston,	4,000	4,850 00	4,000 00
Boylston Nat'l Bank, Boston,	5,200	6,922 50	5,200 00
City Nat'l Bank, Boston,	5,000	5,075 00	5,000 00
Commerce Nat'l Bank, Boston,	4,000	5,080 00	4,000 00
Commonwealth Nat'l B'k, Boston,	1,000	1,180 00	1,000 00
Continental Nat'l Bank, Boston,	7,000	8,268 75	7,000 00
Eagle Nat'l Bank, Boston,	3,000	3,240 00	3,000 00
Eliot Nat'l Bank, Boston,	5,000	6,362 50	5,000 00
Exchange Nat'l Bank, Boston,	1,700	2,244 00	1,700 00
Everett Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
Faneuil Hall Nat'l Bank, Boston,	500	681 25	500 00
Freeman's Nat'l Bank, Boston,	5,000	5,012 50	5,000 00
Globe Nat'l Bank, Boston,	6,000	5,700 00	6,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Hide & Leather Nat'l B'k, Boston,	1,500	1,788 75	1,500 00
Howard Nat'l Bank, Boston,	2,000	2,315 00	2,000 00
Lincoln Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Merchants' Nat'l Bank, Boston,	1,000	1,405 00	1,000 00
North Nat'l Bank, Boston,	500	672 50	500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North America Nat'l Bank, Boston,	\$9,000	\$9,450 00	\$9,000 00
Redemption Nat'l Bank, Boston, . .	10,000	12,500 00	10,000 00
Republic Nat'l Bank, Boston, . . .	1,000	1,385 00	1,000 00
Revere Nat'l Bank, Boston,	2,700	3,348 00	2,700 00
Second Nat'l Bank, Boston,	2,500	3,850 00	2,500 00
Shawmut Nat'l Bank, Boston,	500	596 25	500 00
Shoe & Leather Nat'l Bank, Boston,	4,000	4,070 00	4,000 00
State Nat'l Bank, Boston,	2,000	2,340 00	2,000 00
Suffolk Nat'l Bank, Boston,	9,200	10,189 00	9,200 00
Tremont Nat'l Bank, Boston,	7,100	7,277 50	7,100 00
Union Nat'l Bank, Boston,	4,000	5,520 00	4,000 00
Washington Nat'l Bank, Boston, . . .	2,000	2,500 00	2,000 00
First Nat'l Bank, Lowell,	8,500	14,025 00	11,305 00
Merchants' Nat'l Bank, Lowell, . . .	3,500	4,375 00	3,500 00
Old Lowell Nat'l Bank, Lowell, . . .	8,300	10,458 00	10,375 00
Prescott Nat'l Bank, Lowell,	13,500	20,925 00	16,740 00
Railroad Nat'l Bank, Lowell,	7,500	9,750 00	8,700 00
	\$166,100	\$204,697 50	\$175,420 00

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated 1829. Number of corporators, 60.

CHARLES A. SAVORY, *President.*GEORGE J. CARNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,624,692 28	Public funds,	\$65,000 00
Earnings undivided,	42,505 99	Loans on public funds,	2,900 00
Guaranty fund,	149,664 45	Bank stock,	170,500 00
		Loans on bank stock,	68,000 00
		Real estate,	20,334 06
		Loans on real estate,	919,767 00
		Loans on personal security,	715,000 00
		Loans to counties, cities or towns,	1,555,400 00
		Deposit in banks, on interest,	299,961 66
	\$3,816,862 72		\$3,816,862 72

Loans on Public Funds, amount on each:—

On \$500 City of Bath, Maine, 6s,	\$200 00
On \$2,700 United States 4s,	2,700 00

Loans on Bank Stock, amount on each:—

On 50 shares Railroad National Bank, Lowell,	} \$10,000 00
On 70 shares National Hide and Leather Bank, Boston,	
On 483 shares Merchants' National Bank, Lowell,	42,000 00
On 63 shares Appleton National Bank, Lowell,	6,000 00
On 70 shares Appleton National Bank, Lowell,	} 10,000 00
On 10 shares Prescott National Bank, Lowell,	
On 5 shares Third National Bank, Springfield,	
On 15 shares Pemberton National Bank, Lawrence,	

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,	548 00

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell,	\$124,961 66
Prescott National Bank, Lowell,	100,000 00
Wamesit National Bank, Lowell,	75,000 00

Whole amount of interest or profits received or earned,	\$168,791 00
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., } 67,668 01

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: 5.017.

Date of the last extra dividend: November, 1882.

The total amount of loans, with each specified rate of interest: \$100,000, 2½ per cent.; \$515,000, 3 per cent.; \$83,000, 3½ per cent.; \$75,000, 3¾ per cent.; \$100,000, 3¾ per cent.; \$587,800, 4 per cent.; \$50,000, 4 29-100 per cent.; \$50,500, 4½ per cent.; \$210,300, 4¾ per cent.; \$684,675, 5 per cent.; \$379,792, 6 per cent.; \$200,000, 6½ per cent.; \$225,000, 6 6-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 58

Aggregate amount of the same, \$103,017 00

Number of open accounts, 10,542

Number and amount of deposits (including dividends) received for previous year, 27,022 700,726 28

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 395 223,695 00

Number and amount of withdrawals, 5,480 615,257 65

Number of accounts opened the previous year, 1,824

Number of accounts closed the previous year, 1,396

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: July 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5 per cent. reg. bonds,	\$65,000	\$73,612 50	\$65,000 00

BANK STOCK.

Columbian Nat'l Bank, Boston,	\$14,200	\$18,460 00	\$14,200 00
Nat'l Eagle Bank, Boston,	17,400	19,140 00	17,400 00
Merchants' Nat'l Bank, Boston,	34,400	49,880 00	34,400 00
New England Nat'l Bank, Boston,	16,100	23,184 00	16,100 00
Second Nat'l Bank, Boston,	47,300	72,842 00	47,300 00
First Nat'l Bank, Lowell,	16,000	26,400 00	16,000 00
Railroad Nat'l Bank, Lowell,	17,100	22,230 00	17,100 00
Merchants' Nat'l Bank, Lowell,	8,000	10,800 00	8,000 00
	\$170,500	\$242,936 00	\$170,500 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated 1854. Number of corporators, 77.

H. A. PEVEAR, *President.*H. E. NEWHALL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,122,185 57	Public funds,	\$33,951 89
Earnings undivided,	121,868 26	Loans on public funds,	150,000 00
Guaranty fund,	55,500 00	Bank stock,	315,689 47
		Loans on bank stock,	19,675 00
		Railroad bonds,	88,783 15
		Railroad notes,	20,000 00
		Real estate,	30,000 00
		Real estate by foreclosure,	13,771 54
		Loans on real estate,	1,020,390 45
		Loans on personal security,	421,000 00
		Loans to counties, cities or towns,	63,000 00
		Deposit in banks, on interest,	102,704 25
		Deposit in banks, not on interest,	10,075 00
		Expense account,	2,366 45
		Tax titles,	362 64
		Cash on hand,	7,783 99
	\$2,299,553 83		\$2,299,553 83

Loans on Public Funds, amount on each:—

On \$100,000 United States Currency 6s,	\$100,000 00
On \$53,000 District of Columbia 3-65s,	50,000 00

Loans on Bank Stock, amount on each:—

On 75 shares National Security Bank, Lynn,	\$7,500 00
On 30 shares First National Bank, Lynn,	2,775 00
On 8 shares Second National Bank, Boston,	400 00
On 10 shares National City Bank, Lynn,	1,000 00
On 100 shares Broadway National Bank, Boston,	8,000 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,	13,771 54
Assessed value of the same,	25,150 00
Amount of income received from the same,	987 46
Amount of municipal tax on real estate,	978 50

Cash on Deposit in Banks, amount in each:—

Citizens' National Bank, Worcester,	\$10,000 00
Traders' National Bank, Boston,	15,069 72
Shawmut National Bank, Boston,	2,082 44
Market National Bank, Boston,	25,000 00
Merchants National Bank, Boston,	504 45
National Republic Bank, Boston,	12,578 41
National City Bank, Lynn,	12,469 23

National Security Bank, Lynn,	\$25,000 00						
Lancaster National Bank, Clinton,	10,075 00						
Whole amount of interest or profits received or earned,	\$106,457 08						
Rate and amount of each semi-annual dividend for pre-vious year,	<table> <tr> <td>pre-vious year,</td> <td>2 per cent.,</td> <td>{ 36,589 12</td> </tr> <tr> <td></td> <td>2 per cent.,</td> <td>{ 38,041 61</td> </tr> </table>	pre-vious year,	2 per cent.,	{ 36,589 12		2 per cent.,	{ 38,041 61
pre-vious year,	2 per cent.,	{ 36,589 12					
	2 per cent.,	{ 38,041 61					
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: \$60,000, 3 per cent.; \$133,000, 3½ per cent.; \$45,000, 3¾ per cent.; \$183,000, 4 per cent.; \$79,500, 4½ per cent.; \$62,500, 4¾ per cent.; \$358,682, 5 per cent.; \$708,033, 5½ per cent.; \$47,345, 6 per cent.; \$1,400, 6½ per cent.; \$6,400, 7 per cent.							
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	611						
Aggregate amount of the same,	633,765 00						
Number of open accounts,	12,289						
Number and amount of deposits (including dividends) received for previous year,	16,530 691,460 18						
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	341 147,238 00						
Number and amount of withdrawals,	9,956 544,917 16						
Number of accounts opened the previous year,	2,781						
Number of accounts closed the previous year,	2,048						
Amount of expenses of the corporation during previous year,	6,875 17						
Amount of treasurer's bond,	30,000 00						
Date of examination by commissioner: April 29.							

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State of Maine 6s,	\$7,000	\$7,455 00	7,000 00
United States 4½s,	5,000	5,575 00	5,618 75
City of Newton 5s,	5,000	6,100 00	6,133 48
of Columbus, Ohio, 8s,	2,000	2,080 00	2,199 66
of Chelsea 6s,	2,000	2,360 00	2,000 00
of Manchester, N. H., 4s,	1,000	1,050 00	1,000 00
Town of Brookline 7s,	10,000	13,400 00	10,000 00
	\$32,000	\$33,020 00	\$33,951 89

BANK STOCK.

City Nat'l Bank, Lynn,	\$32,800	\$57,400 00	\$49,939 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	59,800 00	54,147 87
First Nat'l Bank, Boston,	13,500	28,080 00	21,601 75
Globe Nat'l Bank, Boston,	8,800	8,448 00	11,500 00
Redemption Nat'l Bank, Boston,	25,300	31,119 00	34,000 00
Hide & Leather Nat'l B'k, Boston,	700	819 00	682 50
Revere Nat'l Bank, Boston,	6,900	8,487 00	7,031 63

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Freeman's Nat'l Bank, Boston, . .	\$2,500	\$2,500 00	\$2,500 00
Shoe & Leather Nat'l B'k, Boston, .	1,500	1,530 00	1,500 00
Continental Nat'l Bank, Boston, . .	15,400	18,018 00	21,816 50
Boylston Nat'l Bank, Boston, . . .	1,400	1,820 00	1,900 00
Columbian Nat'l Bank, Boston, . . .	1,700	2,125 00	2,450 00
Union Nat'l Bank, Fall River, . . .	12,700	17,780 00	18,000 00
Blackstone Nat'l Bank, Boston, . . .	5,600	6,216 00	7,512 50
Merchants' Nat'l Bank, Boston, . . .	13,000	18,460 00	19,325 00
Nat'l Bank of Republic, Boston, . .	4,200	5,880 00	5,200 00
Tremont Nat'l Bank, Boston,	12,700	13,589 00	17,000 00
Commonwealth Nat'l Bank, Boston, .	5,000	6,250 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	2,730 00	2,418 00
Merchandise Nat'l Bank, Boston, . .	5,000	5,250 00	5,000 00
Georgetown Nat'l B'k, Georgetown, .	5,000	5,000 00	6,000 00
	\$239,000	\$324,209 00	\$315,689 47

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$24,000	\$27,840 00	\$24,000 00
Boston & Maine R.R. 7s,	11,000	13,310 00	11,000 00
Fitchburg R.R. 7s,	2,000	2,400 00	2,000 00
Old Colony R.R. 6s,	7,000	8 370 00	7,000 00
Old Colony R.R. 7s,	23,000	27,830 00	23,000 00
Androscoggin & Kennebec R.R. 6s,	10,600	11,416 50	11,799 50
Eastern R.R. 6s,	10,500	13,497 50	9,983 65
	\$88,100	\$104,664 00	\$88,783 15

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated 1826. Number of corporators, 61.

PHILIP A. CHASE, *President.*D. H. SWERTSER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,589,648 02	Public funds,	\$521,000 00
Earnings undivided,	79,667 67	Loan on public funds,	2,000 00
Guaranty fund,	99,000 00	Bank stock,	192,430 00
		Loans on bank stock,	17,000 00
		Railroad bonds,	29,700 00
		Real estate,	30,000 00
		Loans on real estate,	1,229,926 00
		Loans on personal security,	427,950 00
		Loans to counties, cities or towns,	218,700 00
		Deposit in banks, on interest,	87,854 29
		Tax titles,	587 69
		Cash on hand,	11,167 71
	\$2,768,315 69		\$2,768,315 69

Loan on Public Funds:—

On \$2,000 Town of Brookline 7s, \$2,000 00

Loans on Bank Stock, amount on each:—

On 80 shares City National Bank, Lynn, \$8,000 00

On 14 shares Central National Bank, Lynn, 1,400 00

On 77 shares First National Bank, Lynn, 7,600 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, 609 90

Cash on Deposit in Banks, amount in each:—

National Security Bank, Lynn, \$20,000 00

First National Bank, Lynn, 67,854 29

Whole amount of interest or profits received or earned, \$132,073 25

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 46,059 35
year, } 2 per cent., { 47,031 27

Times for the dividends, fixed by the by-laws: May 1 and November 1.

The total amount of loans, with each specified rate of interest: \$50,000,

\$3½ per cent.; \$398,700, 4 per cent.; \$39,400, 4½ per cent.; \$10,000, 4¾ per

cent.; \$732,424, 5 per cent.; \$400,650, 5½ per cent.; \$254,502, 6 per cent.;

\$6,700, 6½ per cent.; \$3,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000
each, 375

Aggregate amount of the same, 594,886 00

Number of open accounts, 7,934

Number and amount of deposits (including dividends) received for previous
year, 8,639 658,050 62

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	381	\$193,835 00
Number and amount of withdrawals,	6,539	562,039 30
Number of accounts opened the previous year,	1,414	
Number of accounts closed the previous year,	1,038	
Amount of expenses of the corporation during previous year,		5,606 75
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: April 22.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$90,000	\$115,650 00	\$90,000 00
United States 4½s,	65,000	72,150 00	65,000 00
District of Columbia 6s,	29,500	35,000 00	29,500 00
Franklin County, Me., 4s,	15,000	15,300 00	15,000 00
Hampden County 3s,	10,000	9,500 00	9,500 00
City and town bonds:—			
City of Lynn 6s,	10,000	11,000 00	10,000 00
of Lynn 4s,	22,000	22,500 00	22,000 00
of Lowell 6s,	10,000	10,800 00	10,000 00
of Boston 6s,	16,000	18,200 00	16,000 00
of Fall River 5s,	25,000	27,000 00	25,000 00
of Fall River 6s,	7,000	8,000 00	7,000 00
Town of Saugus 5s,	5,500	5,600 00	5,500 00
City of Malden 6s,	15,000	16,000 00	15,000 00
Town of Peabody 4s,	20,000	20,500 00	20,000 00
City of Manchester, N. H., 6s, of Newburyport 4s,	3,000 10,000	3,300 00 10,200 00	3,000 00 10,000 00
Town of Melrose 6s,	20,000	22,000 00	20,000 00
City of Providence, R. I., 5s,	14,000	14,500 00	14,000 00
Town of Abington 4s,	5,000	5,100 00	5,000 00
City of Cleveland, Ohio, 7s,	32,000	37,000 00	32,000 00
of Detroit, Mich., 7s,	28,000	33,600 00	28,000 00
of Salem 6s,	5,000	5,200 00	5,000 00
of Salem 5s,	2,000	2,200 00	2,000 00
of New Bedford 6s,	5,000	6,500 00	5,000 00
of Auburn, Me., 5s,	1,500	1,550 00	1,500 00
of Dayton, Ohio, 4s,	25,000	25,500 00	25,000 00
of Boston 4s,	1,000	1,050 00	1,000 00
of Columbus, Ohio, 6s,	10,000	12,500 00	10,000 00
of Fitchburg 4s,	10,000	10,200 00	10,000 00
Town of Beverly 4s,	10,000	10,250 00	10,000 00
	\$521,500	\$587,850 00	\$521,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$5,300	\$7,049 00	\$5,300 00
Blackstone Nat'l Bank, Boston,	5,500	6,215 00	5,500 00
Columbian Nat'l Bank, Boston,	8,900	11,214 00	8,900 00
Continental Nat'l Bank, Boston,	3,500	4,130 00	3,500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Everett Nat'l Bank, Boston, . . .	\$5,400	\$5,400 00	\$5,400 00
Freeman's Nat'l Bank, Boston, . .	1,300	1,313 00	1,300 00
Nat'l Exchange Bank, Boston, . .	5,500	7,040 00	5,500 00
Merchandise Nat'l Bank, Boston, .	2,500	2,725 00	2,500 00
Nat'l Bank of No. America, Boston,	3,400	3,570 00	3,400 00
First Nat'l Bank, Boston,	2,500	5,000 00	3,750 00
New England Nat'l Bank, Boston, .	5,900	8,437 00	5,900 00
Rockland Nat'l Bank, Boston, . . .	10,000	13,800 00	10,000 00
Nat'l Bank of Republic, Boston, . .	10,000	14,000 00	10,000 00
Shawmut Nat'l Bank, Boston, . . .	2,000	2,380 00	2,000 00
Second Nat'l Bank, Boston,	5,500	8,470 00	6,875 00
Union Nat'l Bank, Boston,	7,300	10,220 00	8,760 00
First Nat'l Bank of Lynn,	41,100	49,320 00	41,100 00
Central Nat'l Bank of Lynn,	30,100	43,645 00	36,120 00
Nat'l City Bank of Lynn,	21,300	37,275 00	26,625 00
	<u>\$177,000</u>	<u>\$241,203 00</u>	<u>\$192,430 00</u>

RAILROAD BONDS.

Eastern R.R. 6s,	\$21,000	\$27,000 00	\$19,700 00
Boston, Revere B'ch & Lynn R.R. 6s,	10,000	11,500 00	10,000 00
	<u>\$31,000</u>	<u>\$38,500 00</u>	<u>\$29,700 00</u>

MALDEN SAVINGS BANK — MALDEN.

Incorporated 1860. Number of corporators, 25.

CALEB WAITE, *President.*FRANCIS A. SHOVE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$832,066 95	Public funds,	\$90,500 00
Earnings undivided, . .	5,758 78	Loans on public funds, . . .	9,600 00
Guaranty fund,	14,000 00	Bank stock,	67,450 00
		Loan on bank stock,	500 00
		Loans on real estate,	343,405 50
		Loans on personal security, . .	231,488 27
		Loans to counties, cities or towns,	82,000 00
		Deposit in banks, on interest, .	17,816 15
		Expense account,	345 18
		Premium account,	8,000 00
		Cash on hand,	720 63
	\$851,825 73		\$851,825 73

Loans on Public Funds, amount on each:—

On \$5,000 United States, 4s,	*\$5,600 00
On \$4,000 City of Norwich, Conn.,	4,000 00

Loan on Bank Stock:—

On 5 shares First National Bank, Malden,	\$500 00
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Cash on Deposit in Banks, amount in each:—

First National Bank, Malden,	\$12,543 78
National Exchange Bank, Boston,	5,272 37

Whole amount of interest or profits received or earned,	\$42,733 36
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., 14,249 89
	{ 2 per cent., 14,854 27

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: \$45,000, 3½ per cent.; \$57,100, 4 per cent.; \$45,000, 4¼ per cent.; \$43,500, 4½ per cent.; \$74,900, 5 per cent.; \$69,050, 5½ per cent.; \$332,443.77, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	189
Aggregate amount of the same,	181,101 42
Number of open accounts,	3,566
Number and amount of deposits (including dividends) received for previous year,	12,560 586,455 81
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	210 106,327 00
Number and amount of withdrawals,	2,808 505,719 86
Number of accounts opened the previous year,	936
Number of accounts closed the previous year,	638

* This is a loan with a principal and two sureties.

Amount of expenses of the corporation during previous year, . . . \$4,206 06
 Amount of treasurer's bond, 25,000 00
 Date of examination by commissioner: March 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4 $\frac{1}{2}$ s,	\$31,500	\$35,122 50	\$31,500 00
United States 6s,	10,000	13,137 00	10,000 00
City and town bonds:—			
City of Fall River,	5,000	6,666 00	5,000 00
of Fitchburg,	1,000	1,145 00	1,000 00
of Newton,	8,000	9,450 00	8,000 00
of Bangor, Me.,	5,000	6,200 00	5,000 00
Town of Brookline,	10,000	13,400 00	10,000 00
of Woburn,	10,000	11,250 00	10,000 00
of Clinton,	10,000	10,300 00	10,000 00
	\$90,500	\$106,670 50	\$90,500 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$2,000	\$2,405 00	\$2,000 00
Atlantic Nat'l Bank, Boston,	2,300	3,070 50	2,300 00
Commerce Nat'l B'k, Boston,	1,300	1,651 00	1,300 00
Continental Nat'l Bank, Boston,	2,500	2,950 00	2,500 00
City Nat'l Bank, Boston,	3,600	3,636 00	3,600 00
Eagle Nat'l Bank, Boston,	2,800	3,024 00	2,800 00
Eliot Nat'l Bank, Boston,	800	1,018 00	800 00
Exchange Nat'l Bank, Boston,	6,400	7,268 00	6,400 00
First Nat'l Bank, Boston,	1,500	3,180 00	1,500 00
Freeman's Nat'l Bank, Boston,	2,500	2,512 00	2,500 00
Globe Nat'l Bank, Boston,	2,000	1,900 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,360 00	2,000 00
Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Howard Nat'l Bank, Boston,	1,100	1,294 00	1,100 00
Massachusetts Nat'l Bank, Boston,	1,000	950 00	1,000 00
Market Nat'l Bank, Boston,	1,000	913 00	1,000 00
Merchants' Nat'l Bank, Boston,	3,000	4,110 00	3,000 00
No. America Nat'l Bank, Boston,	1,200	1,275 00	1,200 00
North Nat'l Bank, Boston,	1,400	1,883 00	1,400 00
Old Boston Nat'l Bank, Boston,	1,050	1,257 00	1,050 00
Redemption Nat'l Bank, Boston,	5,500	6,875 00	5,500 00
Revere Nat'l Bank, Boston,	700	868 00	700 00
Rockland Nat'l Bank, Boston,	500	675 00	500 00
Shawmut Nat'l Bank, Boston,	1,600	1,908 00	1,600 00
State Nat'l Bank, Boston,	4,700	5,499 00	4,700 00
Suffolk Nat'l Bank, Boston,	1,200	1,410 00	1,200 00
Tremont Nat'l Bank, Boston,	1,000	1,025 00	1,000 00
Traders' Nat'l Bank, Boston,	1,200	1,188 00	1,200 00
Webster Nat'l Bank, Boston,	3,000	3,090 00	3,000 00
First Nat'l Bank, Malden,	7,600	9,500 00	7,600 00
	\$67,450	\$79,944 50	\$67,450 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated 1871. Number of corporators, 69.

N. P. SANBORN, *President.*WILLIAM GILLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$259,340 12	Public funds,	\$30,630 14
Earnings undivided,	6,484 40	Bank stock,	55,818 96
Guaranty fund,	5,011 76	Railroad bonds,	12,060 00
		Real estate by foreclosure,	31,122 14
		Loans on real estate,	73,325 00
		Loans on personal security,	59,117 00
		Deposit in bank, on interest,	6,273 43
		Expense account,	694 88
		Cash on hand,	1,794 73
	\$270,836 28		\$270,836 28

Amount of real estate held by foreclosure,	\$31,122 14
Assessed value of the same,	29,000 00
Amount of income received from the same,	3,716 91
Amount of municipal tax on real estate,	390 49

Cash on Deposit in Bank:—

Marblehead National Bank,	\$6,273 43
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Whole amount of interest or profits received or earned,	\$11,146 83
Rate and amount of each semi-annual dividend for previous year,	{ 1½ per cent., } 3,474 96
	{ 1½ per cent., } 3,594 75

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: \$20,775, 5 per cent.; \$6,000, 5½ per cent.; \$83,750, 6 per cent.; \$3,500, 6½ per cent.; \$2,050, 7 per cent.; \$1,367, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	54
Aggregate amount of the same,	54,942 00
Number of open accounts,	1,410
Number and amount of deposits (including dividends) received for previous year,	1,338 69,176 71
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	40 22,044 00
Number and amount of withdrawals,	768 64,664 90
Number of accounts opened the previous year,	246
Number of accounts closed the previous year,	168
Amount of expenses of the corporation during previous year,	1,399 10
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: June 22.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Charlestown bonds, . . .	\$3,000	\$3,400 00	\$3,000 00
of Bangor, Me., bonds, . . .	8,000	9,000 00	8,848 87
Town of Arlington bonds, . . .	5,000	5,500 00	5,165 00
of Melrose bonds, . . .	10,000	12,000 00	12,116 27
United States bonds, . . .	1,500	1,900 00	1,500 00
	\$27,500	\$31,800 00	\$30,630 14

BANK STOCK.

Nat'l Grand Bank, Marblehead, . .	\$3,800	\$4,560 00	\$4,639 15
Marblehead Nat'l B'k, Marblehead, .	1,200	1,440 00	1,344 00
Blackstone Nat'l Bank, Boston, . .	3,000	3,360 00	3,485 00
Boylston Nat'l Bank, Boston, . . .	3,100	4,126 67	3,839 50
Continental Nat'l Bank, Boston, . .	2,500	2,976 25	2,687 50
Hamilton Nat'l Bank, Boston, . . .	500	625 00	591 25
Market Nat'l Bank, Boston, . . .	900	819 00	999 00
Merchants' Nat'l Bank, Boston, . .	2,500	3,493 75	3,331 25
Mt. Vernon Nat'l Bank, Boston, . .	2,000	2,770 00	2,505 20
Merchandise Nat'l Bank, Boston, . .	1,300	1,352 00	1,297 67
North Nat'l Bank, Boston, . . .	2,500	3,362 50	3,056 25
Shawmut Nat'l Bank, Boston, . . .	2,500	2,981 50	3,084 37
Shoe and Leather Nat'l B'k, Boston, .	2,100	2,136 50	2,366 25
State Nat'l Bank, Boston, . . .	5,600	6,552 00	6,048 45
Nat'l Revere Bank, Boston, . . .	400	496 00	442 75
Nat'l Hide and Leather B'k, Boston, .	3,200	3,816 00	3,744 00
Nat'l Bank of Commerce, Boston, . .	1,900	2,413 00	2,440 00
Nat'l Bank of Redemption, Boston, .	2,900	3,625 00	4,067 25
Nat'l Bank of No. America, Boston, .	2,500	2,625 00	2,778 12
Nat'l Bank of the Republic, Boston, .	2,400	3,324 00	3,072 00
	\$46,800	\$56,854 17	\$55,818 96

RAILROAD BONDS.

Boston & Lowell R.R.,	\$10,000	\$11,600 00	\$12,060 00
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Number of accounts opened the previous year, 833
 Number of accounts closed the previous year, 540
 Amount of expenses of the corporation during previous year, . . . \$2,877 72
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: April 16.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Lowell,	\$32,000	\$33,677 50	\$32,000 00
of Charlestown,	27,000	29,595 00	27,000 00
of Boston,	21,000	24,165 00	21,000 00
of Fall River,	15,000	17,425 00	15,000 00
of Cambridge,	10,000	11,510 00	10,000 00
of Keene, N. H.,	10,000	10,500 00	10,000 00
of Worcester,	10,500	10,715 00	10,500 00
of Providence, R. I.,	9,000	10,980 00	9,000 00
of Lynn,	9,000	10,340 00	9,000 00
of Lewiston, Me.,	7,000	8,120 00	7,000 00
of Dover, N. H.,	4,400	4,884 00	4,400 00
of Taunton	4,000	4,820 00	4,000 00
of Fitchburg,	3,000	3,090 00	3,000 00
of Newton,	2,000	2,440 00	2,000 00
Town of Marlborough,	20,000	21,500 00	20,000 00
of Winchester,	15,000	15,912 50	15,000 00
of Pawtucket, R. I.,	13,000	14,430 00	13,000 00
of Clinton,	4,000	4,240 00	4,000 00
of Arlington,	3,000	3,330 00	3,000 00
	\$218,900	\$241,674 00	\$218,900 00

BANK STOCK.

First Nat'l Bank, Marlborough,	\$16,400	\$15,580 00	\$16,400 00
Continental Nat'l Bank, Boston,	8,800	10,384 00	8,800 00
Nat'l Bank of Republic, Boston,	7,500	10,387 50	9,000 00
Nat'l Webster Bank, Boston,	7,500	7,650 00	7,500 00
Manufacturers' Nat'l Bank, Boston,	7,000	6,720 00	7,000 00
Third Nat'l Bank, Boston,	7,000	7,000 00	7,000 00
Tremont Nat'l Bank, Boston,	6,500	6,662 50	6,500 00
People's Nat'l Bank, Marlborough,	5,500	6,435 00	5,500 00
Eagle Nat'l Bank, Boston,	5,100	5,508 00	5,100 00
Nat'l Bank of No. America, Boston,	5,000	5,250 00	5,000 00
City Nat'l Bank, Boston,	5,000	5,050 00	5,000 00
Boston Nat'l Bank, Boston,	5,000	5,900 00	5,000 00
Merchandise Nat'l Bank, Boston,	5,000	5,200 00	4,970 00
Globe Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
State Nat'l Bank, Boston,	4,600	5,382 00	4,600 00
Faneuil Hall Nat'l Bank, Boston,	4,400	5,896 00	5,280 00
Nat'l Bank of Redemption, Boston,	4,200	5,250 00	4,830 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Market Nat'l Bank, Boston, . . .	\$4,000	\$3,640 00	\$4,000 00
First Nat'l Bank, Lynn, . . .	3,000	3,660 00	3,000 00
Everett Nat'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,537 50	2,500 00
Traders' Nat'l Bank, Boston, . . .	2,400	2,376 00	2,364 00
Howard Nat'l Bank, Boston, . . .	2,000	2,350 00	2,000 00
Atlas Nat'l Bank, Boston, . . .	2,000	2,390 00	2,000 00
Eliot Nat'l Bank, Boston, . . .	1,600	2,032 00	1,600 00
City Nat'l Bank, Worcester, . . .	1,600	2,080 00	1,600 00
Nat'l Bank of Commerce, Boston, .	1,500	1,905 00	1,500 00
First Nat'l Bank, Clinton, . . .	1,500	1,875 00	1,500 00
Nat'l Hide & Leather B'k, Boston, .	1,400	1,666 00	1,400 00
Blackstone Nat'l Bank, Boston, . .	800	896 00	800 00
Revere Nat'l Bank, Boston, . . .	700	868 00	700 00
	\$137,000	\$149,780 50	\$139,944 00

RAILROAD BONDS.

Boston & Albany R.R.,	\$9,000	\$10,530 00	\$9,000 00
Boston & Maine R.R.,	5,500	6,655 00	5,500 00
Old Colony R.R.,	2,000	2,380 00	2,000 00
	\$16,500	\$19,565 00	\$16,500 00

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated 1872. Number of corporators, 41.

TIMOTHY MERRICK, *President.*

C. B. PRESCOTT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$670,383 10	Bank stock,	\$41,078 50
Earnings undivided,	8,298 17	Loans on bank stock,	12,550 00
Guaranty fund,	11,340 00	Loans on real estate,	456,913 00
		Loans on personal security,	139,325 00
		Deposit in bank, on interest,	29,889 43
		Expense account,	1,794 44
		Furniture and fixtures,	2,118 75
		Cash on hand,	6,352 15
	<hr/>		<hr/>
	\$690,021 27		\$690,021 27

Loans on Bank Stock, amount on each :—

On 130 shares Home National Bank, Holyoke,	\$9,750 00
On 8 shares Agawam National Bank, Springfield,	800 00
On 20 shares City National Bank, Holyoke,	2,000 00

Cash on Deposit in Bank :—

City National Bank, Holyoke,	\$29,899 43
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Whole amount of interest or profits received or earned,	\$34,904 68
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	14,262 25
year, } 2 per cent., {	14,468 73

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

The total amount of loans, with each specified rate of interest : \$608,788, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 191

Aggregate amount of the same, 203,645 00

Amount of investments from which no income is received, 1,300 00

Number of open accounts, 2,485

Number and amount of deposits (including dividends) received for previous year, 3,311 246,081 89

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 143 88,828 00

Number and amount of withdrawals, 1,622 213,357 56

Number of accounts opened the previous year, 589

Number of accounts closed the previous year, 372

Amount of expenses of the corporation during previous year, 2,426 80

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner : April 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Shoe & Leather Nat'l B'k, Boston, .	\$2,200	\$2,200 00	\$3,008 50
First Nat'l Bank, Springfield, . .	2,000	3,200 00	3,080 00
Third Nat'l Bank, Springfield, . .	5,000	9,000 00	8,500 00
Hadley Falls Nat'l Bank, Holyoke, .	5,500	9,350 00	8,790 00
City Nat'l Bank, Holyoke,	17,500	21,875 00	17,700 00
	\$32,200	\$45,625 00	\$41,078 50

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March 1, 1861. Number of corporators, 65.

JEREMIAH CLARK, *President.*

CHAS. C. HUTCHINSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,656,644 22	Bank stock,	\$182,650 00
Earnings undivided, . .	56,358 83	Loans on bank stock,	26,700 00
Guaranty fund,	46,100 00	Railroad notes,	50,000 00
		Real estate,	92,175 06
		Real estate by foreclosure, . .	122,912 04
		Loans on real estate,	619,457 24
		Loans on personal security, . .	502,000 00
		Deposit in banks, on interest, .	151,316 48
		Cash on hand,	11,892 23
	\$1,759,103 05		\$1,759,103 05

Loans on Bank Stock, amount on each:—

On 70 shares National Bank, of the Commonwealth, Boston,	\$7,000 00
On 20 shares Metropolitan National Bank, Boston,	} 3,000 00
On 10 shares Railroad National Bank, Lowell,	
On 7 shares Howard National Bank, Boston,	500 00
On 150 shares Wamesit National Bank, Lowell,	15,000 00
On 12 shares Old Lowell National Bank, Lowell,	1,200 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,	122,912 04
Assessed value of the same,	79,900 00
Amount of income received from the same,	4,634 27
Amount of municipal tax on real estate,	1,021 33

Cash on Deposit in Banks, amount in each:—

Hide and Leather National Bank, Boston,	\$10,125 49
Prescott National Bank, Lowell,	31,274 96
Old Lowell National Bank, Lowell,	35,000 00
Appleton National Bank, Lowell,	50,000 00
Railroad National Bank, Lowell,	24,916 00

Whole amount of interest or profits received or earned,	\$72,180 59
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	} 29,927 42
year,	
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	} 30,708 36
year,	

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 97-100.

Date of the last extra dividend: June, 1876.

The total amount of loans, with each specified rate of interest: \$335,000, 3½ per cent.; \$55,000, 3¾ per cent.; \$95,000, 3¾ per cent.; \$39,000, 4 per cent.; \$50,000, 4½ per cent.; \$372,847.74, 5 per cent.; \$8,600, 5½ per cent.; \$217,709.50, 6 per cent.; \$9,500, 6½ per cent.; \$15,500, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 263

Aggregate amount of the same,	\$307,308 74
Number of open accounts,	4,570
Number and amount of deposits (including dividends) received for previous year,	4,236 378,232 16
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, . . . . .	. 262 143,791 36
Number and amount of withdrawals,	2,499 274,110 90
Number of accounts opened the previous year,	843
Number of accounts closed the previous year,	586
Amount of expenses of the corporation during previous year,	5,068 06
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner: July 21.	

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston,	\$10,600	\$12,720 00	\$10,600 00
Blackstone Nat'l Bank, Boston,	9,900	11,385 00	9,900 00
Boston Nat'l Bank, Boston,	6,300	7,686 00	6,300 00
City Nat'l Bank, Boston,	900	990 00	900 00
Commerce Nat'l Bank, Boston,	4,500	6,030 00	4,500 00
Eagle Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
Eliot Nat'l Bank, Boston,	2,500	3,250 00	2,500 00
Everett Nat'l Bank, Boston,	9,000	9,180 00	9,000 00
First Nat'l Bank, Boston,	800	1,696 00	800 00
Hide & Leather Nat'l Bank, Boston,	2,000	2,350 00	2,000 00
Howard Nat'l Bank, Boston,	1,300	1,534 00	1,300 00
Mechanics' Nat'l Bank, Boston,	5,000	6,650 00	5,000 00
Merchants' Nat'l Bank, Boston,	16,500	23,100 00	22 800 00
Metropolitan Nat'l Bank, Boston,	6,000	6,840 00	6,000 00
Mt. Vernon Nat'l Bank, Boston,	1,000	1,410 00	1,000 00
New England Nat'l Bank, Boston,	500	720 00	500 00
North Nat'l Bank, Boston,	4,300	5,934 00	4,300 00
North America Nat'l B'k, Boston,	3,700	3,996 00	3,700 00
Redemption Nat'l Bank, Boston,	28,100	35,406 00	28,100 00
Republic Nat'l Bank, Boston,	8,300	11,620 00	8,300 00
Revere Nat'l Bank, Boston,	16,000	20,160 00	16,000 00
Second Nat'l Bank, Boston,	2,000	3,080 00	2,000 00
Shawmut Nat'l Bank, Boston,	3,900	4,758 00	3,900 00
Traders' Nat'l Bank, Boston,	700	686 00	700 00
Webster Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Collateral Loan Co., Boston,	2,800	2,940 00	2,800 00
Railroad Nat'l Bank, Lowell,	11,700	14,976 00	11,700 00
Bay State Nat'l Bank, Lawrence,	2,250	3,900 00	2,250 00
First Nat'l Bank, Malden,	6,800	7,480 00	6,800 00
	\$176,350	\$220,157 00	\$182,650 00

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated 1869. Number of corporators, 71.

HENRY HASTINGS, *President*.CHARLES B. BUSS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$556,519 07	Public funds,	\$102,559 00
Earnings undivided,	17,458 08	Bank stock,	30,150 00
Guaranty fund,	11,150 00	Railroad bonds,	11,821 50
Suspense,	1,000 00	Real estate by foreclosure,	4,607 26
		Loans on real estate,	247,280 59
		Loans on personal security,	130,700 00
		Loans to counties, cities or towns,	41,000 00
		Deposit in bank, on interest,	13,566 92
		Cash on hand,	4,441 88
	\$586,127 15		\$586,127 15

Amount of real estate held by foreclosure,	\$4,607 26
Assessed value of the same,	5,300 00
Amount of income received from the same,	385 00
Amount of municipal tax on real estate,	82 68

Cash on Deposit in Bank:—

National Exchange Bank, Boston,	\$13,566 92
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Whole amount of interest or profits received or earned,	\$27,123 92
Rate and amount of each semi-annual dividend for previous year,	9,711 69
Rate and amount of each semi-annual dividend for previous year,	9,986 77

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: \$70,000, 3½ per cent.; \$20,000, 4 per cent.; \$28,500, 4½ per cent.; \$96,000, 5 per cent.; \$6,000, 5½ per cent.; \$4,100, 5¾ per cent.; \$156,065, 6 per cent.; \$16,850, 6½ per cent.; \$14,650, 7 per cent.; \$2,200, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	173
Aggregate amount of the same,	187,605 00
Number of open accounts,	2,014
Number and amount of deposits (including dividends) received for previous year,	2,222 137,448 46
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	88 49,336 00
Number and amount of withdrawals,	1,123 96,532 21
Number of accounts opened the previous year,	285
Number of accounts closed the previous year,	185
Amount of expenses of the corporation during previous year,	1,437 13
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: April 27.

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	5,800 00	5,000 00
District of Columbia 6s,	26,000	28,840 00	28,414 50
City of Lynn 5s,	5,000	5,650 00	5,000 00
Town of Natick 4s,	5,000	5,000 00	5,000 00
of Medford 6s,	12,000	12,720 00	12,672 00
City of Fall River 6s,	3,000	3,960 00	3,960 00
Town of Wellesley 4s,	15,000	16,012 50	16,012 50
of Hartland, Me., 4½s,	12,000	12,000 00	12,000 00
	\$97,500	\$104,482 50	\$102,559 00

BANK STOCK.

Commerce Nat'l Bank, Boston, . .	\$1,200	\$1,524 00	\$1,200 00
Hamilton Nat'l Bank, Boston, . .	1,500	1,875 00	1,500 00
Blackstone Nat'l Bank, Boston, . .	3,300	3,699 00	3,300 00
Revere Nat'l Bank, Boston,	400	500 00	400 00
Eagle Nat'l Bank, Boston,	1,000	1,080 00	1,000 00
Republic Nat'l Bank, Boston, . . .	1,500	2,100 00	1,500 00
Commonwealth Nat'l Bank, Boston,	2,000	2,400 00	2,000 00
Monument Nat'l Bank, Boston, . .	2,500	5,350 00	3,750 00
Market Nat'l Bank, Boston,	1,000	910 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,000	2,360 00	2,000 00
Webster Nat'l Bank, Boston,	1,000	1,025 00	1,000 00
Boston Nat'l Bank, Boston,	2,500	3,025 00	2,500 00
North Nat'l Bank, Boston,	2,000	2,690 00	2,000 00
Merchandise Nat'l Bank, Boston, . .	2,000	2,080 00	2,000 00
Suffolk Nat'l Bank, Boston,	2,500	2,762 00	2,500 00
Central Nat'l Bank, Lynn,	2,500	3,637 00	2,500 00
	\$28,900	\$37,017 00	\$30,150 00

RAILROAD BONDS.

Boston & Albany R.R.,	\$5,000	\$5,875 00	\$5,875 00
Conn. & Passumpsic Rivers R.R., . .	5,000	5,950 00	5,946 50
	\$10,000	\$11,825 00	\$11,821 50

MEDWAY SAVINGS BANK—MEDWAY.

Incorporated 1871. Number of corporators, 48.

M. M. FISHER, *President.*O. A. MASON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$186,391 57	Bank stock,	\$34,265 31
Earnings undivided,	2,944 66	Loans on bank stock,	1,800 00
Guaranty fund,	7,659 99	Railroad bonds,	6,915 00
		Real estate by foreclosure,	11,017 40
		Loans on real estate,	92,029 00
		Loans on personal security,	30,163 64
		Loans to counties, cities or towns,	11,500 00
		Deposit in banks, on interest,	1,455 32
		Expense account,	475 70
		Assessment on bank stock,	5,900 00
		Cash on hand,	1,474 85
	\$196,996 22		\$196,996 22

Loans on Bank Stock, amount on each:—

On 5 shares Dedham National Bank, Dedham,	\$300 00
On 10 shares Appleton National Bank, Lowell,	1,000 00
On 5 shares Eliot National Bank, Boston,	500 00

Amount of real estate held by foreclosure,	\$11,017 40
Assessed value of the same,	12,715 00
Amount of income received from the same,	663 59
Amount of municipal tax on real estate,	167 33

Cash on Deposit in Banks, amount in each:—

Howard National Bank, Boston,	\$518 08
Central National Bank, Boston,	937 24

Whole amount of interest or profits received or earned,	\$9,050 02
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 3,468 20
	{ 2 per cent., } 3,321 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: 4-9-10.

Date of the last extra dividend: 1880.

The total amount of loans, with each specified rate of interest: \$11,500, 4 per cent.; \$11,450, 5 per cent.; \$3,000, 5½ per cent.; \$107,542.64, 6 per cent.; \$2,000, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 162

Aggregate amount of the same, 99,642 64

Amount of investments from which no income is received, 5,900 00

Number of open accounts, 846

Number and amount of deposits (including dividends) received for previous year, 752 77,597 74

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 64 34,502 88

Number and amount of withdrawals,	749	\$75,378 55
Number of accounts opened the previous year,	114	
Number of accounts closed the previous year,	86	
Amount of expenses of the corporation during previous year,		1,086 03
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: May 7.		

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Wrentham Nat'l Bank, Wrentham,	\$210	\$240 00	\$310 00
Merchandise Nat'l Bank, Boston,	2,000	2,080 00	2,062 50
Mt. Vernon Nat'l Bank, Boston,	1,500	2,070 00	1,623 75
Market Nat'l Bank, Boston,	1,000	910 00	1,030 00
South Framingham Nat'l Bank, Framingham,	2,000	2,140 00	2,000 00
Franklin Nat'l Bank, Franklin,	1,700	1,900 00	1,972 00
Dedham Nat'l Bank, Dedham,	3,200	3,841 00	3,841 00
Holliston Nat'l Bank, Holliston,	4,200	5,040 00	5,040 00
Central Nat'l Bank, Boston,	6,500	7,150 00	5,667 50
First Ward Nat'l Bank, Boston,	3,000	3,810 00	3,075 00
Manufacturers' Nat'l Bank, Boston,	5,000	4,875 00	5,100 00
Revere Nat'l Bank, Boston,	2,000	2,500 00	2,543 56
	\$32,310	\$36,556 00	\$34,265 31

RAILROAD BONDS.

Old Colony R.R. 6s,	\$2,000	\$2,425 00	\$2,300 00
Fitchburg R.R. 6s,	2,000	2,390 00	2,300 00
Boston & Albany R.R. 7s,	2,000	2,350 00	2,315 00
	\$6,000	\$7,165 00	\$6,915 00

MELROSE SAVINGS BANK — MELROSE.

Incorporated 1872. Number of corporators, 22.

DANIEL RUSSELL, *President.*

E. H. Goss, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$248,723 77	Public funds,	\$56,260 00
Earnings undivided,	6,727 69	Bank stock,	7,200 00
Guaranty fund,	2,921 19	Loan on bank stock,	750 00
		Loans on real estate,	159,154 00
		Loans on personal security,	9,100 00
		Loans to counties, cities or towns,	20,000 00
		Deposit in bank, on interest,	4,447 76
		Expense account,	513 73
		Cash on hand,	947 16
	\$258,372 65		\$258,372 65

Loan on Bank Stock : —

On 10 shares First National Bank, Cambridge, \$750 00

Cash on Deposit in Bank : —

Everett National Bank, Boston, \$4,447 76

Whole amount of interest or profits received or earned, \$11,137 45

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 3,672 65
 year, } 2 per cent., { 4,099 30

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

The total amount of loans, with each specified rate of interest: \$13,000, 3 per cent.; \$7,000, 3½ per cent.; \$9,500, 5 per cent.; \$1,000, 5½ per cent.; \$158,504, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 114

Aggregate amount of the same, 131,104 00

Number of open accounts, 1,468

Number and amount of deposits (including dividends) received for previous year, 2,281 117,089 71

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 73 44,509 61

Number and amount of withdrawals, 981 76,886 40

Number of accounts opened the previous year, 356

Number of accounts closed the previous year, 155

Amount of expenses of the corporation during previous year, 1,219 02

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: December 1.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 6s,	\$3,000	\$3,330 00	\$3,000 00
of Portsmouth, N. H., 6s. . . .	1,000	1,120 00	1,000 00
of Portland, Me., 6s,	5,000	6,200 00	5,100 00
of Brockton 5s,	8,000	9,920 00	8,160 00
of Boston 4s,	7,000	7,560 00	7,000 00
of Columbus, Ohio, 4s,	5,000	5,200 00	5,000 00
Town of Clinton 4s,	6,000	6,180 00	6,000 00
of Melrose 4s,	20,000	21,000 00	21,000 00
	\$55,000	\$60,510 00	\$56,260 00

BANK STOCK.

Everett Nat'l Bank, Boston,	\$2,700	\$2,700 00	\$2,700 00
Freeman's Nat'l Bank, Boston,	4,500	4,500 00	4,500 00
	\$7,200	\$7,200 00	\$7,200 00

MERRIMAC SAVINGS BANK — MERRIMAC.

Incorporated 1871. Number of corporators, 36.

WM. H. HASKELL, *President.*

DANIEL J. POORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$374,290 25	Public funds,	\$20,000 00
Guaranty fund,	11,973 09	Bank stock,	7,000 00
		Loan on bank stock,	1,000 00
		Railroad bonds,	25,400 00
		Loans on real estate,	190,315 00
		Loans on personal security,	87,935 12
		Loans to counties, cities or towns,	3,650 00
		Loans on bank books,	1,000 00
		Deposit in banks, on interest,	48,000 00
		Deposit in banks, not on interest,	1,841 94
		Profit and loss,	121 28
	\$386,263 34		\$386,263 34

Loan on Bank Stock : —

On 10 shares First National Bank, Merrimac, \$1,000 00

Cash on Deposit in Banks, amount in each : —

Powow River National Bank, Amesbury, *\$30,000 00
 First National Bank, Merrimac, *19,841 94

Whole amount of interest or profits received or earned, \$18,848 68
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 6,653 38
 year, } 2 per cent., { 7,082 86

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.; \$99,403.94, 5 per cent.; \$29,900, 5½ per cent.; \$131,946.18, 6 per cent.; \$10,200, 6½ per cent.; \$8,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 177
 Aggregate amount of the same, 160,577 12
 Number of open accounts, 1,120
 Number and amount of deposits (including dividends) received for previous year, 761 76,988 78
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 46 22,484 95
 Number and amount of withdrawals, 456 44,909 35
 Number of accounts opened the previous year, 171
 Number of accounts closed the previous year, 85

* This bank was notified that these deposits exceeded the legal limit. They have since been reduced within the limit.

Amount of expenses of the corporation during previous year, \$1,398 77
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: October 6.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marlborough 4s, . . .	\$12,000	\$12,480 00	\$12,000 00
City of Dayton, Ohio, 4s, . . .	8,000	8,400 00	8,000 00
	\$20,000	\$20,880 00	\$20,000 00

BANK STOCK.

First Nat'l Bank, Merrimac, . . .	\$7,000	\$9,100 00	\$7,000 00
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RAILROAD BONDS.

West Amesbury Branch R.R. 7s, . .	\$10,400	\$11,440 00	\$10,400 00
Fitchburg R.R. 4s,	15,000	15,450 00	15,000 00
	\$25,400	\$26,890 00	\$25,400 00

MERRIMACK RIVER SAVINGS BANK — LOWELL.

Incorporated Feb. 24, 1871. Number of corporators, 39.

J. G. PEABODY, *President.*N. G. LAMSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$607,866 63	Bank stock,	\$57,891 50
Earnings undivided, . .	18,820 01	Loans on bank stock,	4,125 00
Guaranty fund,	6,371 37	Railroad bonds,	11,000 00
		Real estate by foreclosure, . .	1,800 00
		Loans on real estate,	380,569 22
		Loans on personal security, . .	152,500 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest, . .	20,631 16
		Cash on hand,	1,541 13
	\$633,058 01		\$633,058 01

Loans on Bank Stock, amount on each :—

On 34 shares Wamesit National Bank, Lowell,	\$2,625 00
On 15 shares First National Bank, Francestown, N. H.,	1,500 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,	180 00
Amount of municipal tax on real estate,	30 24

Cash on Deposit in Bank :—

Wamesit National Bank, Lowell,	\$20,631 16
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Whole amount of interest or profits received or earned,	\$28,081 88
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 10,535 39
	2 per cent., } 11,301 01

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 15-100.

Date of the last extra dividend : May, 1885.

The total amount of loans, with each specified rate of interest : \$40,000, 4 per cent. ; \$16,000, 4½ per cent. ; \$45,000, 4¾ per cent. ; \$176,845, 5 per cent. ; \$55,000, 5½ per cent. ; \$200,009.22, 6 per cent. ; \$6,540, 7 per cent.

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

Aggregate amount of the same, 168,450 00

Number of open accounts, 1,382

Number and amount of deposits (including dividends) received for previous year, 1,140 169,146 49

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 151 96,176 69

Number and amount of withdrawals, 672 84,255 28

Number of accounts opened the previous year, 334

Number of accounts closed the previous year, 149

Amount of expenses of the corporation during previous year, . . . \$1,195 70
 Amount of treasurer's bond, 15,000 00
 Date of examination by commissioner: July 15.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlas Nat'l Bank, Boston, . . .	\$4,000	\$4,780 00	\$4,000 00
Atlantic Nat'l Bank, Boston, . .	1,000	1,335 00	1,000 00
Blackstone Nat'l Bank, Boston, . .	2,500	2,831 25	2,500 00
Boston Nat'l Bank, Boston, . . .	5,000	6,000 00	5,000 00
Eliot Nat'l Bank, Boston,	2,000	2,540 00	2,405 00
Fourth Nat'l Bank, Boston,	2,300	2,530 00	2,300 00
Globe Nat'l Bank, Boston,	2,000	1,900 00	2,000 00
Hamilton Nat'l Bank, Boston, . . .	900	1,125 00	900 00
Hide & Leather Nat'l B'k, Boston, .	3,400	4,046 00	3,400 00
Howard Nat'l Bank, Boston,	2,000	2,350 00	2,000 00
Metropolitan Nat'l B'k, Boston, . .	2,400	2,712 00	2,000 00
North Nat'l Bank, Boston,	900	1,210 00	900 00
North America Nat'l Bank, Boston, .	300	318 75	300 00
Old Boston Bank, Boston,	500	600 00	500 00
Redemption Nat'l Bank, Boston, . .	6,400	8,000 00	7,461 50
Suffolk Nat'l Bank, Boston,	1,500	1,657 50	1,500 00
Tremont Nat'l Bank, Boston,	4,500	4,612 50	4,500 00
Webster Nat'l Bank, Boston,	1,000	1,030 00	1,000 00
Wamesit Nat'l Bank Lowell,	10,000	14,000 00	13,825 00
	\$52,600	\$63,578 00	\$57,891 50

RAILROAD BONDS.

Nashua & Lowell R.R.,	\$1,000	\$1,130 00	\$1,000 00
Lowell & Andover R.R.,	10,000	11,400 00	10,000 00
	\$11,000	\$12,530 00	\$11,000 00

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Number of corporators, 36.

EVERETT ROBINSON, *President.*

ANDREW M. WOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$574,620 63	Bank stock,	\$12,300 00
Earnings undivided,	12,451 10	Railroad bonds,	7,000 00
Guaranty fund,	9,782 00	Real estate by foreclosure,	4,400 00
Interest paid in advance,	4,319 04	Loans on real estate,	336,975 66
		Loans on personal security,	122,112 52
		Loans to counties, cities or towns,	28,500 00
		Deposit in banks, on interest,	85,005 36
		Cash on hand,	4,879 23
	\$601,172 77		\$601,172 77

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, 44 87

Cash on Deposit in Banks, amount in each :—

Home National Bank, Brockton, \$25,000 00
 Plymouth National Bank, Plymouth, 10,000 00
 First National Bank, Merrimac, 20,000 00
 Brockton National Bank, Brockton, 10,000 00
 National Bank of the Commonwealth, Boston, 9,948 66
 Maverick National Bank, Boston, \$10,056 70

Whole amount of interest or profits received or earned, \$29,544 48
 Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 11,585 82
 year, } 2 per cent., { 10,818 39

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 : \$6,800, 4 per cent. ; \$11,500, 4½ per cent. ; \$60,072.92, 5 per cent. ; \$406,515.26, 6 per cent. ; \$2,700, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 468

Aggregate amount of the same, 340,732 69

Amount of investments from which no income is received, 2,700 00

Number of open accounts, 1,997

Number and amount of deposits (including dividends) received for previous year, 1,339 141,074 45

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 96 56,559 61

Number and amount of withdrawals, 909 90,393 37

Number of accounts opened the previous year, 328

Number of accounts closed the previous year, 164

Amount of expenses of the corporation during previous year, 1,480 94

Amount of treasurer's bond, 15,000 00

Date of examination by commissioner : July 12.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of Commerce, N. Bedford,	\$3,000	\$3,480 00	\$3,000 00
Webster Nat'l Bank, Boston, . . .	5,000	5,000 00	5,000 00
Tremont Nat'l Bank, Boston, . . .	2,200	2,244 00	2,200 00
Suffolk Nat'l Bank, Boston, . . .	2,100	2,310 00	2,100 00
	\$12,300	\$13,034 00	\$12,300 00

RAILROAD BONDS.

Old Colony R.R.,	\$7,000	\$8,470 00	\$7,000 00
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MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated 1835. Number of corporators, 22.

GEO. M. BROOKS, *President.*

GEO. HEYWOOD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,072,748 47	Bank stock,	\$275,800 00
Earnings undivided,	25,968 65	Railroad bonds,	142,000 00
Guaranty fund,	25,000 00	Real estate by foreclosure,	20,500 00
Profit and loss,	786 04	Loans on real estate,	302,368 80
		Loans on personal security,	308,500 00
		Loans to counties, cities or towns,	53,000 00
		Deposit in banks, not on interest,	21,563 46
		Expense account,	770 90
	\$1,124,503 16		\$1,124,503 16

Amount of real estate held by foreclosure, \$20,500 00
 Assessed value of the same, 14,550 00
 Amount of income received from the same, 200 00
 Amount of municipal tax on real estate, 204 88

Cash on Deposit in Bank :—

Concord National Bank, \$21,563 46

Whole amount of interest or profits received or earned, \$56,871 24
 Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 25,378 20
 year, } 2½ per cent., { 25,643 35

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 92-100.

Date of the last extra dividend: June, 1882.

The total amount of loans, with each specified rate of interest: \$160,000, 4 per cent.; \$28,000, 4½ per cent.; \$149,068.80, 5 per cent.; \$3,200, 5½ per cent.; \$277,350, 6 per cent.; \$31,200, 6½ per cent.; \$11,550, 7 per cent.; \$3,500, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 140

Aggregate amount of the same, 193,100 00

Amount of investments from which no income is received, 17,500 00

Number of open accounts, 3,326

Number and amount of deposits (including dividends) received for previous year, 1,754 137,907 12

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 38 19,761 80

Number and amount of withdrawals, 1,398 127,943 96

Number of accounts opened the previous year, 371

Number of accounts closed the previous year, 290

Amount of expenses of the corporation during previous year, 2,937 44

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: June 3.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord Nat'l Bank, Concord,	\$10,000	\$14,000 00	\$10,000 00
Framingham Nat'l B'k, Framg'h'm,	500	675 00	500 00
First Nat'l Bank, Marlborough,	3,000	3,000 00	3,000 00
Old Lowell Nat'l Bank, Lowell,	900	1,080 00	900 00
Blackstone Nat'l Bank, Boston,	10,600	11,872 00	10,600 00
Boston Nat'l Bank, Boston,	13,300	16,093 00	13,300 00
Central Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
City Nat'l Bank, Boston,	10,000	10,100 00	10,000 00
Columbian Nat'l Bank, Boston,	6,700	8,375 00	6,700 00
Commerce Nat'l Bank, Boston,	11,300	14,351 00	11,300 00
Continental Nat'l Bank, Boston,	2,700	3,186 00	2,700 00
Eagle Nat'l Bank, Boston,	15,000	16,200 00	15,000 00
Eliot Nat'l Bank, Boston,	16,700	21,209 00	16,700 00
Faneuil Hall Nat'l Bank, Boston,	10,000	13,600 00	10,000 00
First Nat'l Bank, Boston,	2,800	5,936 00	2,800 00
Hamilton Nat'l Bank, Boston,	2,100	2,625 00	2,100 00
Hide and Leather Nat'l B'k, Boston,	7,200	8,568 00	7,200 00
Howard Nat'l Bank, Boston,	20,000	23,100 00	20,000 00
Lincoln Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
Market Nat'l Bank, Boston,	5,600	5,306 00	5,600 00
Merchants' Nat'l Bank, Boston,	15,000	21,000 00	15,000 00
North America Nat'l Bank, Boston,	10,000	10,500 00	10,000 00
Old Boston Nat'l Bank, Boston,	600	720 00	600 00
Revere Nat'l Bank, Boston,	22,500	27,900 00	22,500 00
Second Nat'l Bank, Boston,	4,500	6,930 00	4,500 00
Shawmut Nat'l Bank, Boston,	10,000	11,900 00	10,000 00
Shoe and Leather Nat'l B'k, Boston,	10,000	10,175 00	10,000 00
State Nat'l Bank, Boston,	13,800	16,146 00	13,800 00
Third Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
Tremont Nat'l Bank, Boston,	10,000	10,250 00	10,000 00
Traders' Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
Webster Nat'l Bank, Boston,	15,000	15,375 00	15,000 00
	\$275,800	\$327,022 00	\$275,800 00

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$100,000	\$116,500 00	\$100,000 00
Eastern R.R. 6s,	42,000	54,600 00	42,000 00
	\$142,000	\$171,100 00	\$142,000 00

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Number of corporators, 42.

JOHN P. DANIELS, *President*.JAMES E. WALKER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,079,332 09	Public funds,	\$155,500 00
Earnings undivided,	10,334 93	Loans on public funds,	450 00
Guaranty fund,	20,631 92	Bank stock,	169,878 99
		Loan on bank stock,	6,930 00
		Railroad bonds,	25,000 00
		Real estate,	25,000 00
		Loans on real estate,	306,155 22
		Loans on personal security,	353,404 79
		Loans to counties, cities or towns,	15,500 00
		Loan on bank book,	175 00
		Deposit in banks, on interest,	42,088 05
		Deposit in banks, not on interest,	10,216 89
	\$1,110,298 94		\$1,110,298 94

Loans on Public Funds, amount on each : —

On \$500 United States 4½s,	\$400 00
On \$300 United States 4s,	50 00

Loan on Bank Stock : —

On 126 shares Milford National Bank, Milford,	\$6,930 00
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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,	336 38

Cash on Deposit in Banks, amount in each : —

Manufacturers' National Bank, Boston,	\$1,088 05
Milford National Bank, Milford,	51,216 89

Whole amount of interest or profits received or earned,	\$51,214 60
Rate and amount of each semi-annual dividend for previous year,	19,107 85
Rate and amount of each semi-annual dividend for previous year,	20,250 21

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 17-20.

Date of the last extra dividend: May, 1872.

The total amount of loans, with each specified rate of interest: \$27,513.47, 4 per cent.; \$67,000, 4½ per cent.; \$322,150, 5 per cent.; \$20,166.28, 5½ per cent.; \$53,971.57, 5½ per cent.; \$149,020.17, 6 per cent.; \$27,293.02, 6½ per cent.; \$15,000, 7 per cent.; \$500, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 281

Aggregate amount of the same, 257,980 03

Number of open accounts, 3,742

Number and amount of deposits (including dividends) received for previous year,	3,597	\$284,509 18
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	161	81,936 06
Number and amount of withdrawals,	2,194	191,825 74
Number of accounts opened the previous year,	751	
Number of accounts closed the previous year,	381	
Amount of expenses of the corporation during previous year,		2,147 46
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: April 29.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$16,500	\$21,202 50	\$16,500 00
United States 4½s,	42,000	46,882 50	42,000 00
Town of Milford 6s,	20,000	22,300 00	20,000 00
of Milford 5s,	36,000	39,240 00	36,000 00
of Weymouth 4s,	10,000	10,775 00	10,000 00
City of Portland, Me., 6s,	2,000	2,540 00	2,000 00
of Dayton, Ohio, 4s,	15,000	15,750 00	15,000 00
of Cleveland, Ohio, 4s,	14,000	14,815 00	14,000 00
	\$155,500	\$173,505 00	\$155,500 00

BANK STOCK.

Milford Nat'l Bank, Milford,	\$24,800	\$33,728 00	\$26,500 00
Home Nat'l Bank, Milford,	7,500	9,562 50	7,500 00
Hopkinton Nat'l Bank, Hopkinton,	2,700	2,970 00	2,700 00
Home Nat'l Bank, Brockton,	10,000	12,000 00	10,000 00
Revere Nat'l Bank, Boston,	3,000	3,720 00	3,000 00
Blackstone Nat'l Bank, Boston,	2,300	2,604 75	2,300 00
Central Nat'l Bank, Boston,	15,000	16,350 00	23,000 00
Howard Nat'l Bank, Boston,	4,200	4,940 25	4,496 00
Webster Nat'l Bank, Boston,	700	721 00	700 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,800 00	10,659 50
Eliot Nat'l Bank, Boston,	4,800	6,108 00	5,682 99
Shawmut Nat'l Bank, Boston,	10,000	11,925 00	12,057 50
Freeman's Nat'l Bank, Boston,	4,000	4,005 00	5,360 00
Union Nat'l Bank, Boston,	4,700	6,486 00	7,496 50
Continental Nat'l Bank, Boston,	2,500	2,950 00	2,955 25
Redemption Nat'l Bank, Boston,	11,000	13,750 00	15,655 00
Shoe and Leather Nat'l B'k, Boston,	200	203 50	274 50
Boylston Nat'l Bank, Boston,	700	931 87	1,070 12
North Nat'l Bank, Boston,	7,800	10,491 00	10,766 63
Atlas Nat'l Bank, Boston,	5,000	6,012 50	6,500 00
Washington Nat'l Bank, Boston,	4,000	5,000 00	5,505 00
Eagle Nat'l Bank, Boston,	500	540 00	588 75
Exchange Nat'l Bank, Boston,	2,500	3,206 25	3,581 25
Atlantic Nat'l Bank, Boston,	1,000	1,335 00	1,530 00
	\$138,900	\$171,340 62	\$169,878 99

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$7,000	\$8,330 00	\$7,000 00
Boston & Albany R.R. 7s, . . .	3,000	3,510 00	3,000 00
Fitchburg R.R. 4s,	15,000	15,937 50	15,000 00
	<u>\$25,000</u>	<u>\$27,777 50</u>	<u>\$25,000 00</u>

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	53	\$34,730 39
Number and amount of withdrawals,	821	83,216 37
Number of accounts opened the previous year,	207	
Number of accounts closed the previous year,	159	
Amount of expenses of the corporation during previous year,		1,493 83
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$10,000	\$11,175 00	\$10,000 00
City and town bonds:—			
City of Lawrence 6s,	3,000	3,450 00	3,000 00
of Columbus, Ohio, 4s,	10,000	10,300 00	10,000 00
of South Norwalk, Conn., 6s,	10,000	11,500 00	10,000 00
Town of Westborough 5s,	3,000	3,300 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	15,450 00	15,000 00
	\$61,000	\$65,475 00	\$61,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,000	\$5,850 00	\$5,000 00
Blackstone Nat'l Bank, Boston,	6,300	7,056 00	6,300 00
Boston Nat'l Bank, Boston,	4,900	5,880 00	4,900 00
Continental Nat'l Bank, Boston,	2,000	2,340 00	2,000 00
Eliot Nat'l Bank, Boston,	10,000	12,700 00	10,000 00
First Ward Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
Globe Nat'l Bank, Boston,	4,200	4,074 00	4,200 00
Hamilton Nat'l Bank, Boston,	2,500	3,150 00	2,500 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,475 00	2,500 00
Merchandise Nat'l Bank, Boston,	2,500	2,625 00	2,500 00
Merchants' Nat'l Bank, Boston,	2,300	3,266 00	2,300 00
Nat'l Bank of Commerce, Boston,	5,700	7,467 00	5,700 00
Nat'l Bank of No. America, Boston,	1,500	1,575 00	1,500 00
Nat'l B'k of Commonwealth, Boston,	10,000	12,200 00	10,000 00
Nat'l Eagle Bank, Boston,	1,200	1,296 00	1,200 00
Nat'l Hide and Leather B'k, Boston,	5,000	5,850 00	5,000 00
North Nat'l Bank, Boston,	4,000	5,400 00	4,000 00
Old Boston Nat'l Bank, Boston,	300	354 00	300 00
Second Nat'l Bank, Boston,	3,500	5,285 00	3,500 00
Shawmut Nat'l Bank, Boston,	2,500	2,875 00	2,500 00
Shoe & Leather Nat'l Bank, Boston,	7,400	7,548 00	7,400 00
Suffolk Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
State Nat'l Bank, Boston,	5,000	5,850 00	5,000 00
Third Nat'l Bank, Boston,	2,000	1,940 00	2,000 00
Traders' Nat'l Bank, Boston,	5,800	5,768 00	5,800 00
Central Nat'l Bank, Worcester,	3,600	5,112 00	3,600 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Citizens' Nat'l Bank, Worcester, . .	\$500	\$625 00	\$500 00
City Nat'l Bank, Worcester, . . .	2,700	3,510 00	2,700 00
Quinsigamond Nat'l B'k, Worcester,	5,000	5,750 00	5,000 00
Worcester Nat'l Bank, Worcester, .	900	1,215 00	900 00
First Nat'l Bank, Grafton,	4,000	5,000 00	4,000 00
Oxford Nat'l Bank, Oxford,	1,500	1,950 00	1,500 00
Leicester Nat'l Bank, Leicester, . .	600	690 00	600 00
Millbury Nat'l Bank, Millbury, . .	16,800	21,840 00	16,800 00
Norwich Nat'l B'k, Norwich, Conn.,	500	550 00	500 00
	\$139,200	\$167,616 00	\$139,200 00

RAILROAD BONDS.

Providence & Worcester R.R. 6s, . .	\$20,000	\$23,600 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	11,400 00	10,000 00
Nashua & Rochester R.R. 5s,	4,000	4,160 00	4,000 00
Boston & Lowell R.R. 7s,	10,000	11,800 00	10,000 00
Conn. & Passumpsic Rivers R.R. 7s,	6,000	7,200 00	6,000 00
Boston & Albany R.R. 6s,	6,000	7,200 00	6,000 00
	\$56,000	\$65,360 00	\$56,000 00

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated 1872. Number of corporators, 33.

GEORGE W. KNIFFIN, *President.*WILLIAM C. SPAULDING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$80,918 02	Public funds,	\$20,269 50
Earnings undivided, . .	2,154 80	Bank stock,	7,425 50
Guaranty fund,	1,450 00	Railroad bonds,	15,980 00
Premium account, . . .	180 00	Loans on real estate, . .	34,070 00
		Loans on personal security, .	4,450 00
		Loans to counties, cities or towns,	2,300 00
		Deposit in bank, not on interest,	195 82
		Interest advanced,	12 00
	\$84,702 82		\$84,702 82

Cash on Deposit in Bank :—

Housatonic National Bank, Stockbridge, \$195 82

Whole amount of interest or profits received or earned, \$3,938 99

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 1,419 30
year, } 2 per cent., { 1,470 75

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 : 6 452-1000.

Date of last extra dividend : January, 1884.

The total amount of loans, with each specified rate of interest : \$23,500, 5 per cent. ; \$17,320, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 39

Aggregate amount of the same, 22,320 00

Amount of investments from which no income is received, 1,840 00

Number of open accounts, 277

Number and amount of deposits (including dividends) received for previous year, 150 16,418 11

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 11 5,596 82

Number and amount of withdrawals, 165 9,577 26

Number of accounts opened the previous year, 39

Number of accounts closed the previous year, 26

Amount of expenses of the corporation during previous year, 514 56

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner : August 24.

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 Nat'l Bank, Stockbridge,	\$1,400	\$2,100 00	\$2,100 00
Pittsfield Nat'l Bank, Pittsfield, . .	1,300	2,028 00	2,028 00
N'l Mahaiwe B'k, Great 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 & Massachusetts R.R., . .	\$6,000	\$6,720 00	\$6,720 00
Old Colony R.R.,	2,000	2,490 00	2,490 00
Boston & Lowell R.R.,	6,000	6,770 00	6,770 00
	\$14,000	\$15,980 00	\$15,980 00

MONSON SAVINGS BANK—MONSON.
 Incorporated 1872. Number of corporators, 18.

R. S. MUNN, *President.*

E. F. MORRIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$547,566 92	Public funds,	\$33,500 00
Earnings undivided,	13,800 23	Loan on public funds,	2,150 00
Guaranty fund,	11,302 33	Bank stock,	44,644 58
Real estate account,	1,884 45	Loans on bank stock,	7,900 00
		Railroad bonds,	4,144 65
		Loans on real estate,	362,648 00
		Loans on personal security,	47,500 00
		Loans to counties, cities or towns,	17,000 00
		Deposit in banks, on interest,	52,965 95
		Expense account,	20 83
		Cash on hand,	2,079 92
	\$574,553 93		\$574,553 93

Loan on Public Funds:—

On \$2,000 United States 4s, *\$2,150 00

Loans on Bank Stock, amount on each:—

On 10 shares Third National Bank, Springfield, \$1,000 00
 On 95 shares Monson National Bank, Monson, 6,800 00
 On 1 share Southbridge National Bank, Southbridge, 100 00

Cash on Deposit in Banks, amount in each:—

Third National Bank, Springfield, \$15,000 00
 Agawam National Bank, Springfield, 10,000 00
 City National Bank, Springfield, 10,000 00
 Springfield Safe Deposit and Trust Company, Springfield, 7,965 95
 Home National Bank, Holyoke, 10,000 00

Whole amount of interest or profits received or earned, \$27,524 84

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 9,800 93
 year, } 2 per cent., { 10,225 10

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: \$17,000, 4½ per cent.; \$271,715, 5 per cent.; \$30,728, 5½ per cent.; \$117,155, 6 per cent.; \$600, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 163

Aggregate amount of the same, 209,010 00

Number of open accounts, 1,429

Number and amount of deposits (including dividends) received for previous year, 3,701 108,425 20

* This bank has been notified that this loan exceeds the legal limit. The amount has since been reduced within the limit.

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	52	\$30,962 46
Number and amount of withdrawals,	635	66,609 67
Number of accounts opened the previous year,	246	
Number of accounts closed the previous year,	141	
Amount of expenses of the corporation during previous year,		1,700 15
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: March 30.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$12,850 00	\$10,000 00
Town of Westfield 6s,	10,000	11,000 00	9,550 00
City of Worcester 5s,	13,000	15,340 00	13,950 00
	\$33,000	\$39,190 00	\$33,500 00

BANK STOCK.

North Nat'l Bank, Boston,	\$2,000	\$2,700 00	\$2,465 00
Nat'l Eagle Bank, Boston,	2,000	2,160 00	2,260 00
Nat'l Bank of No. America, Boston,	2,000	2,120 00	2,290 00
Blackstone Nat'l Bank, Boston,	1,500	1,687 50	1,440 00
Nat'l Bank of Redemption, Boston,	2,500	3,000 00	3,576 50
Eliot Nat'l Bank, Boston,	2,500	3,175 00	2,800 00
Suffolk Nat'l Bank, Boston,	4,000	4,440 00	5,070 00
Tremont Nat'l Bank, Boston,	1,000	1,070 00	1,150 00
Nat'l Webster Bank, Boston,	1,000	1,030 00	1,065 00
Nat'l Hide & Leather B'k, Boston,	1,000	1,180 00	1,162 75
Merchants' Nat'l Bank, Boston,	3,000	4,260 00	3,946 25
Nat'l Bank of Commerce, Boston,	2,500	3,150 00	2,859 50
Nat'l Revere Bank, Boston,	1,100	1,353 00	1,277 25
Nat'l Exchange Bank, Boston,	500	650 00	881 25
State Nat'l Bank, Boston,	500	590 00	577 75
Massachusetts Nat'l Bank, Boston,	500	500 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	9,800 00	8,799 33
	\$36,900	\$45,840 50	\$44,644 58

RAILROAD BONDS.

Eastern R.R.,	\$5,000	\$6,400 00	\$4,144 65
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NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated 1834. Number of corporators, 42.

THADDEUS C. DEFRIEZ, *President.*MATTHEW BARNEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$342,445 40	Public funds,	\$33,000 00
Earnings undivided,	2,778 30	Bank stock,	8,400 00
Guaranty fund,	8,497 71	Loans on bank stock,	1,500 00
		Railroad bonds,	15,000 00
		Real estate,	3,740 00
		Real estate by foreclosure,	18,650 13
		Loans on real estate,	208,076 50
		Loans on personal security,	50,953 17
		Loans to counties, cities or towns,	3,000 00
		Deposit in banks, on interest,	9,324 32
		Deposit in banks, not on interest,	160 22
		Expense account,	561 58
		Cash on hand,	1,355 49
	\$353,721 41		\$353,721 41

Loans on Bank Stock, amount on each:—

On 3 shares Pacific National Bank, Nantucket,	\$300 00
On 10 shares Pacific National Bank, Nantucket,	} 1,200 00
On 2 shares Cape Cod National Bank, Harwich,	

Invested in real estate (for banking purposes),	\$3,740 00
Estimated value of the same,	4,000 00
Amount of real estate held by foreclosure,	18,650 13
Assessed value of the same,	23,785 00
Amount of income received from the same,	1,770 00
Amount of municipal tax on real estate,	401 05

Cash on Deposit in Banks, amount in each:—

North National Bank, Boston,	\$9,324 32
Pacific National Bank, Nantucket,	160 22

Whole amount of interest or profits received or earned,	\$17,166 19
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 6,371 28

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, 3 per cent.; \$71,150, 5 per cent.; \$52,900, 5½ per cent.; \$117,987.17, 6 per cent.; \$17,162.50, 6½ per cent.; \$1,330, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 109

Aggregate amount of the same, 105,026 50

Amount of investments from which no income is received, 16,028 17

Number of open accounts, 1,155

Number and amount of deposits (including dividends) received for previous year,	512	\$74,162 98
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	54	20,235 44
Number and amount of withdrawals,	878	62,742 34
Number of accounts opened the previous year,	114	
Number of accounts closed the previous year,	104	
Amount of expenses of the corporation during previous year,		1,654 01
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: July 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia,	\$10,000	\$11,200 00	\$10,000 00
City of Detroit, Mich.,	2,000	2,400 00	2,000 00
of Scranton, Penn.,	1,000	1,180 00	1,000 00
of Fall River,	6,000	7,331 00	6,000 00
of Haverhill,	4,000	4,090 00	4,000 00
of Lawrence,	1,000	1,160 00	1,000 00
of Milwaukee, Wis.,	8,000	8,640 00	8,000 00
Town of Beverly,	1,000	1,050 00	1,000 00
	\$33,000	\$37,051 00	\$33,000 00

BANK STOCK.

North Nat'l Bank, Boston,	\$2,000	\$2,700 00	\$2,000 00
Columbian Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Continental Nat'l Bank, Boston,	1,000	1,182 00	1,000 00
Boylston Nat'l Bank, Boston,	1,000	1,280 00	1,000 00
Old Boston Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
Lincoln Nat'l Bank, Boston,	1,000	1,095 00	1,000 00
Nat'l B'k of Commerce, N. Bedford,	1,400	1,524 00	1,400 00
	\$8,400	\$10,131 00	\$8,400 00

RAILROAD BONDS.

Old Colony R.R.,	\$6,000	\$7,140 00	\$6,000 00
Fitchburg R.R.,	2,000	2,390 00	2,000 00
Conn. & Passumpsic Rivers R.R.,	1,000	1,175 00	1,000 00
Boston & Lowell R.R.,	5,000	5,578 00	5,000 00
Boston & Maine R.R.,	1,000	1,210 00	1,000 00
	\$15,000	\$17,493 00	\$15,000 00

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,	\$876,130 89	Public funds,	\$68,000 00
Earnings undivided,	22,250 11	Loan on public funds,	370 00
Guaranty fund,	24,614 75	Bank stock,	119,151 87
		Loans on bank stock,	22,800 00
		Railroad bonds,	39,000 00
		Real estate by foreclosure,	4,075 00
		Loans on real estate,	417,021 62
		Loans on personal security,	67,898 81
		Loans to counties, cities, or towns,	46,000 00
		Loans on bank books,	100 00
		Deposit in banks, on interest,	102,500 00
		Deposit in banks, not on interest,	24,055 54
		Expense account,	991 24
		Furniture and fixtures,	583 99
		Cash on hand,	10,537 68
	\$922,995 75		\$922,995 75

Loan on Public Funds:—

On \$600 United States 4s, \$370 00

Loans on Bank Stock, amount on each:—

On 43 shares Natick National Bank, Natick,	} \$12,000 00
On 6 shares Rollstone National Bank, Fitchburg,	
On 6 shares Second National Bank,	
On 50 shares National Bank of the Commonwealth, Boston,	
On 15 shares National Bank of Commerce, Boston,	
On 92 shares Natick National Bank, Natick,	9,200 00
On 16 shares Wachusett National Bank, Fitchburg,	1,600 00

Amount of real estate held by foreclosure, \$4,075 00
 Assessed value of the same, 5,725 00
 Amount of income received from the same, 276 00
 Amount of municipal tax on real estate, 84 73

Cash on Deposit in Banks, amount in each:—

Natick National Bank, Natick,	*\$54,055 54
Wachusett National Bank, Fitchburg,	35,000 00
North National Bank, Boston,	20,000 00
Maverick National Bank, Boston,	10,000 00
Lancaster National Bank, Clinton,	7,500 00

Whole amount of interest or profits received or earned, \$43,391 39
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 15,601 77
 year, } 2 per cent., { 15,933 59

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

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 $\frac{1}{2}$.

Date of the last extra dividend: 1870.

The total amount of loans, with each specified rate of interest: \$20,000, 2 $\frac{1}{2}$ per cent.; \$80,000, 3 $\frac{1}{2}$ per cent.; \$67,600, 4 per cent.; \$4,000, 4 $\frac{1}{2}$ per cent.; \$136,004.55, 5 per cent.; \$47,350, 5 $\frac{1}{2}$ per cent.; \$13,500, 5 $\frac{3}{4}$ per cent.; \$235,487.07, 6 per cent.; \$43,708.81, 6 $\frac{1}{2}$ per cent.; \$450, 7 per cent.; \$1,000, 7 3-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 260

Aggregate amount of the same, \$239,536 62

Amount of investments from which no income is received, 7,500 00

Number of open accounts, 3,924

Number and amount of deposits (including dividends) received for previous year, 4,269 264,911 95

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 146 76,063 60

Number and amount of withdrawals, 2,249 226,895 06

Number of accounts opened the previous year, 698

Number of accounts closed the previous year, 468

Amount of expenses of the corporation during previous year, 1,927 21

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: March 25.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$10,000	\$12,812 50	\$10,000 00
City and town bonds:—			
City of Boston,	10,000	10,900 00	10,000 00
of Fall River,	16,000	19,200 00	16,000 00
Town of Brookline,	10,000	13,000 00	10,000 00
of North Adams,	2,000	2,000 00	2,000 00
City of Worcester,	3,000	3,420 00	3,000 00
of Cambridge,	4,000	5,240 00	4,000 00
Town of Arlington,	3,000	3,015 00	3,000 00
of Beverly,	10,000	10,600 00	10,000 00
	\$68,000	\$80,187 50	\$68,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$2,600	\$3,126 50	\$3,180 00
Boston Nat'l Bank, Boston, . . .	11,500	13,943 75	13,886 25
Boylston Nat'l Bank, Boston, . . .	700	931 00	845 25
Central Nat'l Bank, Boston, . . .	2,700	2,916 00	2,693 00
Columbian Nat'l Bank, Boston, . . .	1,300	1,626 22	1,855 75
Commerce Nat'l Bank, Boston, . . .	4,600	5,842 00	5,684 50
Commonwealth Nat'l Bank, Boston, . . .	2,100	2,478 00	2,654 75

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Continental Nat'l Bank, Boston, . . .	\$500	\$590 62	\$581 25
Dedham Nat'l Bank, Dedham, . . .	3,300	3,795 00	3,926 50
Eliot Nat'l Bank, Boston, . . .	1,900	2,417 75	2,300 00
Everett Nat'l Bank, Boston, . . .	7,000	7,000 00	8,210 00
Exchange Nat'l Bank, Boston, . . .	1,500	1,980 00	2,160 00
First Nat'l Bank, Chelsea, . . .	3,200	4,000 00	3,976 00
Framingham Nat'l B'k, Fram'gh'm, . . .	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	7,192 00	7,779 37
Merchandise Nat'l Bank, Boston, . . .	3,200	3,328 00	3,501 25
Merchants' Nat'l Bank, Boston, . . .	4,600	6,451 50	6,393 75
Metropolitan Nat'l Bank, Boston, . . .	600	678 00	620 00
Monument Nat'l Bank, Boston, . . .	1,500	3,217 50	2,775 00
Natick Nat'l Bank, Natick, . . .	12,000	16,680 00	16,500 00
Newton Nat'l Bank, Newton, . . .	2,000	2,000 00	2,230 00
North Nat'l Bank, Boston, . . .	400	538 00	516 00
No. America Nat'l Bank, Boston, . . .	5,100	5,355 00	5,826 50
Redemption Nat'l Bank, Boston, . . .	1,400	1,750 00	2,135 00
Republic Nat'l Bank, Boston, . . .	3,000	4,155 00	3,825 00
Second Nat'l Bank, Boston, . . .	1,000	1,540 00	1,560 00
State Nat'l Bank, Boston, . . .	700	819 00	771 75
Traders' Nat'l Bank, Boston, . . .	400	396 00	400 00
Wachusett Nat'l Bank, Fitchburg, . . .	3,700	7,474 00	4,360 00
	\$95,900	\$120,926 24	\$119,151 87

RAILROAD BONDS.

Boston & Albany R.R.,	\$5,000	\$5,825 00	\$5,000 00
Boston & Lowell R.R.,	5,000	5,100 00	5,000 00
Fitchburg R.R.,	10,000	11,200 00	10,000 00
Old Colony R.R.,	4,000	4,800 00	4,000 00
Vermont & Massachusetts R.R.,	10,000	11,300 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	5,000	5,850 00	5,000 00
	\$39,000	\$44,075 00	\$39,000 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated 1855. Number of corporators, 105.

GEO. HOWLAND, JR., *President.*B. RICKETSON, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,849,423 62	Public funds,	\$1,270,000 00
Earnings undivided,	64,236 49	Loan on public funds,	500 00
Guaranty fund,	79,734 44	Bank stock,	185,200 00
Premium account,	760 72	Loans on bank stock,	16,550 00
		Railroad bonds,	176,000 00
		Loans on real estate,	868,689 24
		Loans on personal security,	1,192,728 56
		Loans to counties, cities or towns,	4,286 71
		Deposit in banks, on interest,	258,429 53
		Expense account,	647 66
		Cash on hand,	21,123 57
	\$3,994,155 27		\$3,994,155 27

Loan on Public Funds;—

On \$1,000 United States 4½s, \$500 00

Loans on Bank Stock, amount on each:—

On 7 shares First National Bank, New Bedford, \$250 00
 On 16 shares Merchants' National Bank, New Bedford, 1,600 00
 On 9 shares Mechanics' National Bank, New Bedford, 900 00
 On 226 shares Citizens' National Bank, New Bedford, 13,800 00

Cash on Deposit in Banks, amount in each:—

Third National Bank, Springfield, \$72,565 00
 International Trust Company, Boston, 57,327 59
 National Bank of Redemption, Boston, 15,977 09
 Mechanics' National Bank, New Bedford, 2,646 52
 Merchants' National Bank, New Bedford, 44,161 99
 Citizens' National Bank, New Bedford, 62,087 95
 National Bank of Commerce, New Bedford, 1,910 44
 First National Bank, New Bedford, 1,752 95

Whole amount of interest or profits received or earned, \$180,524 63
 Rate and amount of each semi-annual dividend for previous } 2 per cent, { 70,481 03
 year, } 2 per cent., { 72,506 96

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: \$533,850, 4 per cent.; \$486,700, 4½ per cent.; \$333,000, 4¾ per cent.; \$339,589 65, 5 per cent.; \$124,850, 5½ per cent.; \$261,478.15, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 260

Aggregate amount of the same,		\$208,037 48
Number of open accounts,	14,676	
Number and amount of deposits (including dividends) received for previous year,	12,087	824,980 83
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	541	362,780 15
Number and amount of withdrawals,	6,781	574,821 06
Number of accounts opened the previous year,	1,867	
Number of accounts closed the previous year,	1,071	
Amount of expenses of the corporation during previous year,		9,442 04
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: June 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$83,500	\$91,745 62	\$83,500 00
United States 4s,	104,500	133,629 37	104,500 00
United States currency 6s,	175,000	219,625 00	175,000 00
City and town bonds:—			
City of New Bedford,	80,000	97,600 00	80,000 00
of Norwich, Conn.,	13,000	16,900 00	13,000 00
of Portland, Me.,	87,000	91,350 00	87,000 00
of New Bedford,	82,000	100,040 00	82,000 00
of Newport, R. I.,	1,000	1,020 00	1,000 00
of Chelsea,	95,000	98,800 00	95,000 00
of Bangor, Me.,	66,000	79,200 00	66,000 00
of New Haven, Conn.,	50,000	61,000 00	50,000 00
of Charlestown,	25,000	26,000 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	10,600 00	10,000 00
of East Saginaw, Mich.,	25,000	28,000 00	25,000 00
of Holyoke,	50,000	54,000 00	50,000 00
Town of Northampton,	83,000	92,960 00	83,000 00
of North Bridgewater,	20,000	20,650 00	20,000 00
of New Haven, Conn.,	10,000	10,800 00	10,000 00
of Middleborough,	70,000	71,400 00	70,000 00
	\$1,270,000	\$1,472,069 99	\$1,270,000 00

BANK STOCK.

Franklin Nat'l Bank, Franklin,	\$10,000	\$17,500 00	\$10,000 00
Third Nat'l Bank, Springfield,	10,000	17,500 00	10,000 00
Merchants' Nat'l B'k, New Bedford,	50,000	92,937 50	50,000 00
First Nat'l Bank, New Bedford,	26,200	39,234 50	26,200 00
Citizens' Nat'l Bank, New Bedford,	20,000	26,225 00	20,000 00
Nat'l B'k of Commerce, N. Bedford,	30,000	33,975 00	30,000 00
First Nat'l Bank, Boston,	10,000	17,500 00	10,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . . .	\$12,000	\$14,760 00	\$12,000 00
State Nat'l Bank, Boston, . . .	2,000	2,500 00	2,000 00
Tremont Nat'l Bank, Boston, . . .	2,500	2,750 00	2,500 00
Merchandise Nat'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
Merchants' Nat'l Bank, Boston, . . .	10,000	14,600 00	10,000 00
	\$185,200	\$281,982 00	\$185,200 00

RAILROAD BONDS.

Mansfield & Framingham R.R., . . .	\$33,500	\$33,500 00	\$33,500 00
Boston & Albany R.R. 6s, . . .	10,000	11,900 00	10,000 00
Eastern R.R., . . .	52,500	60,637 50	52,500 00
Old Colony R.R. 6s, . . .	45,000	54,000 00	45,000 00
Old Colony R.R. 7s, . . .	20,000	24,900 00	20,000 00
Boston & Maine R.R. 6s, . . .	15,000	18,600 00	15,000 00
	\$176,000	\$203,537 50	\$176,000 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated 1825. Number of corporators, 106.

WILLIAM WATKINS, *President.*CHAS. H. PEIRCE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$10,377,649 77	Public funds,	\$2,798,200 00
Earnings undivided,	81,467 05	Loan on public funds,	10,000 00
Guaranty fund,	291,000 00	Bank stock,	1,388,860 00
		Loans on bank stock,	35,000 00
		Railroad bonds,	794,000 00
		Loan on railroad bonds,	4,000 00
		Railroad notes,	700,000 00
		Real estate,	30,000 00
		Real estate by foreclosure,	9,351 65
		Loans on real estate,	1,027,237 25
		Loans on personal security,	3,578,663 00
		Loan on deposits,	1,238 75
		Loans to counties, cities or towns,	184,000 00
		Deposit in banks, on interest,	170,482 98
		Expense account,	816 20
		Cash on hand,	18,266 99
	\$10,750,116 82		\$10,750,116 82

Loan on Public Funds:—

On \$10,000 United States 4s, \$10,000 00

Loans on Bank Stock, amount on each:—

On 70 shares Third National Bank, Springfield, \$7,000 00
 On 7 shares National Bank of Commerce, New Bedford, }
 On 10 shares Mechanics' National Bank, New Bedford, } 3,000 00
 On 25 shares Falmouth National Bank, }
 On 12 shares Merchants' National Bank, New Bedford, 1,200 00
 On 3 shares Southbridge National Bank, 300 00
 On 91 shares First National Bank, New Bedford, 7,500 00
 On 9 shares First National Bank, New Bedford, }
 On 18 shares Mechanics' National Bank, New Bedford, } 4,000 00
 On 22 shares Commerce National Bank, New Bedford, }
 On 100 shares First National Bank, Easton, 10,000 00
 On 20 shares Citizens' National Bank, New Bedford, 2,000 00

Loan on Railroad Bonds:—

On \$3,000 Old Colony R. R. 7s, }
 On 10 shares Citizens' National Bank, New Bedford, } *\$4,000 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, 9,650 00
 Amount of municipal tax on real estate, 304 00

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

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, New Bedford,	\$3,513 44
First National Bank, New Bedford,	54,379 46
National Bank of Commerce, New Bedford,	77,296 11
Mechanics' National Bank, New Bedford,	2,345 19
Citizens' National Bank, New Bedford,	4,728 94
Massachusetts National Bank, Boston,	284 07
National Revere Bank, Boston,	10,766 42
National Bank of Redemption, Boston,	17,169 35

Whole amount of interest or profits received or earned, \$560,386 94

Rate and amount of each semi-annual dividend for previous year, } 2 per cent., { 198,913 51
 } 2 per cent., { 200,904 96

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: \$125,000, 3 per cent.; \$100,000, 3½ per cent.; \$25,000, 3¾ per cent.; \$250,000, 3½ per cent.; \$545,000, 3¾ per cent.; \$295,000, 3¾ per cent.; \$1,266,000, 4 per cent.; \$20,000, 4¼ per cent.; \$1,907,275, 4½ per cent.; \$65,000, 4¾ per cent.; \$713,450, 5 per cent.; \$118,950, 5½ per cent.; \$109,464, 6 per cent.

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

Aggregate amount of the same, 203,566 00

Amount of investments from which no income is received, 9,351 65

Number of open accounts, 19,880

Number and amount of deposits (including dividends) received for previous year, 49,495 1,697,612 16

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 844 533,018 08

Number and amount of withdrawals, 12,849 1,454,331 19

Number of accounts opened the previous year, 2,272

Number of accounts closed the previous year, 1,817

Amount of expenses of the corporation during previous year, 18,711 97

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: June 30.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$805,500	\$1,035,060 00	\$805,500 00
United States 4½s,	200,000	223,500 00	200,000 00
District of Columbia 6s,	165,000	186,275 00	165,000 00
State of Massachusetts 3½s,	100,000	100,000 00	100,000 00
City of New Bedford 7s,	30,000	33,000 00	30,000 00
of New Bedford 6s,	291,000	356,475 00	291,000 00
of New Bedford 4s,	100,000	103,500 00	100,000 00
of New Bedford 3½s,	25,000	25,000 00	25,000 00
of Charlestown 5s,	100,000	112,000 00	100,000 00
of Springfield 6s,	4,000	4,080 00	4,000 00
of Manchester, N. H., 6s,	6,000	7,020 00	6,000 00
of Middletown, Conn., 6s,	28,000	33,320 00	28,000 00
Town of Middletown, Conn., 6s,	10,000	10,800 00	10,000 00
of Greenfield 6s,	5,000	5,450 00	5,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town 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	3,135 00	3,000 00
City of Norwalk, Conn., 7s,	10,000	12,500 00	10,000 00
of Bangor, Me., 6s,	100,000	120,000 00	100,000 00
of Malden 5s,	17,000	18,360 00	17,000 00
of Malden 6s,	50,000	54,500 00	50,000 00
Town of Medford 6s,	50,000	54,500 00	50,000 00
of Melrose 6s,	50,000	54,500 00	50,000 00
City of Meriden, Conn., 7s,	50,000	54,000 00	50,000 00
of Hartford, Conn., 6s,	20,000	22,200 00	20,000 00
of Salem 6s,	50,000	51,750 00	50,000 00
of Burlington, Vt., 6s,	16,000	17,120 00	16,000 00
of Chelsea 6s,	85,000	96,475 00	85,000 00
County of Sagadahoc, Me., 6s,	19,000	19,475 00	19,000 00
City of Augusta, Me., 6s,	4,500	4,590 00	4,500 00
of Dover, N. H., 6s,	13,500	13,770 00	13,500 00
of Bath, Me.,	39,000	39,780 00	39,000 00
Town of Edgartown 6s,	20,000	20,900 00	20,000 00
of Attleborough 7s,	50,000	64,000 00	50,000 00
City of Nashua, N. H., 6s,	5,000	5,650 00	5,000 00
Town of Peterborough, N. H., 6s,	15,000	15,750 00	15,000 00
City of Cleveland, Ohio, 4s,	100,000	100,750 00	100,000 00
of Cleveland, Ohio, 6s,	10,000	10,825 00	10,000 00
of Cleveland, Ohio, 7s,	7,000	8,000 00	7,000 00
of Columbus, Ohio, 6s,	10,000	11,200 00	10,000 00
of Grand Rapids, Mich., 5s,	30,000	33,900 00	30,000 00
of East Saginaw, Mich., 5s,	28,500	31,600 00	28,500 00
of Providence, R. I., 5s,	7,000	8,300 00	7,000 00
of Boston sterling 5s,	58,200	63,400 00	58,200 00
	\$2,798,200	\$3,258,400 00	\$2,798,200 00

BANK STOCK.

Merchants' Nat'l B'k. New Bedford,	\$109,600	\$202,760 00	\$109,600 00
First Nat'l Bank, New Bedford,	135,600	200,688 00	135,600 00
Nat'l B'k of Commerce, New Bedford,	136,600	157,090 00	136,600 00
Mechanics' Nat'l B'k, New Bedford,	100,000	170,000 00	100,000 00
Citizens' Nat'l Bank, New Bedford,	100,000	125,000 00	100,000 00
First Nat'l Bank, Chelsea,	20,000	25,400 00	20,000 00
Metacomet Nat'l Bank, Fall River,	25,000	30,000 00	25,000 00
Third Nat'l Bank, Springfield,	20,000	37,000 00	20,000 00
Railroad Nat'l Bank, Lowell,	4,500	5,760 00	4,500 00
Nat'l B'k of So. Reading, Wakefield,	7,000	8,050 00	7,000 00
Fall River Nat'l Bank, Fall River,	20,000	23,000 00	20,000 00
First Nat'l Bank, Malden,	15,000	18,750 00	15,000 00
Nat'l Bank of Fairhaven,	1,760	1,670 00	1,760 00
Nat'l Hide and Leather B'k, Boston,	20,000	23,800 00	20,000 00
Boston Nat'l Bank, Boston,	15,000	18,150 00	15,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Howard Nat'l Bank, Boston, . . .	\$14,000	\$16,100 00	\$14,000 00
Nat'l Exchange Bank, Boston, . . .	2,000	2,640 00	2,000 00
Nat'l Bank of Commerce, Boston, . . .	46,000	58,420 00	46,000 00
Second Nat'l Bank, Boston, . . .	53,000	81,620 00	53,000 00
Nat'l Bank of No. America, Boston, . . .	38,000	39,900 00	38,000 00
Maverick Nat'l Bank, Boston, . . .	10,000	22,100 00	10,000 00
Nat'l Bank of the Republic, Boston, . . .	49,000	67,620 00	49,000 00
First Nat'l Bank, Boston, . . .	23,000	48,760 00	23,000 00
Merchants' Nat'l Bank, Boston, . . .	23,000	32,200 00	23,000 00
Eliot Nat'l Bank, Boston, . . .	9,000	11,430 00	9,000 00
North Nat'l Bank, Boston, . . .	23,000	30,820 00	23,000 00
City Nat'l Bank, Boston, . . .	3,000	3,030 00	3,000 00
Tremont Nat'l Bank, Boston, . . .	35,000	35,700 00	35,000 00
Hamilton Nat'l Bank, Boston, . . .	9,000	11,250 00	9,000 00
Shawmut Nat'l Bank, Boston, . . .	14,000	16,660 00	14,000 00
Continental Nat'l Bank, Boston, . . .	25,000	29,500 00	25,000 00
Eagle Nat'l Bank, Boston, . . .	17,000	18,360 00	17,000 00
Massachusetts Nat'l Bank, Boston, . . .	44,000	41,800 00	44,000 00
Atlas Nat'l Bank, Boston, . . .	36,000	43,200 00	36,000 00
Union Nat'l Bank, Boston, . . .	13,000	24,440 00	13,000 00
Columbian Nat'l Bank, Boston, . . .	26,000	32,500 00	26,000 00
Nat'l Revere Bank, Boston, . . .	50,000	62,000 00	50,000 00
Washington Nat'l Bank, Boston, . . .	13,000	16,250 00	13,000 00
Shoe and Leather Nat'l B'k, Boston, . . .	14,000	14,140 00	14,000 00
New England Nat'l Bank, Boston, . . .	4,000	5,760 00	4,000 00
Nat'l B'k of Commonwealth, Boston, . . .	10,000	11,800 00	10,000 00
Nat'l Bank of Redemption, Boston, . . .	20,000	25,000 00	20,000 00
Everett Nat'l Bank, Boston, . . .	3,000	3,000 00	3,000 00
Merchandise Nat'l Bank, Boston, . . .	3,000	3,120 00	3,000 00
Monument Nat'l Bank, Boston, . . .	10,000	21,400 00	10,000 00
State Nat'l Bank, Boston, . . .	9,000	10,530 00	9,000 00
Traders' Nat'l Bank, Boston, . . .	10,800	10,690 00	10,800 00
	\$1,388,860	\$1,898,858 00	\$1,388,860 00

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$450,000	\$528,200 00	\$450,000 00
Boston & Albany R.R. 6s, . . .	50,000	59,000 00	50,000 00
New Bedford R.R. 7s, . . .	75,000	91,500 00	75,000 00
Worcester & Nashua R.R. 5s, . . .	125,000	125,625 00	125,000 00
Fitchburg R.R. 5s, . . .	38,000	43,300 00	38,000 00
Old Colony R.R. 6s, . . .	20,000	24,000 00	20,000 00
Boston & Lowell R.R. 6s, . . .	11,000	13,090 00	11,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,600 00	5,000 00
Boston & Lowell R.R. 4½s, . . .	20,000	22,000 00	20,000 00
	\$794,000	\$912,315 00	\$794,000 00

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	108	\$60,212 33
Number and amount of withdrawals,	928	93,409 06
Number of accounts opened the previous year,	200	
Number of accounts closed the previous year,	197	
Amount of expenses of the corporation during previous year,		2,226 66
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: June 7.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$30,000	\$40,800 00	\$30,000 00
City of Bangor, Me., 6s,	10,000	11,650 00	10,000 00
	\$40,000	\$52,450 00	\$40,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$1,000	\$1,335 00	\$1,000 00
Atlas Nat'l Bank, Boston,	6,000	7,215 00	6,000 00
Boylston Nat'l Bank, Boston,	800	1,065 00	800 00
Blackstone Nat'l Bank, Boston,	3,300	3,696 00	3,300 00
Columbian Nat'l Bank, Boston,	1,300	1,626 62	1,300 00
Commerce Nat'l Bank, Boston,	1,800	2,286 00	1,800 00
Continental Nat'l Bank, Boston,	4,200	4,966 50	4,200 00
Commonwealth Nat'l B'k, Boston,	5,000	5,900 00	5,000 00
City Nat'l Bank, Boston,	8,000	8,080 00	8,000 00
Exchange Nat'l Bank, Boston,	500	640 00	500 00
Eliot Nat'l Bank, Boston,	3,300	4,199 25	3,300 00
Eagle Nat'l Bank, Boston,	7,400	7,992 00	7,400 00
Everett Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Globe Nat'l Bank, Boston,	5,000	4,750 00	5,000 00
Howard Nat'l Bank, Boston,	1,500	1,764 37	1,500 00
Hamilton Nat'l Bank, Boston,	1,000	1,250 00	1,000 00
Hide and Leather Nat'l B'k, Boston,	2,500	2,981 25	2,500 00
Market Nat'l Bank, Boston,	4,400	4,004 00	4,400 00
Maverick Nat'l Bank, Boston,	4,000	8,850 00	4,000 00
North America Nat'l Bank, Boston,	1,000	1,050 00	1,000 00
New England Nat'l Bank, Boston,	1,000	1,435 00	1,000 00
Republic Nat'l Bank, Boston,	2,300	3,185 50	2,300 00
Revere Nat'l Bank, Boston,	3,700	4,588 00	3,700 00
Shawmut Nat'l Bank, Boston,	1,000	1,192 50	1,000 00
Suffolk Nat'l Bank, Boston,	1,200	1,329 00	1,200 00
Tremont Nat'l Bank, Boston,	3,300	3,382 50	3,300 00
Third Nat'l Bank, Boston,	10,400	10,400 00	10,400 00
Union Nat'l Bank, Boston,	2,400	3,312 00	2,400 00
Webster Nat'l Bank, Boston,	5,600	5,712 00	5,600 00
Boston Nat'l Bank, Boston,	1,700	2,061 25	1,700 00
First Nat'l Bank, Newburyport,	10,500	11,970 00	10,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Ocean Nat'l Bank, Newburyport, .	\$1,000	\$1,030 00	\$1,000 00
Mechanicks' Nat'l B'k, Newburyport,	9,100	11,375 00	9,100 00
	\$120,200	\$139,623 74	\$120,200 00

RAILROAD BONDS.

Old Colony & Newport R.R. 7s, .	\$5,000	\$6,062 50	\$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,	\$1,432,154 28	Public funds,	\$77,861 75
Earnings undivided,	40,012 38	Bank stock,	26,225 00
Guaranty fund,	24,768 00	Loan on bank stock,	2,500 00
Suspense account,	240 60	Railroad bonds,	10,000 00
		Real estate by foreclosure,	32,251 33
		Loans on real estate,	935,651 38
		Loans on personal security,	383,630 00
		Deposit in banks, on interest,	21,159 56
		Deposit in banks, not on interest,	2,500 00
		Expense account,	727 69
		Cash on hand,	4,668 55
	\$1,497,175 26		\$1,497,175 26

Loan on Bank Stock :—

On 25 shares Globe National Bank, Boston,	*\$2,500 00
Amount of real estate held by foreclosure,	\$32,251 33
Assessed value of the same,	24,250 00
Amount of income received from the same,	610 50
Amount of municipal tax on real estate,	306 83

Cash on Deposit in Banks, amount in each :—

Wachusett National Bank, Fitchburg,	\$2,894 00
Revere National Bank, Boston,	315 68
Newton National Bank, Newton,	5,949 88
Pacific National Bank, Boston,	14,500 00

Whole amount of interest or profits received or earned,	\$72,649 49
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	24,479 87
year, } 2 per cent., {	25,832 66
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 : \$48,000, 4 per cent. ; \$149,900, 5 per cent. ; \$14,500, 5½ per cent. ; \$526,237, 5½ per cent. ; \$273,336.38, 6 per cent. ; \$,750, 7 per cent. ; \$58, 8 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	212
Aggregate amount of the same,	347,680 00
Amount of investments from which no income is received	36,101 38
Number of open accounts,	5,865
Number and amount of deposits (including dividends) received for previous year,	5,706 391,577 54
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	225 126,702 49

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

Number and amount of withdrawals,	2,978	\$256,658 84
Number of accounts opened the previous year, . . . . .	. 802	
Number of accounts closed the previous year, . . . . .	. 327	
Amount of expenses of the corporation during previous year,		5,329 13
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: June 10.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell 6s,	\$6,000	\$6,540 00	\$6,204 56
of Newton 5s,	50,000	60,000 00	51,081 08
of Worcester 5s,	20,000	21,250 00	20,576 11
	\$76,000	\$87,790 00	\$77,861 75

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$3,000	\$3,540 00	\$3,000 00
First Nat'l Bank, Cambridge,	1,000	1,600 00	1,000 00
Lincoln Nat'l Bank, Boston,	7,000	7,630 00	7,000 00
Merchandise Nat'l Bank, Boston,	2,400	2,496 00	2,400 00
Natick Nat'l Bank, Natick,	2,500	3,550 00	2,500 00
Newton Nat'l Bank, Newton,	1,500	1,500 00	1,500 00
Revere Nat'l Bank, Boston,	3,000	3,720 00	3,000 00
South Framingham Nat'l Bank, So. Framingham,	2,500	2,675 00	2,500 00
State Nat'l Bank, Boston,	600	702 00	600 00
Wachusett Nat'l Bank, Fitchburg,	2,500	5,000 00	2,500 00
Waltham Nat'l Bank, Waltham,	225	315 00	225 00
	\$26,225	\$32,728 00	\$26,225 00

RAILROAD BONDS.

Mansfield & Framingham R.R. 7s,	\$10,000	\$10,700 00	\$10,000 00
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NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

Incorporated 1842. Number of corporators, 16.

HORATIO G. KNIGHT, *President.*LAFAYETTE MALTBY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,118,372 28	Public funds,	\$305,200 00
Earnings undivided,	22,992 04	Loan on public funds,	900 00
Guaranty fund,	75,500 00	Bank stock,	45,500 00
		Loans on bank stock,	27,113 70
		Railroad bonds,	350,000 00
		Railroad notes,	175,000 00
		Real estate,	27,582 40
		Real estate by foreclosure,	3,050 00
		Loans on real estate,	801,184 31
		Loans on personal security,	298,115 00
		Loans to counties, cities or towns,	25,000 00
		Loans on bank books,	825 00
		Deposit in banks, on interest,	154,911 53
		Cash on hand,	2,482 38
	\$2,216,864 32		\$2,216,864 32

Loan on Public Funds:—

On \$1,000 United States 4s, \$900 00

Loans on Bank Stock, amount on each:—

On 66 shares Northampton National Bank, \$5,800 00
 On 109 shares First National Bank, Northampton, 9,013 70
 On 3 shares Hampshire County National Bank, Northampton, 300 00
 On 10 shares Ware National Bank, Ware, 1,000 00
 On 100 shares First National Bank, Easthampton, 10,000 00
 On 5 shares Williamston National Bank, 400 00
 On 10 shares Bath National Bank, Bath, Me., 600 00

Invested in real estate (for banking purposes) \$27,582 40
 Estimated value of the same, 27,582 40
 Amount of real estate held by foreclosure, 3,050 00
 Assessed value of the same, 2,450 00
 Amount of income received from the same, 140 00
 Amount of municipal tax on real estate, 296 58

Cash on Deposit in Banks, amount in each:—

Northampton National Bank, Northampton, \$91,010 36
 First National Bank, Northampton, 8,146 23
 Hampshire County National Bank, Northampton, 754 94
 Chapin National Bank, Springfield, 20,000 00
 Springfield Safe Deposit and Trust Company, 20,000 00
 Vermont National Bank, Brattleboro, Vt., 15,000 00

Whole amount of interest or profits received or earned, \$107,131 72
 Rate and amount of each semi-annual dividend for pre- } 2 per cent., { 40,225 32
 vious year, } 2 per cent., { 40,666 25

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.

The total amount of loans, with each specified rate of interest: \$25,000, 3½ per cent.; \$5,500, 4 per cent.; \$50,000, 4¼ per cent.; \$327,900, 4½ per cent.; \$669,823.01, 5 per cent.; \$74,915, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 331

Aggregate amount of the same, \$379,790 01

Number of open accounts, 5,750

Number and amount of deposits (including dividends) received for previous year, 4,207 369,607 42

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 208 91,250 65

Number and amount of withdrawals, 3,460 310,771 11

Number of accounts opened the previous year, 705

Number of accounts closed the previous year, 623

Amount of expenses of the corporation during the previous year, 5,060 93

Amount of treasurer's bond, 25,000 00

Date of examination by commissioner: May 11.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$210,000	\$269,850 00	\$236,200 00
City of Meriden (Conn.) bonds, . .	60,000	65,000 00	60,000 00
of Milwaukee (Wis.) bonds, . .	9,000	10,530 00	9,000 00
	\$279,000	\$345,380 00	\$305,200 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	1,330 00	1,000 00
Boston Nat'l Bank, Boston,	5,300	6,413 00	5,300 00
Nat'l Bank of Commerce, Boston, . .	1,500	1,905 00	1,500 00
Exchange Nat'l Bank, Boston,	1,000	1,320 00	1,000 00
First Nat'l Bank, Boston,	3,000	6,360 00	3,000 00
Merchants' Nat'l Bank, Boston,	2,000	2,800 00	2,000 00
North America Nat'l Bank, Boston, . .	2,700	2,835 00	2,700 00
Second Nat'l Bank, Boston,	3,400	5,236 00	3,400 00
Shawmut Nat'l Bank, Boston,	2,600	3,094 00	2,600 00
State Nat'l Bank, Boston,	1,700	1,989 00	1,700 00
Traders' Nat'l Bank, Boston,	1,700	1,483 00	1,700 00
Washington Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
Webster Nat'l Bank, Boston,	2,000	2,040 00	2,000 00
	\$45,500	\$62,805 00	\$45,500 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$40,000	\$47,200 00	\$40,000 00
Boston & Albany R.R. 7s, . . .	200,000	234,000 00	200,000 00
Boston & Maine R.R. 7s, . . .	70,000	82,950 00	70,000 00
Boston & Lowell R.R. 7s, . . .	40,000	46,400 00	40,000 00
	\$350,000	\$410,550 00	\$350,000 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated 1848. Number of corporators, 39.

C. T. SAMPSON, *President.*V. A. WHITAKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,448,197 03	Public funds,	\$201,089 68
Earnings undivided,	10,000 00	Bank stock,	40,900 00
Guaranty fund,	26,500 00	Loans on bank stock,	17,600 00
State tax,	1,580 00	Railroad bonds,	10,000 00
		Real estate,	38,425 86
		Loans on real estate,	711,453 24
		Loans on personal security,	291,329 13
		Loans to counties, cities or towns,	133,063 63
		Loans on bank books,	4,086 03
		Deposit in banks, on interest,	13,117 08
		Deposit in banks, not on interest,	9,492 82
		Expense account,	513 38
		Interest account,	13,262 60
		Cash on hand,	1,943 58
	\$1,486,277 03		\$1,486,277 03

Loans on Bank Stock, amount on each:—

On 125 shares Adams National Bank, North Adams,	\$11,700 00
On 25 shares Pittsfield National Bank, Pittsfield,	2,500 00
On 34 shares First National Bank, Stamford, Conn.,	3,400 00

Invested in real estate (for banking purposes),	\$38,425 86
Estimated value of the same,	38,425 86
Amount of municipal tax on real estate,	395 37

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$12,611 88
Maverick National Bank, Boston,	505 20
Adams National Bank, North Adams,	5,104 46
Berkshire National Bank, North Adams,	4,388 36

Whole amount of interest or profits received or earned,	\$68,955 16
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., } 25,251 62
	{ 2 per cent., } 26,486 51

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: \$137,009.66, 4 per cent.; \$67,400, 4½ per cent.; \$589,850, 5 per cent.; \$363,272 37, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	280
Aggregate amount of the same,	270,647 51
Number of open accounts,	4,842
Number and amount of deposits (including dividends) received for previous year,	6,716 530,501 84

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, . . . . .	. 347	\$211,916 14
Number and amount of withdrawals,	3,834	376,084 31
Number of accounts opened the previous year,	1,298	
Number of accounts closed the previous year,	811	
Amount of expenses of the corporation during previous year,		5,669 96
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: April 21.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,500	\$64,640 00	\$50,500 00
United States 4½s,	5,000	5,550 00	5,000 00
City of Norwich, Conn.,	25,000	26,750 00	25,000 00
of Cleveland, Ohio,	25,000	31,500 00	30,089 68
of Dayton, Ohio,	20,000	21,200 00	20,000 00
of Providence, R. I.,	18,000	21,240 00	18,000 00
of Fall River,	11,000	14,300 00	11,000 00
of Lowell,	10,000	10,800 00	10,000 00
of Terre Haute, Ind.,	10,000	10,800 00	*10,000 00
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	\$231,840 00	\$201,089 68

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 B'k, North 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	\$10,350 00	\$10,000 00
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* This bank has been notified that this investment is illegal.

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

Incorporated 1872. Number of corporators, 35.

SAMUEL F. WOODBRIDGE, *President.*MILTON L. WALTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$150,177 07	Public funds,	\$4,986 04
Earnings undivided,	1,389 66	Loans on public funds,	450 00
Guaranty fund,	2,354 67	Bank stock,	2,700 00
Suspense,	2,092 49	Loan on bank stock,	200 00
		Real estate by foreclosure,	2,797 26
		Loans on real estate,	95,280 00
		Loans on personal security,	41,600 00
		Deposit in bank, on interest,	7,347 81
		Cash on hand,	652 78
	\$156,013 89		\$156,013 89

Loans on Public Funds:—

On \$450 United States 4s, \$450 00

Loan on bank stock:—

On 3 shares Third National Bank, Springfield, \$200 00

Amount of real estate held by foreclosure, \$2,797 26

Assessed value of the same, 3,700 00

Amount of income received from the same, 312 00

Amount of municipal tax on real estate, 55 50

Cash on Deposit in Bank:—

Howard National Bank, Boston, \$7,347 81

Whole amount of interest or profits received or earned, \$6,338 14

Rate and amount of each semi-annual dividend for pre- } 2 per cent, { 2,352 59
vious year, } 2 per cent, { 2,532 76

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, 5.

Date of the last extra dividend: Jan. 10, 1886.

The total amount of loans, with each specified rate of interest: \$27,000, 5 per cent.; \$28,400, 5½ per cent.; \$77,080, 6 per cent.; \$4,850, 6½ per cent.; \$200, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 44

Aggregate amount of the same, 61,730 00

Number of open accounts, 887

Number and amount of deposits (including dividends) received for previous year, 1,138 69,455 47

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 49 27,953 33

Number and amount of withdrawals, 455 44,055 02

Number of accounts opened the previous year, 182
 Number of accounts closed the previous year, 69
 Amount of expenses of the corporation during previous year, \$900 53
 Amount of treasurer's bond, 5,000 00
 Date of examination by commissioner: March 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$6,425 00	\$4,986 04

BANK STOCK.

First Nat'l Bank, Marlborough,	\$3,000	\$2,850 00	\$2,700 00
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NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated 1854. Number of corporators, 28.

S. S. EDMANDS, *President.*

BONUM NYE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$527,949 61	Public funds,	\$79,500 00
Earnings undivided,	1,111 20	Bank stock,	1,400 00
Guaranty fund,	16,983 71	Railroad bonds,	127,000 00
		Loans on real estate,	324,347 00
		Loans to counties, cities or towns,	12,000 00
		Deposit in banks, on interest,	1,293 35
		Expense account,	23 90
		Furniture,	203 67
		Cash on hand,	276 60
	\$546,044 52		\$546,044 52

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston,	\$720 76
First National Bank, Worcester,	572 59

Whole amount of interest or profits received or earned, \$28,042 40
 Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 11,135 38
 year, } 2 per cent., { 9,631 92

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 : 5¼.

Date of the last extra dividend : Jan. 1, 1870.

The total amount of loans, with each specified rate of interest : \$2,000, 3½ per cent. ; \$10,000, 4 per cent. ; \$324,347, 5½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 197
 Aggregate amount of the same, 195,947 00
 Number of open accounts, 1,848

Number and amount of deposits (including dividends) received for previous year, 1,555 130,454 93

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 62 34,752 97

Number and amount of withdrawals, 710 67,499 94

Number of accounts opened the previous year, 271

Number of accounts closed the previous year, 136

Amount of expenses of the corporation during previous year, 1,205 84

Amount of treasurer's bond, 14,000 00

Date of examination by commissioner : March 2.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of Maine,	\$17,000	\$18,105 00	\$17,000 00
of New Hampshire,	1,500	1,895 00	1,500 00
City of Boston,	16,000	19,342 50	16,000 00
of Providence, R. I.,	7,000	8,470 00	7,000 00
of Portsmouth, N. H.,	5,000	5,875 00	5,000 00
of Cambridge,	2,000	2,325 00	2,000 00
of Salem,	2,000	2,380 00	2,000 00
of Milwaukee, Wis.,	1,000	1,120 00	1,000 00
of South Norwalk, Conn.,	5,000	5,950 00	5,000 00
of Springfield, Ohio,	8,000	9,223 00	8,000 00
Town of Beverly,	3,000	3,120 00	3,000 00
of Woburn,	12,000	13,440 00	12,000 00
	<u>\$79,500</u>	<u>\$91,245 50</u>	<u>\$79,500 00</u>

BANK STOCK.

Eliot Nat'l Bank, Boston,	\$1,000	\$1,272 50	\$1,000 00
Ware Nat'l Bank, Ware,	400	480 00	400 00
	<u>\$1,400</u>	<u>\$1,752 50</u>	<u>\$1,400 00</u>

RAILROAD BONDS.

Boston & Albany R.R.,	\$31,000	\$36,555 00	\$31,000 00
Eastern R.R.,	27,000	34,627 50	27,000 00
Boston & Maine R.R.,	31,000	37,210 00	31,000 00
Old Colony R.R.,	8,000	9,600 00	8,000 00
Boston & Providence R.R.,	8,000	9,520 00	8,000 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	5,000	5,800 00	5,000 00
Boston & Lowell R.R.,	7,000	8,102 50	7,000 00
Conn. & Passumpsic Rivers R.R.,	10,000	11,800 00	10,000 00
	<u>\$127,000</u>	<u>\$153,215 00</u>	<u>\$127,000 00</u>

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,	\$490,765 28	Public funds,	\$64,960 00
Earnings undivided, . .	3,761 48	Bank stock,	108,789 26
Guaranty fund,	12,700 00	Railroad bonds,	7,000 00
		Real estate by foreclosure, . .	8,836 48
		Loans on real estate,	264,159 66
		Loans on personal security, . .	40,550 00
		Deposit in banks, on interest, .	12,579 12
		Deposit in banks, not on inter- est,	19 13
		Expense account,	6 00
		Cash on hand,	327 11
	\$507,226 76		\$507,226 76

Amount of real estate held by foreclosure,	\$8,836 48
Assessed value of the same,	7,600 00
Amount of income received from the same,	402 37
Amount of municipal tax on real estate,	142 88

Cash on Deposit in Banks, amount in each:—

First National Bank, Easton,	\$19 13
National Bank of the Commonwealth, Boston,	12,579 12

Whole amount of interest or profits received or earned,	\$26,683 88
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	8,815 08
year, } 2 per cent., {	9,146 32

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, $5\frac{44}{100}$.

Date of the last extra dividend: April 15, 1884.

The total amount of loans, with each specified rate of interest: \$31,500, $4\frac{1}{2}$ per cent.; \$72,442.66, 5 per cent.; \$18,800, $5\frac{1}{2}$ per cent.; \$181,617, 6 per cent.; \$400, $6\frac{1}{2}$ per cent.; \$1,450, 7 per cent.; \$1,450, $7\frac{1}{2}$ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 151

Aggregate amount of the same, 148,317 00

Number of open accounts, 1,555

Number and amount of deposits (including dividends) received for previous year, 1,250 122,111 88

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 87 47,465 91

Number and amount of withdrawals, 591 77,952 32

Number of accounts opened the previous year, 277

Number of accounts closed the previous year, 135

Amount of expenses of the corporation during previous year, 918 60

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 8.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Bangor, Me.,	\$8,000	\$9,440 00	\$6,960 00
of Bath, Me.,	2,000	2,000 00	2,000 00
of Columbus, Ohio,	6,000	6,300 00	6,000 00
of Dayton, Ohio,	6,000	6,120 00	6,000 00
Town of Beverly,	15,000	15,900 00	15,000 00
of Greenfield,	10,000	10,500 00	10,000 00
of Montague,	10,000	10,500 00	10,000 00
of Marlborough,	1,000	1,070 00	1,000 00
of Stoughton,	8,000	8,000 00	8,000 00
	\$66,000	\$69,830 00	\$64,960 00

BANK STOCK.

Nat'l City Bank, Lynn,	\$6,600	\$10,560 00	\$9,578 25
Neponset Nat'l Bank, Canton,	7,500	9,675 00	8,100 00
Bristol County Nat'l Bank, Taunton,	3,800	5,814 00	4,560 00
Taunton Nat'l Bank, Taunton,	700	1,106 00	920 50
First Nat'l Bank, Easton,	10,000	13,000 00	10,500 00
Traders' Nat'l Bank, Boston,	3,000	2,970 00	2,880 00
Shoe & Leather Nat'l Bank, Boston,	2,500	2,525 00	2,375 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,400 00	2,375 00
City Nat'l Bank, Boston,	2,500	2,525 00	2,765 63
State Nat'l Bank, Boston,	2,500	2,925 00	2,693 75
Atlantic Nat'l Bank, Boston,	2,500	3,325 00	3,750 00
Atlas Nat'l Bank, Boston,	2,500	2,975 00	2,878 13
North Nat'l Bank, Boston,	9,000	12,060 00	10,485 00
Hamilton Nat'l Bank, Boston,	2,500	3,125 00	2,950 00
Shawmut Nat'l Bank, Boston,	5,000	5,950 00	5,800 00
Everett Nat'l Bank, Boston,	7,800	7,800 00	8,658 00
New England Nat'l Bank, Boston,	2,500	3,575 00	3,325 00
Eagle Nat'l Bank, Boston,	2,000	2,160 00	2,180 00
Redemption Nat'l Bank, Boston,	3,800	4,750 00	4,789 00
Revere Nat'l Bank, Boston,	5,700	7,068 00	6,726 00
Market Nat'l Bank, Boston,	2,500	2,275 00	2,300 00
Hide & Leather Nat'l B'k, Boston,	5,000	5,900 00	5,500 00
Tremont Nat'l Bank, Boston,	2,500	2,550 00	2,700 00
	\$94,900	\$117,013 00	\$108,789 26

RAILROAD BONDS.

Boston & Lowell R.R.,	\$6,000	\$6,120 00	\$6,000 00
Old Colony R.R.,	1,000	1,130 00	1,000 00
	\$7,000	\$7,250 00	\$7,000 00

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,	\$541,141 19	Public funds,	\$505 00
Earnings undivided,	10,753 62	Bank stock,	115,429 14
Guaranty fund,	12,300 00	Loan on bank stock,	800 00
		Railroad bonds,	24,492 50
		Loans on real estate,	363,998 00
		Loans on personal security,	12,150 00
		Loans to counties, cities or towns,	8,500 00
		Deposit in banks, on interest,	35,000 00
		Expense account,	1,087 33
		Vault and furniture,	2,000 00
		Cash on hand,	232 84
	\$564,194 81		\$564,194 81

Loan on Bank Stock : —

On 10 shares Wyndham Co. National Bank, Brooklyn, Conn., \$800 00

Cash on Deposit in Banks, amount in each : —

Metropolitan National Bank, Boston, *\$28,000 00
 National Security Bank, Boston, 7,000 00

Whole amount of interest or profits received or earned, \$26,346 14
 Rate and amount of each semi-annual dividend for previous } 2 per cent., { 8,703 79
 year, } 2 per cent., { 9,392 80

Times for the dividends, fixed by the by-laws: January 1 and July 1.
 The total amount of loans, with each specified rate of interest: \$8,500, 3 9-10 per cent.; \$147,850, 5 per cent.; \$69,900, 5½ per cent.; \$120,648, 6 per cent.; \$700, 6½ per cent.; \$19,200, 7 per cent.; \$1,150, 7 3-10 per cent.; \$5,700, 7½ per cent.; \$11,800, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 115
 Aggregate amount of the same, 167,648 00
 Number of open accounts, 1,802
 Number and amount of deposits (including dividends) received for previous year, 2,392 227,223 82
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 192 115,512 00
 Number and amount of withdrawals, 1,502 150,054 73
 Number of accounts opened the previous year, 501
 Number of accounts closed the previous year, 180
 Amount of expenses of the corporation during previous year, 5,226 51
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: February 2.

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

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Village of St. Albans, Vt., 5s,	\$500	\$505 00	*\$505 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,400	\$6,453 00	\$6,287 50
Boston Nat'l Bank, Boston,	2,400	2,880 00	2,892 50
City Nat'l Bank, Boston,	6,600	6,699 00	7,394 62
Chelsea Nat'l Bank, Chelsea,	5,000	6,250 00	5,767 42
Commerce Nat'l Bank, Boston,	2,500	3,175 00	3,111 87
Commonwealth Nat'l B'k, Boston,	500	590 00	660 00
Eagle Nat'l Bank, Boston,	8,500	9,180 00	9,577 25
Elliot Nat'l Bank, Boston,	3,800	4,826 00	4,504 37
Everett Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
Faneuil Hall Nat'l Bank, Boston,	200	268 00	270 50
First Nat'l Bank, Boston,	2,000	4,200 00	3,970 00
Freeman's Nat'l Bank, Boston,	4,400	4,400 00	4,411 00
Globe Nat'l Bank, Boston,	2,500	2,375 00	2,502 25
Hide & Leather Nat'l B'k, Boston,	1,000	1,190 00	1,197 50
Howard Nat'l Bank, Boston,	2,400	2,820 00	2,775 00
Market Nat'l Bank, Boston,	8,800	8,008 00	8,994 24
Massachusetts Nat'l Bank, Boston,	2,000	1,900 00	2,011 25
Merchants' Nat'l Bank, Boston,	1,400	1,953 00	2,040 50
Metropolitan Nat'l Bank, Boston,	4,500	5,085 00	5,210 00
New England Nat'l Bank, Boston,	1,100	1,578 50	1,614 25
North Nat'l Bank, Boston,	5,200	6,994 00	7,030 50
Old Boston Nat'l Bank, Boston,	250	300 00	305 62
Redemption Nat'l Bank, Boston,	400	500 00	501 00
Revere Nat'l Bank, Boston,	3,400	4,216 00	4,390 12
Second Nat'l Bank, Boston,	2,500	3,750 00	4,005 50
Shawmut Nat'l Bank, Boston,	3,700	4,403 00	4,517 50
Shoe and Leather Nat'l B'k, Boston,	4,600	4,669 00	5,805 00
State Nat'l Bank, Boston,	1,000	1,170 00	1,237 50
Suffolk Nat'l Bank, Boston,	1,800	1,989 00	2,137 25
Traders' Nat'l Bank, Boston,	2,500	2,475 00	3,237 76
Third Nat'l Bank, Boston,	500	500 00	544 37
Tremont Nat'l Bank, Boston,	2,600	2,665 00	3,360 25
Union Nat'l Bank, Boston,	600	828 00	847 50
Webster Nat'l Bank, Boston,	300	306 00	317 25
	\$96,350	\$110,595 50	\$115,429 14

RAILROAD BONDS.

Boston & Maine R.R. 7s,	\$20,000	\$23,950 00	\$20,212 50
Maine Central R.R. 5s,	4,000	4,280 00	4,280 00
	\$24,000	\$28,230 00	\$24,492 50

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

ORANGE SAVINGS BANK—ORANGE.

Incorporated 1871. Number of corporators, 120.

JOHN W. WHEELER, *President.*WARREN M. KING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$445,847 42	Public funds,	\$31,355 00
Earnings undivided,	5,638 43	Bank stock,	37,450 00
Guaranty fund,	8,000 00	Loans on bank stock,	6,750 00
		Railroad bonds,	44,080 00
		Loans on real estate,	233,963 70
		Loans on personal security,	83,515 00
		Loans to counties, cities or towns,	6,500 00
		Deposit in bank, on interest,	15,594 79
		Expense account,	277 36
	\$459,485 85		\$459,485 85

Loans on Bank Stock, amount on each :—

On 22 shares Orange National Bank, Orange,	\$2,000 00
On 50 shares Franklin County National Bank, Greenfield,	*4,750 00

Cash on Deposit in Bank :—

Orange National Bank, Orange,	\$15,594 79
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Whole amount of interest or profits received or earned, \$21,351 36

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 7,873 03
year, } 2 per cent., { 8,301 97

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: $4\frac{2}{3}$.

Date of the last extra dividend: August 1, 1875.

The total amount of loans, with each specified rate of interest: \$6,500, $4\frac{1}{2}$ per cent.; \$308,213.70, 5 per cent.; \$16,015, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 215

Aggregate amount of the same, 158,628 70

Number of open accounts, 1,999

Number and amount of deposits (including dividends) received for previous year, 1,649 122,367 86

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 92 45,108 59

Number and amount of withdrawals, 1,034 90,518 21

Number of accounts opened the previous year, 374

Number of accounts closed the previous year, 221

Amount of expenses of the corporation during previous year, 950 65

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: October 18.

* A deposit book is held as additional security.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Manchester, N. H., 4s,	\$15,000	\$16,200 00	\$15,375 00
of Auburn, Me., 6s,	1,100	1,166 00	1,100 00
of Lynn 6s,	3,000	3,600 00	3,390 00
of Gardiner, Me., 4s,	6,000	6,360 00	6,090 00
Town of Brockton 5s,	5,000	6,200 00	5,400 00
	\$30,100	\$33,526 00	\$31,355 00

BANK STOCK.

First Nat'l Bank, Springfield,	\$1,000	\$1,600 00	\$1,470 00
Third Nat'l Bank, Springfield,	1,000	1,900 00	1,750 00
Union Market Nat'l B'k, Watertown,	300	414 00	360 00
First Nat'l Bank, Chelsea,	400	480 00	460 00
Atlas Nat'l Bank, Boston,	1,500	1,800 00	1,755 00
Boylston Nat'l Bank, Boston,	500	665 00	580 00
Central Nat'l Bank, Boston,	300	327 00	200 00
Eliot Nat'l Bank, Boston,	6,500	8,255 00	7,781 00
Everett Nat'l Bank, Boston,	400	400 00	400 00
First Ward Nat'l Bank, Boston,	2,000	2,540 00	1,882 00
Hide & Leather Nat'l Bank, Boston,	500	590 00	570 00
Manufacturers' Nat'l Bank, Boston,	2,000	1,920 00	2,000 00
North Nat'l Bank, Boston,	1,000	1,340 00	1,220 00
North America Nat'l B'k, Boston,	1,100	1,166 00	1,122 00
Tremont Nat'l Bank, Boston,	3,000	3,060 00	3,300 00
Webster Nat'l Bank, Boston,	2,500	2,575 00	2,600 00
Orange Nat'l Bank, Orange,	10,000	12,900 00	10,000 00
	\$34,000	\$41,932 00	\$37,450 00

RAILROAD BONDS.

Boston & Albany R.R. 6s,	\$10,000	\$12,000 00	\$11,600 00
Old Colony R.R. 6s,	1,000	1,200 00	1,150 00
Conn. & Passumpsic Rivers R.R. 7s,	10,000	12,000 00	11,500 00
Fitchburg R.R. 5s,	18,000	20,800 00	19,830 00
	\$39,000	\$46,000 00	\$44,080 00

PALMER SAVINGS BANK—PALMER.

Incorporated 1870. Number of corporators, 40.

C. L. GARDNER, *President.*L. E. MOORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$807,547 86	Public funds,	\$40,000 00
Earnings undivided,	3,659 69	Bank stock,	57,935 00
Guaranty fund,	15,000 00	Loans on bank stock,	5,800 00
		Railroad bonds,	72,970 00
		Real estate,	18,100 00
		Real estate by foreclosure,	135 00
		Loans on real estate,	428,885 35
		Loans on personal security,	160,374 74
		Loans to counties, cities or towns,	6,692 88
		Loans on savings bank books,	1,614 58
		Deposit in bank, on interest,	30,000 00
		Expense account,	924 43
		Cash on hand,	2,775 57
	\$826,207 55		\$826,207 55

Loans on Bank Stock, amount on each:—

On 10 shares Palmer National Bank, Palmer,	\$800 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,	135 00
Assessed value of the same,	400 00
Amount of income received from the same,	8 10
Amount of municipal tax on real estate,	133 63

Cash on Deposit in Bank:—

Palmer National Bank,	\$30,000 00
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Whole amount of interest or profits received or earned,	\$40,867 15
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 14,548 18
	} 2 per cent., { 14,855 94

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: 6½.

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

The total amount of loans, with each specified rate of interest: \$37,180, 4 per cent.; \$239,710.21, 5 per cent.; \$40,015, 5½ per cent.; \$282,157.34, 6 per cent.; \$3,555, 6½ per cent.; \$750, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	346
Aggregate amount of the same,	326,742 55
Number of open accounts,	2,400
Number and amount of deposits (including dividends) received for previous year,	1,990 209,825 91

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	146	\$89,529 48
Number and amount of withdrawals,	1,332	156,017 26
Number of accounts opened the previous year,	503	
Number of accounts closed the previous year,	335	
Amount of expenses of the corporation during previous year,		2,353 89
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: March 12.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s,	\$20,000	\$20,200 00	\$20,200 00
of Lynn 3½s,	10,000	10,100 00	10,100 00
County of Hampden 3s,	10,000	9,700 00	9,700 00
	\$40,000	\$40,000 00	\$40,000 00

BANK STOCK.

Eliot Nat'l Bank, Boston,	\$5,000	\$6,350 00	\$6,250 00
Nat'l Bank of No. America, Boston,	1,000	1,050 00	1,000 00
Nat'l Bank of Commerce, Boston,	2,300	2,921 00	2,835 00
State Nat'l Bank, Boston,	2,500	2,925 00	2,925 00
Suffolk Nat'l Bank, Boston,	2,000	2,210 00	2,200 00
Brockton Nat'l Bank, Brockton,	1,000	1,120 00	1,000 00
Ware Nat'l Bank, Ware,	700	875 00	875 00
Monson Nat'l Bank, Monson,	3,300	4,455 00	4,125 00
Agawam Nat'l Bank, Springfield,	5,100	6,750 00	6,375 00
Chapin Nat'l Bank, Springfield,	5,000	6,630 00	6,350 00
Palmer Nat'l Bank, Palmer,	22,000	25,300 00	24,000 00
	\$49,900	\$60,586 00	\$57,935 00

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$20,000	\$23,300 00	\$23,300 00
Fitchburg R.R. 4s,	20,000	21,200 00	20,500 00
Boston & Maine R.R. 4s,	18,000	19,170 00	19,170 00
Eastern R.R. 6s,	10,000	13,000 00	10,000 00
	\$68,000	\$76,670 00	\$72,970 00

PEOPLE'S SAVINGS BANK—HOLYOKE.

Incorporated 1885. Number of corporators, 33.

W. M. SKINNER, *President.*F. H. CHAMBERLIN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$91,060 26	Loans on bank stock,	\$2,875 00
Earnings undivided,	831 75	Loans on real estate,	58,340 00
Guaranty fund,	125 90	Loans on personal security,	19,058 75
		Deposit in bank, on interest,	9,915 52
		Expense account,	483 13
		Cash on hand,	1,345 51
	\$92,017 91		\$92,017 91

Loans on Bank Stock, amount on each:—

On 10 shares Home National Bank, Holyoke,	\$875 00
On 25 shares Franklin County National Bank, Greenfield,	2,000 00

Cash on Deposit in Bank:—

Home National Bank, Holyoke,	*\$9,915 52
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Whole amount of interest or profits received or earned,	\$3,437 03
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Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { } 2 per cent., {	247 40
		964 10

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

The total amount of loans, with each specified rate of interest: \$80,273.75, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	21
Aggregate amount of the same,	32,025 00
Number of open accounts,	314
Number and amount of deposits (including dividends) received for previous year,	82,811 29
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	73 47,124 00
Number and amount of withdrawals,	293 29,199 59
Number of accounts opened the previous year,	253
Number of accounts closed the previous year,	75
Amount of expenses of the corporation during previous year,	282 99
Amount of treasurer's bond,	5,000 00

Date of examination by commissioner: June 15.

* This bank was notified that this amount exceeded the legal limit, and correction has been made.

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 3, 1864. Number of corporators, 202.

SAMUEL R. HEYWOOD, *President.*CHARLES M. BENT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$4,506,979 27	Public funds,	\$475,021 00
Earnings undivided,	68,221 64	Loan on public funds,	10,000 00
Guaranty fund,	104,305 48	Bank stock,	825,058 00
Dividends unpaid,	73,630 02	Loan on bank stock,	400 00
Suspense account,	1,628 81	Railroad bonds,	511,350 00
		Loan on railroad bonds,	500 00
		Real estate,	87,609 60
		Loans on real estate,	1,685,596 76
		Loans on personal security,	1,033,085 00
		Loans to counties, cities or towns,	54,451 00
		Deposit in banks, on interest,	53,822 55
		Deposit in banks, not on interest,	5,000 00
		Expense account,	2,373 92
		Rent account,	24 75
		Cash on hand,	10,472 64
	\$4,754,765 22		\$4,754,765 22

Loan on Public Funds:—

On \$10,000 United States 4s, \$10,000 00

Loan on Bank Stock:—

On 5 shares First National Bank, Barre, \$400 00

Loan on Railroad Bonds:—

On \$1,000 Boston and Maine 7s, \$500 00

Invested in real estate (for banking purposes), \$87,609 60

Estimated value of the same, 95,000 00

Amount of municipal tax on real estate, 977 40

Cash on Deposit in Banks, amount in each:—

Central National Bank, Worcester, \$39,981 09

National Bank of the Republic, Boston, 18,841 46

Whole amount of interest or profits received or earned, \$209,952 05

Rate and amount of each semi-annual dividend for previous } 2 per cent., } 82,599 22
year, } 2 per cent., } 85,695 20

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: \$25,000,

3½ per cent.; \$558,051, 4 per cent.; \$180,900, 4½ per cent.; \$25,000, 4¾

per cent.; \$200,500, 4½ per cent.; \$25,000, 4¾ per cent.; \$1,567,561.76, 5

per cent.; \$1,000, 5½ per cent.; \$201,020, 6 per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 546

Aggregate amount of the same, 785,426 60

Number of open accounts,	11,637	
Number and amount of deposits (including dividends) received for previous year,	10,401	\$932,759 11
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	621	353,725 65
Number and amount of withdrawals,	6,825	653,131 67
Number of accounts opened the previous year,	1,969	
Number of accounts closed the previous year,	1,222	
Amount of expenses of the corporation during previous year,		10,325 27
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 13.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$115,000	\$128,368 75	\$126,000 00
District of Columbia 6s,	63,000	71,662 50	70,660 00
County of Merrimack, N. H., 6s,	2,500	2,625 00	2,605 00
of Strafford, N. H., 6s,	600	609 00	600 00
of Strafford, N. H., 4s,	10,000	10,150 00	10,000 00
City and town bonds: —			
City of Portsmouth, N. H., 4s,	5,000	5,125 00	5,000 00
of Dover, N. H., 6s,	3,000	3,435 00	3,300 00
of Manchester, N. H., 6s,	500	510 00	500 00
of Scranton, Pa., 7s,	10,000	12,200 00	11,775 00
of Scranton, Pa., 6s,	6,000	7,290 00	7,031 00
of Scranton, Pa., 5s,	5,000	5,687 50	5,400 00
of Indianapolis, Ind., 7-30s,	5,000	6,075 00	*5,882 00
of Indianapolis, Ind., 6s,	7,000	8,400 00	*8,020 00
of Columbus, Ohio, 6s,	25,000	29,000 00	28,567 00
of Cleveland, Ohio, 6s,	14,000	16,660 00	16,051 00
of Providence, R. I., 5s,	9,000	10,800 00	10,520 00
of Norwich, Conn., 5s,	17,000	20,740 00	20,010 00
of Worcester 4s,	100,000	108,500 00	104,500 00
of Charlestown 6s,	5,000	5,550 00	5,500 00
Town of Beverly 4s,	10,000	10,850 00	10,300 00
of Westborough 5s,	2,000	2,460 00	2,200 00
of Dalton, Fire District, 4s,	20,000	21,600 00	20,600 00
	\$434,600	\$488,297 75	\$475,021 00

BANK STOCK.

Market Nat'l Bank, Boston,	\$23,700	\$22,455 75	\$23,700 00
Shawmut Nat'l Bank, Boston,	7,500	8,943 75	8,575 00
Columbian Nat'l Bank, Boston,	3,700	4,629 63	4,588 00
Atlas Nat'l Bank, Boston,	8,600	10,341 50	10,062 00
Nat'l Webster Bank, Boston,	12,000	12,300 00	12,277 00
Nat'l Bank of Redemption, Boston,	39,700	49,625 00	50,816 00

* These bonds are not for municipal purposes, and have been placed in the hands of a broker to be sold.

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of No. America, Boston,	\$21,800	\$22,890 00	\$22,820 00
Nat'l Union Bank, Boston, . . .	2,000	2,802 50	2,740 00
Washington Nat'l Bank, Boston, . .	5,800	7,250 00	6,808 00
Merchants' Nat'l Bank, Boston, . . .	5,000	7,012 50	6,658 00
North Nat'l Bank, Boston,	6,000	8,070 00	7,675 00
Tremont Nat'l Bank, Boston,	23,200	23,780 00	23,758 00
Globe Nat'l Bank, Boston,	31,700	30,115 00	31,700 00
New England Nat'l Bank, Boston, . .	1,200	1,737 00	1,560 00
Nat'l Eagle Bank, Boston,	13,000	14,040 00	13,953 00
Hamilton Nat'l Bank, Boston,	6,600	8,250 00	8,022 00
State Nat'l Bank, Boston,	20,000	23,400 00	23,292 00
Blackstone Nat'l Bank, Boston,	28,200	31,584 00	30,764 00
Traders' Nat'l Bank, Boston,	9,300	9,207 00	9,150 00
Nat'l Revere Bank, Boston,	15,700	19,468 00	18,898 00
Continental Nat'l Bank, Boston,	19,800	23,388 50	22,780 00
Suffolk Nat'l Bank, Boston,	18,600	20,599 50	20,416 00
Nat'l Hide and Leather B'k, Boston,	25,000	29,812 50	28,500 00
Nat'l Bank of Republic, Boston,	29,300	40,580 50	38,804 00
Eliot Nat'l Bank, Boston,	9,500	12,088 75	11,564 00
Faneuil Hall Nat'l Bank, Boston,	5,000	6,812 50	6,350 00
Shoe & Leather Nat'l B'k, Boston, . . .	40,700	41,412 25	40,700 00
Freeman's Nat'l Bank, Boston,	23,800	23,800 00	26,720 00
Second Nat'l Bank, Boston,	2,100	3,234 00	3,150 00
Third Nat'l Bank, Boston,	30,000	30,000 00	30,000 00
Atlantic Nat'l Bank, Boston,	8,400	11,214 00	12,600 00
Old Boston Nat'l Bank, Boston,	7,200	8,640 00	8,640 00
Manufacturers' Nat'l Bank, Boston,	24,900	23,904 00	24,900 00
Everett Nat'l Bank, Boston,	9,400	9,400 00	9,400 00
Citizens' Nat'l Bank, Worcester,	5,200	6,864 00	6,344 00
City Nat'l Bank, Worcester,	26,000	35,100 00	32,500 00
Central Nat'l Bank, Worcester,	15,400	23,408 00	22,330 00
Worcester Nat'l Bank, Worcester,	52,400	73,360 00	68,120 00
Quinsigamond Nat'l B'k, Worcester,	31,200	39,000 00	37,424 00
Mechanics' Nat'l Bank, Worcester,	16,700	21,376 00	20,040 00
Nat'l Exchange Bank, Boston,	4,500	5,940 00	5,012 00
Boylston Nat'l Bank, Boston,	5,300	7,049 00	6,542 00
Boston Nat'l Bank, Boston,	800	970 00	904 00
Nat'l City Bank, Boston,	17,400	17,487 00	18,732 00
Nat'l Bank of Commerce, Boston,	3,200	4,064 00	3,520 00
Mechanics' Nat'l Bank, Boston,	1,000	1,350 00	1,250 00
	\$717,500	\$838,756 13	\$825,058 00

RAILROAD BONDS.

Boston & Maine R.R. 7s,	\$50,000	\$61,187 50	\$59,800 00
Old Colony R.R. 7s,	35,000	42,831 25	41,725 00
Boston & Albany R.R. 6s,	35,000	42,000 00	41,310 00
Eastern R.R. 6s,	22,500	28,912 50	28,000 00

RAILROAD BONDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	\$25,000	\$27,375 00	\$26,500 00
Boston & Lowell R.R. 6s,	9,000	10,755 00	10,000 00
Fitchburg R.R. 5s,	30,000	35,100 00	34,250 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	19,000	22,515 00	21,824 00
Worcester & Nashua R.R. 5s,	15,500	16,430 00	16,000 00
Nashua & Rochester R.R. 5s,	27,000	29,025 00	28,000 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	59,500 00	57,930 00
Vermont Valley R.R. 5s,	10,000	11,975 00	11,400 00
Old Colony R.R. 4s,	15,000	15,975 00	15,000 00
Lowell & Lawrence R.R. 6s,	2,000	2,400 00	2,200 00
Boston, Barre & Gardner R.R. 5s, . .	14,600	15,749 75	15,100 00
Androscoggin & Kennebec R.R. 6s,	6,200	6,789 00	6,200 00
Portland & Kennebec R.R. 6s,	18,000	20,790 00	20,340 00
Leeds & Farmington R.R. 6s,	10,100	11,918 00	11,251 00
Maine Central R.R. 7s,	6,500	8,385 00	7,756 00
Boston, Barre & Gardner R.R. 7s, . .	200	236 00	228 00
Vermont & Massachusetts R.R. 5s, . .	50,000	57,625 00	56,536 00
	\$450,600	\$527,474 00	\$511,350 00

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated 1855. Number of corporators, 61.

WILLIAM R. DREW, *President.*WILLIAM W. BREWSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$694,756 64	Public funds,	\$133,400 00
Earnings undivided, . .	17,176 08	Bank stock,	33,500 00
Guaranty fund,	14,251 64	Loans on bank stock,	3,475 00
Suspense,	7,303 82	Railroad bonds,	38,000 00
		Real estate,	2,900 00
		Real estate by foreclosure, . .	14,249 39
		Loans on real estate,	351,895 00
		Loans on personal security, . .	55,080 00
		Loans to counties, cities or towns,	54,410 00
		Deposit in banks, on interest, .	44,032 42
		Expense account,	735 91
		Cash on hand,	1,810 46
	\$733,488 18		\$733,488 18

Loans on Bank Stock, amount on each :—

On 8 shares Plymouth National Bank, Plymouth,	\$625 00
On 22 shares Old Colony National Bank, Plymouth,	2,150 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,	14,249 39
Assessed value of the same,	15,400 00
Amount of income received from the same,	574 31
Amount of municipal tax on real estate,	264 20

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$17,775 40
Old Colony National Bank, Plymouth,	13,260 31
Plymouth National Bank,	12,996 71

Whole amount of interest or profits received or earned,	\$32,235 25
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	12,724 38
year, } 2 per cent., {	13,066 95

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 : \$25,000, 3½ per cent. ; \$36,700, 4 per cent. ; \$13,350, 4½ per cent. ; \$79,375, 5 per cent. ; \$10,275, 5½ per cent. ; \$300,160, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	348
Aggregate amount of the same,	243,210 00
Number of open accounts,	2,753
Number and amount of deposits (including dividends) received for previous year,	1,621 121,878 07

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	81	\$42,470 89
Number and amount of withdrawals,	1,097	82,038 77
Number of accounts opened the previous year,	295	
Number of accounts closed the previous year,	216	
Amount of expenses of the corporation during previous year,		2,277 61
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,	\$2,000	\$2,560 00	\$2,000 00
United States 4½s,	10,000	11,100 00	10,000 00
State of Maine 6s,	14,000	14,980 00	14,000 00
of New Hampshire 6s,	3,900	4,562 00	3,900 00
City of Lynn 6s,	1,000	1,007 50	1,000 00
of Portland, Me., 6s,	10,000	10,075 00	10,000 00
of Cambridge 6s,	5,000	5,125 00	5,000 00
of New London, Conn., 7s,	12,000	15,600 00	12,000 00
of New Bedford 7s,	10,000	14,300 00	10,000 00
of Manchester, N. H., 6s,	1,500	1,620 00	1,500 00
of Springfield 6s,	5,000	6,625 00	5,000 00
of Belfast, Me., 6s,	2,000	2,100 00	2,000 00
of Bangor, Me., 6s,	9,000	11,070 00	9,000 00
of Lewiston, Me., 6s,	3,000	3,645 00	3,000 00
of Providence, R. I., 5s,	1,000	1,170 00	1,000 00
of Lawrence 6s,	5,000	5,800 00	5,000 00
of Brockton 4s,	10,000	10,400 00	10,000 00
of Northampton 6s,	10,000	11,150 00	10,000 00
of Haverhill 6s,	1,000	1,017 50	1,000 00
Town of Methuen 6s,	3,000	3,351 00	3,000 00
of Weymouth 4s,	15,000	17,550 00	15,000 00
	\$133,400	\$154,808 00	\$133,400 00

BANK STOCK.

Commonwealth Nat'l Bank, Boston,	\$5,000	\$5,900 00	\$5,000 00
Atlas Nat'l Bank, Boston,	2,500	3,006 25	2,500 00
Webster Nat'l Bank, Boston,	2,500	2,562 50	2,500 00
First Ward Nat'l Bank, Boston,	2,100	2,667 00	2,100 00
Revere Nat'l Bank, Boston,	1,500	1,860 00	1,500 00
Republic Nat'l Bank, Boston,	1,500	2,070 00	1,500 00
Merchants' Nat'l Bank, Boston,	1,000	1,400 00	1,000 00
Metropolitan Nat'l Bank, Boston,	1,500	1,695 00	1,500 00
City Nat'l Bank, Boston,	1,000	1,015 00	1,000 00
Commerce Nat'l B'k, Boston,	800	1,016 00	800 00
North Nat'l Bank, Boston,	600	804 00	600 00
Shoe and Leather Nat'l B'k, Boston,	500	508 75	500 00
Third Nat'l Bank, Springfield,	1,000	1,450 00	1,000 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Brockton Nat'l Bank, 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	9,300 00	6,000 00
	\$33,500	\$41,854 50	\$33,500 00

RAILROAD BONDS.

Old Colony R.R.,	\$18,000	\$20,720 00	\$18,000 00
Cheshire R.R.,	4,000	4,440 00	4,000 00
Boston & Maine R.R.,	6,000	7,110 00	6,000 00
Eastern R.R.,	10,000	12,850 00	10,000 00
	\$38,000	\$45,120 00	\$38,000 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated 1828. Number of corporators, 47.

WILLIAM H. NELSON, *President*.JOHN J. RUSSELL, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,207,650 07	Public funds,	\$297,100 00
Earnings undivided, . .	50,348 50	Loan on public funds,	3,800 00
Guaranty fund,	100,000 00	Bank stock,	421,216 00
Suspense account, . . .	164 97	Loans on bank stock,	6,600 00
		Railroad bonds,	115,000 00
		Loan on railroad bonds,	2,200 00
		Railroad notes,	100,000 00
		Real estate,	4,500 00
		Real estate by foreclosure,	42,355 90
		Loans on real estate,	475,844 00
		Loans on personal security,	674,455 00
		Loans to counties, cities or towns,	171,000 00
		Deposit in banks, on interest,	41,681 05
		Cash on hand,	2,411 59
	\$2,358,163 54		\$2,358,163 54

Loan on Public Funds:—

On \$5,000 United States 6s, \$3,800 00

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, } 1,600 00
 On 13 shares Plymouth National Bank, Plymouth, }
 On 5 shares Old Colony National Bank, Plymouth, } 300 00
 On 5 shares Tremont National Bank, Boston, }

Loan on Railroad Bonds:—

On \$3,000 Boston & Albany Railroad, \$2,200 00

Invested in real estate (for banking purposes), \$4,500 00
 Estimated value of the same, 4,500 00
 Amount of real estate held by foreclosure, 42,355 90
 Assessed value of the same, 83,526 00
 Amount of income received from the same, 4,292 18
 Amount of municipal tax on real estate, 1,211 89

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston, \$12,628 35
 Boston National Bank, Boston, 9,218 94
 Old Colony National Bank, Plymouth, 7,889 49
 Plymouth National Bank, Plymouth, 11,944 27

Whole amount of interest or profits received or earned, \$121,914 83
 Rate and amount of each semi-annual dividend for previous { 2½ per cent., { 53,084 62
 year, { 2 per cent., { 43,088 50
 Times for the dividends, fixed by the by-laws: January and July.

The total amount of loans, with each specified rate of interest: \$50,000, 3½ per cent.; \$25,000, 3¼ per cent.; \$303,500, 4 per cent.; \$236,000, 4¼ per cent.; \$69,200, 4½ per cent.; \$50,000, 4¾ per cent.; \$405,225, 5 per cent.; \$32,100, 5½ per cent.; \$234,553, 6 per cent.; \$9,471, 6½ per cent.; \$18,850, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	210	
Aggregate amount of the same,		\$213,549 00
Number of open accounts,	6,324	
Number and amount of deposits (including dividends) received for previous year,	2,537	290,994 76
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	159	80,775 00
Number and amount of withdrawals,	3,300	251,169 64
Number of accounts opened the previous year,	433	
Number of accounts closed the previous year,	398	
Amount of expenses of the corporation during previous year,		5,946 08
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: May 20.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
State, city and town bonds:—			
State of Maine,	\$18,000	\$19,080 00	\$18,000 00
of Rhode Island,	6,000	6,960 00	6,000 00
City of Salem,	10,000	11,400 00	10,000 00
of Cambridge,	7,000	7,210 00	7,000 00
of Hartford, Conn.,	5,000	5,650 00	5,000 00
of Portland, Me.,	12,000	12,000 00	11,100 00
of New London, Conn.,	50,000	65,500 00	50,000 00
of Holyoke,	50,000	63,000 00	50,000 00
of Fall River,	10,000	12,100 00	10,000 00
of Lawrence,	30,000	34,500 00	30,000 00
of New Bedford,	10,000	14,000 00	10,000 00
of Lynn,	13,000	15,340 00	13,000 00
of Meriden, Conn.,	25,000	26,750 00	25,000 00
of Newburyport,	5,000	5,150 00	5,000 00
of Bangor, Me.,	6,000	7,440 00	6,000 00
of Brockton,	16,000	16,640 00	16,000 00
Town of West Springfield,	25,000	27,750 00	25,000 00
	\$298,000	\$350,470 00	\$297,100 00

BANK STOCK.

State Nat'l Bank, Boston,	\$13,000	\$15,210 00	\$13,000 00
Merchants' Nat'l Bank, Boston,	22,500	31,500 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

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Hingham Nat'l Bank, Hingham, . . .	\$4,200	\$4,200 00	\$4,200 00
Market Nat'l Bank, Boston, . . .	12,800	12,032 00	10,240 00
Traders' Nat'l Bank, Boston, . . .	8,000	6,633 00	6,000 00
City Nat'l Bank, Boston, . . .	8,400	8,484 00	8,400 00
Suffolk Nat'l Bank, Boston, . . .	6,200	6,820 00	6,200 00
North Nat'l Bank, Boston, . . .	900	1,206 00	900 00
Massachusetts Nat'l Bank, Boston, . .	8,500	8,075 00	8,500 00
Second Nat'l Bank, Boston, . . .	27,000	41,580 00	27,000 00
Tremont Nat'l Bank, Boston, . . .	19,500	19,890 00	17,745 00
Atlantic Nat'l Bank, Boston, . . .	4,100	5,453 00	4,100 00
Eagle Nat'l Bank, Boston, . . .	8,000	8,640 00	8,000 00
Old Boston Nat'l Bank, Boston, . . .	5,450	6,540 00	5,450 00
New England Nat'l Bank, Boston, . .	8,600	12,384 00	8,600 00
Boylston Nat'l Bank, Boston, . . .	7,000	9,310 00	7,000 00
Exchange Nat'l Bank, Boston, . . .	10,600	13,992 00	10,600 00
Abington Nat'l Bank, Abington, . . .	1,500	1,500 00	1,500 00
Nat'l Bank of Commerce, Boston, . . .	10,800	13,716 00	9,180 00
Nat'l Bank of No. America, Boston, . .	12,000	12,600 00	10,800 00
Railroad Nat'l Bank, Lowell, . . .	5,500	7,150 00	4,675 00
Globe Nat'l Bank, Boston, . . .	2,900	2,755 00	2,494 00
Freeman's Nat'l Bank, Boston, . . .	2,800	2,800 00	2,380 00
Shawmut Nat'l Bank, Boston, . . .	9,300	11,067 00	8,950 00
Union Nat'l Bank, Boston, . . .	10,000	13,800 00	10,000 00
Atlas Nat'l Bank, Boston, . . .	23,400	28,080 00	23,400 00
Hamilton Nat'l Bank, Boston, . . .	5,300	6,625 00	5,300 00
Boston Nat'l Bank, Boston, . . .	13,900	16,819 00	12,788 00
Webster Nat'l Bank, Boston, . . .	11,200	11,424 00	10,080 00
Blackstone Nat'l Bank, Boston, . . .	4,800	5,376 00	3,712 00
Columbian Nat'l Bank, Boston, . . .	4,200	5,250 00	4,200 00
Howard Nat'l Bank, Boston, . . .	5,400	6,210 00	5,022 00
Revere Nat'l Bank, Boston, . . .	12,000	14,880 00	10,800 00
Nat'l Bank of Republic, Boston, . . .	18,800	25,944 00	18,800 00
Nat'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	9,600 00	6,500 00
First Ward Nat'l Bank, Boston, . . .	10,000	12,700 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	\$546,945 00	\$421,216 00

RAILROAD BONDS.

Boston & Albany R.R.,	\$50,000	\$58,250 00	\$50,000 00
Boston & Maine R.R.,	10,000	11,850 00	10,000 00
Old Colony R.R.,	20,000	23,800 00	20,000 00
Eastern R.R.,	10,500	13,440 00	10,000 00
Salem & Lowell R.R.,	25,000	29,500 00	25,000 00
	\$115,500	\$136,840 00	\$115,000 00

PROVIDENT INSTITUTION FOR SAVINGS, IN THE TOWN OF BOSTON—
BOSTON.

Incorporated 1816. Number of corporators, 119.

WILLIAM PERKINS, *President.*CHARLES J. MORRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$26,626,018 96	Public funds,	\$5,629,000 00
Earnings undivided,	427,314 58	Loans on public funds,	43,500 00
Guaranty fund,	550,000 00	Bank stock,	1,289,300 00
Suspense,	14,357 76	Loans on bank stock,	16,000 00
		Railroad bonds,	2,797,000 00
		Railroad notes,	410,000 00
		Real estate,	80,000 00
		Real estate by foreclosure,	65,427 10
		Loans on real estate,	8,384,685 50
		Loans on personal security,	7,603,762 00
		Loans to counties, cities or towns,	277,000 00
		Deposit in banks, on interest,	961,738 16
		Expense account,	14,259 99
		Cash on hand,	46,018 55
	\$27,617,691 30		\$27,617,691 30

Loans on Public Funds, amount on each:—

On \$28,000 United States 4s,	\$28,000 00
On \$1,500 United States 4½s,	1,500 00
On \$4,000 State of Massachusetts 5s,	4,000 00
On \$10,000 State of Maine 6s,	10,000 00

Loans on Bank Stock, amount on each:—

On 26 shares Massachusetts National Bank, Boston,	\$5,000 00
On 56 shares National Bank of the Commonwealth, Boston,	5,000 00
On 60 shares Wachusett National Bank, Fitchburg,	6,000 00

Invested in real estate (for banking purposes),	\$80,000 00
Estimated value of the same,	253,100 00
Amount of real estate held by foreclosure,	65,427 10
Assessed value of the same,	85,000 00
Amount of income received from the same,	3,366 65
Amount of municipal tax on real estate,	4,293 87

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Boston,	\$313,698 07
Exchange National Bank, Boston,	256,321 87
Shawmut National Bank, Boston,	201,250 64
Merchandise National Bank, Boston,	103,504 17
Webster National Bank, Boston,	86,963 41

Whole amount of interest or profits received,	\$1,139,014 92
Rate and amount of each semi-annual dividend for previous } 1½ per cent., {	369,624 64
year, } 2 per cent., {	497,645 37

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: $3\frac{1}{2}$.

Date of the last extra dividend: July, 1877.

The total amount of loans, with each specified rate of interest: \$100,000, $2\frac{1}{8}$ per cent.; \$82,000, $2\frac{1}{2}$ per cent.; \$1,336,000, $3\frac{1}{2}$ per cent.; \$250,000, $3\frac{3}{8}$ per cent.; \$2,671,000, $3\frac{3}{4}$ per cent.; \$625,000, $3\frac{5}{8}$ per cent.; \$9,045,062, 4 per cent.; \$275,000, $4\frac{1}{8}$ per cent.; 265,000, $4\frac{1}{2}$ per cent.; \$983,000, $4\frac{1}{2}$ per cent.; \$5,162,000, $4\frac{1}{2}$ per cent.; \$53,000, $4\frac{3}{4}$ per cent.; \$2,745,460, 5 per cent.; \$175,000, $5\frac{1}{4}$ per cent.; \$67,700, $5\frac{1}{2}$ per cent.; \$989,525, 6 per cent.; \$366,250, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	53	
Aggregate amount of the same,		\$112,160 00
Amount of investments from which no income is received,		21,489 61
Number of open accounts,	71,051	
Number and amount of deposits (including dividends) received for previous year,	68,723	5,522,588 68
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	3,117	1,692,680 00
Number and amount of withdrawals,	49,266	4,929,898 76
Number of accounts opened the previous year,	10,145	
Number of accounts closed the previous year,	8,444	
Amount of expenses of the corporation during previous year,		42,949 87
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: December 6.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$300,000	\$385,500 00	\$300,000 00
United States $4\frac{1}{2}$ s,	1,300,000	1,451,125 00	1,300,000 00
City of Boston 4s,	2,537,000	2,766,560 00	2,537,000 00
of Somerville 4s,	399,000	405,620 00	399,000 00
of Manchester, N. H., 4s,	155,000	164,300 00	155,000 00
of New Haven, Conn., $3\frac{1}{2}$ s,	79,000	79,000 00	79,000 00
Town of North Adams $3\frac{1}{2}$ s,	125,000	125,000 00	125,000 00
of Beverly 4s,	200,000	208,000 00	200,000 00
of Woonsocket, R. I., 4s,	300,000	309,000 00	300,000 00
of Wellesley 4s,	100,000	108,000 00	100,000 00
of Plymouth 4s,	70,000	74,200 00	70,000 00
City of Meriden, Conn., 4s,	50,000	52,000 00	50,000 00
Town of Westbrook $3\frac{1}{2}$ s,	14,000	14,000 00	14,000 00
	\$5,629,000	\$6,142,305 00	\$5,629,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$24,600	\$32,841 00	\$24,600 00
Atlas Nat'l Bank, Boston,	67,500	81,168 75	67,500 00
Old Boston Nat'l Bank, Boston,	35,000	42,000 00	35,000 00
Columbian Nat'l Bank, Boston,	42,800	53,607 00	42,800 00
Commerce Nat'l Bank, Boston,	7,500	9,525 00	7,500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Continental Nat'l Bank, Boston, . . .	\$66,800	\$78,907 50	\$66,800 00
City Nat'l Bank, Boston, . . .	31,500	31,972 50	31,500 00
Eagle Nat'l Bank, Boston, . . .	45,000	48,600 00	45,000 00
First Nat'l Bank, Boston, . . .	5,000	10,600 00	5,000 00
Globe Nat'l Bank, Boston, . . .	31,500	29,925 00	31,500 00
Hamilton Nat'l Bank, Boston, . . .	59,200	74,000 00	59,200 00
Hide and Leather Nat'l B'k, Boston,	22,500	26,831 25	22,500 00
Massachusetts Nat'l Bank, Boston,	22,500	21,375 00	22,500 00
Market Nat'l Bank, Boston, . . .	54,300	51,449 25	54,300 00
Merchants' Nat'l Bank, Boston, . .	100,000	140,500 00	100,000 00
New England Nat'l Bank, Boston, .	34,900	50,517 75	34,900 00
North Nat'l Bank, Boston, . . .	52,400	70,478 00	52,400 00
Republic Nat'l Bank, Boston, . . .	15,000	20,775 00	15,000 00
Revere Nat'l Bank, Boston, . . .	33,200	41,168 00	33,200 00
Second Nat'l Bank, Boston, . . .	84,800	130,592 00	84,800 00
Shawmut Nat'l Bank, Boston, . . .	28,400	33,867 00	28,400 00
State Nat'l Bank, Boston, . . .	56,100	65,637 00	56,100 00
Suffolk Nat'l Bank, Boston, . . .	45,000	49,837 50	45,000 00
Shoe and Leather Nat'l B'k, Boston,	50,000	50,875 00	50,000 00
Traders' Nat'l Bank, Boston, . . .	2,500	2,475 00	2,500 00
Tremont Nat'l Bank, Boston, . . .	100,000	102,500 00	100,000 00
Union Nat'l Bank, Boston, . . .	31,200	43,290 00	31,200 00
Washington Nat'l Bank, Boston, . .	40,100	50,125 00	40,100 00
Webster Nat'l Bank, Boston, . . .	100,000	102,500 00	100,000 00
	\$1,289,300	\$1,547,939 50	\$1,289,300 00

RAILROAD BONDS.

Old Colony R.R. 6s, . . .	\$250,000	\$304,687 50	\$250,000 00
Old Colony R.R. 4½s, . . .	200,000	213,500 00	200,000 00
Boston & Albany R.R. 6s, . . .	100,000	119,000 00	100,000 00
Boston & Albany R.R. 7s, . . .	343,000	403,882 50	343,000 00
Fitchburg R.R. 5s, . . .	500,000	565,000 00	500,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	632,500 00	550,000 00
Boston & Lowell R.R. 4½s, . . .	20,000	21,400 00	20,000 00
Boston & Maine R.R. 4s, . . .	600,000	636,000 00	600,000 00
Eastern R.R. 6s, . . .	265,000	340,525 00	234,000 00
	\$2,828,000	\$3,236,495 00	\$2,797,000 00

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF
SALISBURY AND AMESBURY—AMESBURY.

Incorporated 1828. Number of corporators, 16.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,667,269 14	Public funds,	\$375,000 00
Earnings undivided,	60,183 09	Bank stock,	141,425 00
Guaranty fund,	67,888 34	Loans on bank stock,	6,500 00
		Railroad bonds,	51,500 00
		Real estate,	2,500 00
		Loans on real estate,	299,800 00
		Loans on personal security,	565,300 00
		Loans to counties, cities or towns,	157,000 00
		Deposit in banks, on interest,	178,077 20
		Expense account,	1,702 92
		Cash on hand,	16,535 45
	\$1,795,340 57		\$1,795,340 57

Loans on Bank Stock, amount on each :—

On 5 shares Powow River National Bank, Amesbury,	\$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,	6,000 00
Amount of municipal tax on real estate,	56 11

Cash on Deposit in Banks, amount in each :—

Powow River National Bank, Amesbury,	*\$110,240 66
First National Bank, Merrimac,	30,000 00
International Trust Company, Boston,	34,458 21
Boston Safe Deposit and Trust Company,	3,378 33

Whole amount of interest or profits received or earned,	\$88,744 69
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 37,193 48
Times for the dividends, fixed by the by-laws: third Wednesday in April and October,	2 per cent., { 30,696 76

Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend: 6 3-10.

Date of the last extra dividend: October 18, 1865.

The total amount of loans, with each specified rate of interest: \$97,000, 4 per cent.; \$30,000, 4½ per cent.; \$180,000, 4¼ per cent.; \$143,500, 4½ per cent.; \$35,000, 4¾ per cent.; \$132,400, 5 per cent.; \$27,300, 5½ per cent.; \$366,300, 6 per cent.; \$2,500, 6½ per cent.; \$113,200, 7 per cent.; \$1,400, 7½ per cent.

* The deposit in this bank has been very much reduced within the past six months, and it is expected that it will be within the limit provided by statute in a short time.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	302	
Aggregate amount of the same,		\$288,800 00
Number of open accounts,	4,899	
Number and amount of deposits (including dividends) received for previous year,	3,353	321,500 24
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	179	103,947 00
Number and amount of withdrawals,	2,148	201,557 13
Number of accounts opened the previous year,	621	
Number of accounts closed the previous year,	349	
Amount of expenses of the corporation during previous year,		3,584 09
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 currency 6s,	\$20,000	\$25,200 00	\$20,000 00
State and city bonds:—			
State of Maine 6s,	21,000	22,050 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	10,000 00	10,000 00
of Springfield 6s,	10,000	12,500 00	10,000 00
of Portsmouth, N. H., 6s,	5,000	5,500 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	5,275 00	5,000 00
of Fall River 6s,	20,000	24,125 00	20,000 00
of Fall River 5s,	10,000	11,400 00	10,000 00
of Portland, Me., 6s,	40,000	47,500 00	40,000 00
of Manchester, N. H., 6s,	17,000	19,530 00	17,000 00
of Chelsea 6s,	54,000	58,795 00	54,000 00
of Cambridge 6s,	48,000	51,280 00	48,000 00
of Dover, N. H., 6s,	3,000	3,000 00	3,000 00
of Charlestown 6s,	30,000	31,200 00	30,000 00
of Des Moines, Iowa, 4½s,	25,000	26,000 00	25,000 00
	\$375,000	\$421,455 00	\$375,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$2,200	\$2,860 00	\$2,200 00
Union Nat'l Bank, Boston,	2,500	3,375 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	1,000 00	1,000 00
Globe Nat'l Bank, Boston,	2,500	2,375 00	2,500 00
Webster Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
Maverick Nat'l Bank, Boston,	2,000	4,000 00	2,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eliot Nat'l Bank, Boston, . . .	\$1,200	\$5,250 00	\$4,200 00
First Nat'l Bank, Boston, . . .	1,500	3,000 00	1,500 00
Boylston Nat'l Bank, Boston, . . .	3,500	4,550 00	3,500 00
Revere Nat'l Bank, Boston, . . .	7,500	9,000 00	7,500 00
Blackstone Nat'l Bank, Boston, . . .	6,000	6,600 00	6,000 00
Old Boston Nat'l Bank, Boston, . . .	2,150	2,450 00	2,150 00
Faneuil Hall Nat'l Bank, Boston, . . .	2,600	3,510 00	2,600 00
Republic Nat'l Bank, Boston, . . .	8,000	10,800 00	8,000 00
Suffolk Nat'l Bank, Boston, . . .	5,700	6,270 00	5,700 00
Commerce Nat'l Bank, Boston, . . .	3,000	3,750 00	3,000 00
Merchants' Nat'l Bank, Boston, . . .	3,500	4,725 00	3,500 00
Eagle Nat'l Bank, Boston, . . .	3,500	3,675 00	3,500 00
New England Nat'l Bank, Boston, . . .	1,500	2,100 00	1,500 00
First Ward Nat'l Bank, Boston, . . .	5,000	6,250 00	5,000 00
Howard Nat'l Bank, Boston, . . .	4,000	4,600 00	4,000 00
Hide and Leather Nat'l B'k, Boston, . . .	7,500	8,625 00	7,500 00
Redemption Nat'l Bank, Boston, . . .	5,000	6,150 00	5,000 00
Atlas Nat'l Bank, Boston, . . .	7,500	8,850 00	7,500 00
Columbian Nat'l Bank, Boston, . . .	3,500	4,305 00	3,500 00
Exchange Nat'l Bank, Boston, . . .	5,000	6,250 00	5,000 00
Commonwealth Nat'l Bank, Boston, . . .	5,000	5,750 00	5,000 00
Tremont Nat'l Bank, Boston, . . .	4,900	4,900 00	4,900 00
State Nat'l Bank, Boston, . . .	3,500	4,025 00	3,500 00
Second Nat'l Bank, Boston, . . .	1,800	2,700 00	1,800 00
Shawmut Nat'l Bank, Boston, . . .	4,900	5,782 00	4,900 00
Traders' Nat'l Bank, Boston, . . .	1,500	1,485 00	1,500 00
Bay State Nat'l Bank, Lawrence, . . .	3,375	5,400 00	3,375 00
Railroad Nat'l Bank, Lowell, . . .	2,100	2,688 00	2,100 00
Georgetown Nat'l B'k, Georgetown, . . .	2,500	2,500 00	2,500 00
Powow River Nat'l B'k, Amesbury, . . .	5,000	8,750 00	5,000 00
	\$141,425	\$174,800 00	\$141,425 00

RAILROAD BONDS.

Eastern R.R. 6s,	\$42,000	\$52,500 00	\$31,500 00
Boston & Albany R.R. 7s,	10,000	11,500 00	10,000 00
Boston & Maine R.R. 7s,	5,000	5,750 00	5,000 00
West Amesbury Branch R.R. 7s,	5,000	5,250 00	5,000 00
	\$62,000	\$75,000 00	\$51,500 00

QUINCY SAVINGS BANK—QUINCY.

Incorporated 1845. Number of corporators, 47.

HORACE B. SPEAR, *Vice-President.**GEO. L. GILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,218,776 03	Public funds,	\$75,500 00
Earnings undivided,	9,422 13	Bank stock,	123,665 99
Guaranty fund,	32,500 00	Loan on bank stock,	500 00
		Railroad bonds,	154,000 00
		Real estate by foreclosure,	88,579 62
		Loans on real estate,	565,919 03
		Loans on personal security,	218,022 00
		Loans to counties, cities or towns,	3,334 00
		Deposit in bank, on interest,	11,082 47
		Expense account,	203 22
		Premium account,	16,903 75
		Cash on hand,	2,988 08
	\$1,260,698 16		\$1,260,698 16

Loan on Bank Stock:—

On 5 shares National Mt. Wollaston Bank, Quincy, \$500 00

Amount of real estate held by foreclosure, \$88,579 62

Assessed value of the same, 80,050 00

Amount of income received from the same, 3,860 00

Amount of municipal tax on real estate, 1,122 79

Cash on Deposit in Bank:—

National Granite Bank, Quincy, \$11,082 47

Whole amount of interest or profits received or earned, \$55,790 27

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 22,285 24
year, } 2 per cent., { 22,570 21

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 last extra dividend: April, 1875.

The total amount of loans, with each specified rate of interest: \$156,333, 4 per cent.; \$9,000, 4½ per cent.; \$185,850, 5 per cent.; \$47,600, 5½ per cent.; \$352,274.03, 6 per cent.; \$6,000, 6½ per cent.; \$24,718, 7 per cent.; \$1,000, 7 3-10 per cent.; \$5,000, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 265

Aggregate amount of the same, 336,412 00

* Acting President.

Amount of investments from which no income is received,		\$6,000 00
Number of open accounts,	4,698	
Number and amount of deposits (including dividends) received for previous year,	4,046	337,412 20
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	185	111,203 00
Number and amount of withdrawals,	3,116	262,895 83
Number of accounts opened the previous year,	672	
Number of accounts closed the previous year,	580	
Amount of expenses of the corporation during previous year,		3,080 06
Amount of treasurer's bond,		22,000 00
Date of examination by commissioner : April 2.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds :—			
City of Lawrence 6s,	\$5,000	\$5,250 00	\$5,000 00
of Providence, R. I., 5s,	5,000	6,000 00	5,000 00
of Somerville 5s,	40,500	46,575 00	40,500 00
Town of Pawtucket, R. I., 5s,	5,000	5,750 00	5,000 00
of Weymouth 4s,	20,000	21,200 00	20,000 00
	\$75,500	\$84,775 00	\$75,500 00

BANK STOCK.

Washington Nat'l Bank, Boston,	\$800	\$1,000 00	\$844 00
Hide and Leather Nat'l B'k, Boston,	1,800	2,142 00	1,839 00
Eliot Nat'l Bank, Boston,	1,700	2,159 00	1,706 20
Exchange Nat'l Bank, Boston,	2,000	2,640 00	2,475 33
Webster Nat'l Bank, Boston,	2,000	2,040 00	2,000 00
Boston Nat'l Bank, Boston,	3,300	3,993 00	3,338 08
Atlas Nat'l Bank, Boston,	6,200	7,440 00	6,909 25
Merchants' Nat'l Bank, Boston,	2,500	3,500 00	2,657 50
State Nat'l Bank, Boston,	2,600	3,042 00	2,800 00
North Nat'l Bank, Boston,	3,000	4,020 00	3,450 00
Traders' Nat'l Bank, Boston,	3,000	2,970 00	3,635 00
North America Nat'l Bank, Boston,	6,700	7,035 00	6,925 00
Republic Nat'l Bank, Boston,	7,500	10,350 00	9,600 00
Manufacturers' Nat'l Bank, Boston,	25,000	24,000 00	25,655 00
Revere Nat'l Bank, Boston,	1,800	2,232 00	1,991 75
City Nat'l Bank, Boston,	1,900	1,919 00	2,244 00
Tremont Nat'l Bank, Boston,	7,400	7,548 00	8,468 50
Shoe and Leather Nat'l B'k, Boston,	3,400	3,434 00	3,587 00
New England Nat'l Bank, Boston,	5,000	7,200 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	\$130,414 00	\$123,665 99

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$10,000	\$10,500 00	\$10,000 00
Old Colony R.R. 7s,	20,000	25,000 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	46,200 00	44,000 00
Boston & Lowell R.R. 4s,	25,000	26,000 00	25,000 00
	\$154,000	\$170,450 00	\$154,000 00

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated 1851. Number of corporators, 61.

J. WHITE BELCHER, *President.*HIRAM C. ALDEN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$871,728 44	Public funds,	\$138,000 00
Earnings undivided, . .	6,034 76	Bank stock,	250,000 00
Guaranty fund,	37,714 48	Loans on bank stock,	3,300 00
		Railroad bonds,	127,000 00
		Loan on railroad stock,	500 00
		Loans on real estate,	233,609 00
		Loans on personal security, . .	109,800 00
		Loans to counties, cities or towns,	14,000 00
		Deposit in bank, on interest, .	36,779 90
		Cash on hand,	2,488 78
	\$915,477 68		\$915,477 68

Loans on Bank Stock, amount on each:—

On 30 shares First National Bank, North Easton,	\$3,000 00
On 3 shares Rockville National Bank, Rockville, Ct.,	300 00

Loan on Railroad Stock:—

On 5 shares Old Colony Railroad,	\$500 00
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Cash on Deposit in Bank:—

Randolph National Bank,	\$36,779 90
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Whole amount of interest or profits received or earned,	\$44,672 39
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	16,133 53
year, } 2 per cent., {	16,659 61

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

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

Date of the last extra dividend: April, 1876.

The total amount of loans, with each specified rate of interest: \$12,000, 3¾ per cent.; \$56,000, 4 per cent.; \$30,000, 4¼ per cent.; \$104,250, 5 per cent.; \$101,050, 5½ per cent.; \$49,880, 6 per cent.; \$3,000, 6½ per cent.; \$2,600, 7 per cent.; \$400, 7½ per cent.; \$279, 7 3-10 per cent.; \$1,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	69	
Aggregate amount of the same,		75,909 00
Number of open accounts,	2,399	
Number and amount of deposits (including dividends) received for previous year,	1,426	156,116 18
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	103	62,560 83
Number and amount of withdrawals,	971	118,116 52

Number of accounts opened the previous year,	349
Number of accounts closed the previous year,	228
Amount of expenses of the corporation during previous year,	\$1,499 39
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner: May 24.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
City of Portland, Me.,	\$10,000	\$10,050 00	\$10,000 00
of Springfield,	15,000	21,300 00	15,000 00
of Brockton,	25,000	28,100 00	25,000 00
of Lawrence,	16,000	18,640 00	16,000 00
of Lynn,	5,000	5,025 00	5,000 00
of Cleveland, Ohio,	18,000	18,810 00	18,000 00
of Dayton, Ohio,	25,000	25,875 00	25,000 00
Town of South Abington,	5,000	5,100 00	5,000 00
of Abington,	7,000	7,280 00	7,000 00
of Rockland,	12,000	12,720 00	12,000 00
	\$138,000	\$152,900 00	\$138,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$9,700	\$12,950 00	\$12,562 50
Atlas Nat'l Bank, Boston,	5,000	6,012 00	5,000 00
Blackstone Nat'l Bank, Boston,	9,700	10,864 00	9,700 00
Blue Hill Nat'l Bank, Milton,	1,600	1,840 00	1,600 00
Boston Nat'l Bank, Boston,	5,000	6,062 00	5,000 00
Central Nat'l Bank, Boston,	5,200	5,603 00	5,200 00
City Nat'l Bank, Boston,	5,000	5,050 00	5,365 00
Commerce Nat'l Bank, Boston,	6,600	8,382 00	8,060 12
Commonwealth Nat'l Bank, Boston,	6,300	7,434 00	6,569 75
Continental Nat'l Bank, Boston,	5,000	5,912 00	5,000 00
Eagle Nat'l Bank, Boston,	5,000	5,400 00	5,336 38
Eliot Nat'l Bank, Boston,	2,000	2,545 00	2,000 00
Everett Nat'l Bank, Boston,	10,300	10,300 00	11,604 75
Exchange Nat'l Bank, Boston,	2,700	3,456 00	4,064 00
Freeman's Nat'l Bank, Boston,	2,500	2,506 00	3,346 00
Hamilton Nat'l Bank, Boston,	5,000	6,250 00	6,762 50
Hide and Leather Nat'l B'k, Boston,	10,000	11,925 00	10,269 88
Howard Nat'l Bank, Boston,	4,600	5,405 00	4,993 75
Manufacturers' Nat'l Bank, Boston,	4,000	3,840 00	4,000 00
Market Nat'l Bank, Boston,	7,500	6,825 00	7,500 00
Merchants' Nat'l Bank, Boston,	15,000	20,962 00	19,962 62
Merchandise Nat'l Bank, Boston,	2,400	2,496 00	2,400 00
Metropolitan Nat'l B'k, Boston,	800	904 00	800 00
New England Nat'l Bank, Boston,	5,000	7,175 00	6,300 00
North Nat'l Bank, Boston,	7,000	9,411 00	8,034 13
North America Nat'l Bank, Boston,	5,000	5,250 00	5,000 00
Redemption Nat'l Bank, Boston,	15,000	18,750 00	19,888 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Revere Nat'l Bank, Boston, . . .	\$3,700	\$4,658 00	\$4,700 00
Shawmut Nat'l Bank, Boston, . . .	3,000	3,578 00	3,245 25
Shoe and Leather Nat'l B'k, Boston,	10,500	10,683 00	10,500 00
State Nat'l Bank, Boston, . . .	4,600	5,382 00	4,876 00
Third Nat'l Bank, Boston, . . .	5,000	5,000 00	5,000 00
Traders' Nat'l Bank, Boston, . . .	2,100	2,079 00	2,100 00
Tremont Nat'l Bank, Boston, . . .	5,000	5,125 00	5,000 00
Union Nat'l Bank, Boston, . . .	2,500	3,250 00	3,681 25
Webster Nat'l Bank, Boston, . . .	1,000	1,020 00	1,000 00
Central Nat'l Bank, Lynn, . . .	9,700	14,550 00	9,700 00
City Nat'l Bank, Lynn, . . .	3,500	5,845 00	5,078 12
Home Nat'l Bank, Brockton, . . .	5,000	5,775 00	5,000 00
Taunton Nat'l Bank, Taunton, . . .	2,500	4,000 00	2,500 00
Union Nat'l Bank, Weymouth, . . .	1,300	1,495 00	1,300 00
	\$222,300	\$265,949 00	\$250,000 00

RAILROAD BONDS.

Old Colony R.R.,	\$60,000	\$71,400 00	\$60,000 00
Eastern R.R.,	37,500	48,188 00	37,500 00
Boston & Maine R.R.,	14,500	17,545 00	14,500 00
Fitchburg R.R.,	10,000	10,300 00	10,000 00
Boston & Albany R.R.,	5,000	5,825 00	5,000 00
	\$127,000	\$153,258 00	\$127,000 00

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated 1868. Number of corporators, 44.

ZENAS JENKINS, *Acting President.*E. R. STUDLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$485,054 68	Public funds,	\$18,500 00
Earnings undivided,	9,464 39	Bank stock,	72,803 87
Guaranty fund,	11,700 00	Railroad bonds,	28,000 00
		Real estate by foreclosure,	3,600 00
		Loans on real estate,	299,118 00
		Loans on personal security,	59,435 73
		Deposit in banks, on interest,	23,276 32
		Expense account,	515 30
		Tax account,	97 96
		Insurance,	328 73
		Cash on hand,	543 16
	\$506,219 07		\$506,219 07

Amount of real estate held by foreclosure,	\$3,600 00
Assessed value of the same,	3,700 00
Amount of income received from the same,	150 00
Amount of municipal tax on real estate,	57 89

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$8,577 54
Boston Safe Deposit and Trust Company, Boston,	14,698 78

Whole amount of interest or profits received or earned,	\$25,513 24
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	8,654 44
year, } 2 per cent., {	9,110 79

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 1-16.

Date of the last extra dividend: July, 1873.

The total amount of loans, with each specified rate of interest: \$97,700, 5 per cent.; \$257,953, 6 per cent.; \$2,900, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 382

Aggregate amount of the same, 220,753 00

Amount of investments from which no income is received, 100 00

Number of open accounts, 1,773

Number and amount of deposits (including dividends) received for previous year, 1,603 134,037 98

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 84 41,636 00

Number and amount of withdrawals, 1,056 98,978 62

Number of accounts opened the previous year, 356

Number of accounts closed the previous year, 237

Amount of expenses of the corporation during previous year, 1,487 11

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 26.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$8,000	\$9,700 00	\$8,000 00
of Middletown, Conn., 6s,	3,000	3,510 00	3,000 00
of Fall River 6s,	4,000	5,320 00	4,000 00
Town of Hinsdale, N. H., 5s,	3,500	3,955 00	3,500 00
	\$18,500	\$22,485 00	\$18,500 00

BANK STOCK.

Abington Nat'l Bank, Abington,	\$1,100	\$550 00	\$1,100 00
Atlantic Nat'l Bank, Boston,	4,000	5,325 00	5,400 25
Continental Nat'l Bank, Boston,	6,700	7,900 00	6,700 00
Eliot Nat'l Bank, Boston,	1,000	1,270 00	1,112 75
Everett Nat'l Bank, Boston,	1,500	1,500 00	1,831 87
Freeman's Nat'l Bank, Boston,	2,500	2,500 00	3,125 00
Granite Nat'l Bank, Quincy,	2,100	2,646 00	2,520 00
Hide and Leather Nat'l B'k, Boston,	4,500	5,355 00	4,832 50
Howard Nat'l Bank, Boston,	6,700	7,839 00	7,428 50
Manufacturers' Nat'l Bank, Boston,	3,500	3,360 00	3,500 00
Metropolitan Nat'l Bank, Boston,	1,500	1,695 00	1,510 00
Market Nat'l Bank, Boston,	4,800	4,368 00	4,800 00
Merchandise Nat'l Bank, Boston,	3,400	3,536 00	3,400 00
Revere Nat'l Bank, Boston,	7,300	9,052 00	8,673 75
State Nat'l Bank, Boston,	8,500	9,935 00	9,369 25
Traders' Nat'l Bank, Boston,	5,500	5,445 00	5,500 00
Webster Nat'l Bank, Boston,	2,000	2,040 00	2,000 00
	\$66,600	\$74,316 00	\$72,803 87

RAILROAD BONDS.

Boston, Revere B'ch & Lynn R.R. 6s,	\$18,000	\$21,060 00	\$18,000 00
Fitchburg R.R. 5s,	5,000	5,600 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,650 00	5,000 00
	\$28,000	\$32,310 00	\$28,000 00

SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated 1855. Number of corporators, 119.

WILLIAM H. JELLY, *President.*

CHARLES H. HENDERSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,896,671 61	Public funds,	\$430,000 00
Earnings undivided,	67,045 39	Bank stock,	509,580 00
Guaranty fund,	120,000 00	Railroad bonds,	118,100 00
		Railroad notes,	220,000 00
		Real estate by foreclosure,	40,533 71
		Loans on real estate,	504,082 00
		Loans on personal security,	990,000 00
		Loans to counties, cities or towns,	165,100 00
		Deposit in banks, on interest,	104,000 00
		Cash on hand,	2,321 29
	<hr/>		<hr/>
	\$3,083,717 00		\$3,083,717 00

Amount of real estate held by foreclosure,	\$40,533 71
Assessed value of the same,	37,200 00
Amount of income received from the same,	3,119 80
Amount of municipal tax on real estate,	628 15

Cash on Deposit in Banks, amount in each: —

Asiatic National Bank, Salem,	\$84,000 00
Exchange National Bank, Salem,	20,000 00

Whole amount of interest or profits received or earned,	\$142,126 14				
Rate and amount of each semi-annual dividend for previous year,	<table> <tbody> <tr> <td>2 per cent.,</td> <td>{ 52,157 25</td> </tr> <tr> <td>2 per cent.,</td> <td>{ 54,004 38</td> </tr> </tbody> </table>	2 per cent.,	{ 52,157 25	2 per cent.,	{ 54,004 38
2 per cent.,	{ 52,157 25				
2 per cent.,	{ 54,004 38				

Times for the dividends, fixed by the by-laws: February and August.

The total amount of loans, with each specified rate of interest: \$16,700, 3½ per cent.; \$352,000, 3½ per cent.; \$100,000, 3½ per cent.; \$157,400 3¾ per cent.; \$125,000, 3¾ per cent.; \$289,000, 4 per cent.; \$65,000, 4¼ per cent.; \$195,000, 4½ per cent.; \$50,000, 4¾ per cent.; \$150,300, 5 per cent.; \$22,452, 5½ per cent.; \$173,450, 6 per cent.; \$50,250, 6½ per cent.; \$70,500, 7 per cent.; \$62,130, 7 3-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	200
Aggregate amount of the same,	254,980 00
Number of open accounts,	9,168
Number and amount of deposits (including dividends) received for previous year,	7,225 661,299 83
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	488 295,584 91
Number and amount of withdrawals,	4,689 498,369 07
Number of accounts opened the previous year,	1,459
Number of accounts closed the previous year,	980
Amount of expenses of the corporation during previous year,	7,586 73
Amount of treasurer's bond,	25,000 00

Date of examination by commissioner: May 13.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$40,000	\$44,600 00	\$40,000 00
City of Meriden, Conn.,	65,000	70,045 00	65,000 00
of Waterbury, Conn.,	20,000	22,000 00	20,000 00
of Hartford, Conn.,	10,000	11,000 00	10,000 00
of Portsmouth, N. H.,	3,000	3,390 00	3,000 00
of Lewiston, Me.,	25,000	29,850 00	25,000 00
of Gardiner, Me.,	10,000	11,100 00	10,000 00
of Salem,	10,000	11,500 00	10,000 00
of Fall River,	25,000	31,195 00	25,000 00
of Lawrence,	39,000	45,360 00	39,000 00
of Springfield,	41,000	56,520 00	41,000 00
of Somerville,	10,000	11,050 00	10,000 00
of Lynn,	20,000	24,200 00	20,000 00
of Chelsea,	5,000	5,525 00	5,000 00
of Fitchburg,	5,000	5,750 00	5,000 00
of Haverhill,	10,000	11,600 00	10,000 00
of Detroit, Mich.,	5,000	5,550 00	5,000 00
of Des Moines, Iowa,	8,000	8,240 00	8,000 00
of Dayton, Ohio,	33,000	33,965 00	33,000 00
of Columbus, Ohio,	9,000	9,090 00	9,000 00
of Cleveland, Ohio,	35,000	35,450 00	35,000 00
Town of Adams,	2,000	2,090 00	2,000 00
	\$130,000	\$489,070 00	\$430,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$13,300 00	\$10,000 00
Atlas Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
Blackstone Nat'l Bank, Boston,	15,000	16,800 00	15,000 00
Boston Nat'l Bank, Boston,	7,900	9,559 00	7,900 00
Boylston Nat'l Bank, Boston,	20,000	26,600 00	20,000 00
City Nat'l Bank, Boston,	8,300	8,383 00	8,300 00
Columbian Nat'l Bank, Boston,	15,000	18,750 00	15,000 00
Commerce Nat'l Bank, Boston,	16,500	20,955 00	16,500 00
Commonwealth Nat'l Bank, Boston,	8,500	10,030 00	8,500 00
Continental Nat'l Bank, Boston,	11,400	13,452 00	11,400 00
Eagle Nat'l Bank, Boston,	10,000	10,800 00	10,000 00
Eliot Nat'l Bank, Boston,	13,300	16,891 00	13,300 00
Everett Nat'l Bank, Boston,	7,300	7,300 00	7,300 00
Faneuil Hall Nat'l Bank, Boston,	3,500	4,760 00	3,500 00
First Nat'l Bank, Boston,	2,500	5,300 00	2,500 00
Freeman's Nat'l Bank, Boston,	9,100	9,100 00	9,100 00
Globe Nat'l Bank, Boston,	20,000	19,000 00	20,000 00
Hamilton Nat'l Bank, Boston,	7,000	8,750 00	7,000 00
Hide & Leather Nat'l B'k, Boston,	8,500	10,115 00	8,500 00
Howard Nat'l Bank, Boston,	9,700	11,155 00	9,700 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,600 00	10,000 00
Market Nat'l Bank, Boston,	2,200	2,068 00	2,200 00
Massachusetts Nat'l Bank, Boston,	15,500	14,725 00	15,500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchandise Nat'l Bank, Boston, .	\$6,000	\$6,240 00	\$6,000 00
Merchants' Nat'l Bank, Boston, .	33,300	46,620 00	33,300 00
Mt. Vernon Nat'l Bank, Boston, .	5,000	6,900 00	5,000 00
New England Nat'l Bank, Boston, .	9,100	13,013 00	9,100 00
North Nat'l Bank, Boston, . . .	20,000	26,800 00	20,000 00
North America Nat'l Bank, Boston,	11,700	12,285 00	11,700 00
Old Boston Nat'l Bank, Boston, .	6,350	7,620 00	6,350 00
Redemption Nat'l Bank, Boston, .	2,000	2,500 00	2,000 00
Revere Nat'l Bank, Boston, . . .	20,400	25,296 00	20,400 00
Second Nat'l Bank, Boston, . . .	7,200	11,088 00	7,200 00
Shawmut Nat'l Bank, Boston, . . .	5,700	6,783 00	5,700 00
Shoe & Leather Nat'l B'k, Boston, .	9,500	9,595 00	9,500 00
Suffolk Nat'l Bank, Boston, . . .	7,500	8,250 00	7,500 00
Third Nat'l Bank, Boston,	15,000	15,000 00	15,000 00
Traders' Nat'l Bank, Boston, . . .	8,300	8,217 00	8,300 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,200 00	10,000 00
Union Nat'l Bank, Boston,	4,400	6,072 00	4,400 00
Webster Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
Asiatic Nat'l Bank, Salem,	10,530	14,040 00	10,530 00
Exchange Nat'l Bank, Salem, . . .	10,000	12,100 00	10,000 00
First Nat'l Bank, Salem,	900	1,125 00	900 00
Mercantile Nat'l Bank, Salem, . . .	15,300	18,360 00	15,300 00
Merchants' Nat'l Bank, Salem, . . .	8,400	10,920 00	8,400 00
Naumkeag Nat'l Bank, Salem, . . .	10,900	14,824 00	10,900 00
Salem Nat'l Bank, Salem,	25,900	32,375 00	25,900 00
	\$509,580	\$610,716 00	\$509,580 00

RAILROAD BONDS.

Fitchburg R.R.,	\$25,000	\$26,562 50	\$25,000 00
Old Colony R.R.,	20,000	22,400 00	20,000 00
Providence & Worcester R.R., . . .	50,000	60,500 00	61,000 00
Boston, Barre & Gardner R.R., . . .	10,000	11,800 00	12,100 00
	\$105,000	\$121,262 50	\$118,100 00

SALEM SAVINGS BANK—SALEM.

Incorporated 1818. Number of corporators, 185.

WILLIAM NORTHEY, *President.*WILLIAM H. SIMONDS, JR., *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$6,798,803 43	Public funds,	\$2,255,000 00
Earnings undivided,	14,999 02	Loan on public funds,	1,000 00
Guaranty fund,	225,000 00	Bank stock,	573,000 00
		Loans on bank stock,	18,000 00
		Railroad bonds,	208,350 00
		Railroad notes,	50,000 00
		Real estate,	60,000 00
		Real estate by foreclosure,	46,250 00
		Loans on real estate,	1,010,065 00
		Loans on personal security,	2,067,000 00
		Loans to counties, cities or towns,	629,350 00
		Deposit in banks, on interest,	103,596 66
		Cash on hand,	17,190 79
	\$7,038,802 45		\$7,038,802 45

Loan on Public Funds:—

On \$1,000 United States 4s, \$1,000 00

Loans on Bank Stock, amount on each:—

On 50 shares Asiatic National Bank, Salem,	\$800 00
On 75 shares Metacomet National Bank, Fall River,	5,000 00
On 25 shares Metacomet National Bank, Fall River,	} 5,000 00
On 25 shares Fall River National Bank, Fall River,	
On 20 shares High Street Bank, Providence, R. I.,	
On 10 shares Rockport National Bank, Rockport,	} 1,200 00
On 6 shares National Exchange Bank, Salem,	
On 60 shares First National Bank, Boston,	6,000 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,	46,250 00
Assessed value of the same,	47,175 00
Amount of income received from the same,	4,728 61
Amount of municipal tax on real estate,	1,507 04

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$27,311 39
Exchange National Bank, Salem,	41,285 27
Asiatic National Bank, Salem,	20,000 00
Merchants' National Bank, Salem,	15,000 00

Whole amount of interest or profits received or earned,	\$324,253 20
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 129,249 92

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: \$197,000, $3\frac{1}{2}$ per cent.; \$290,000, $3\frac{3}{4}$ per cent.; \$60,000, $3\frac{1}{2}$ per cent.; \$1,141,200, 4 per cent.; \$395,000, $4\frac{1}{4}$ per cent.; \$468,850, $4\frac{1}{2}$ per cent.; \$70,000, $4\frac{3}{4}$ per cent.; \$559,100, 5 per cent.; \$129,100, $5\frac{1}{2}$ per cent.; \$426,970, 6 per cent.; \$22,670, $6\frac{1}{2}$ per cent.; \$3,000, 7 per cent.; \$12,525, 7 3-10 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 170

Aggregate amount of the same, \$228,265 00

Number of open accounts, 16,595

Number and amount of deposits (including dividends) received for previous year, 9,997 1,048,396 24

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 594 340,714 00

Number and amount of withdrawals, 8,523 924,570 45

Number of accounts opened the previous year, 1,541

Number of accounts closed the previous year, 1,353

Amount of expenses of the corporation during previous year, 13,421 46

Amount of treasurer's bond, 30,000 00

Date of examination by commissioner: July 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States $4\frac{1}{2}$ s,	\$250,000	\$279,063 00	\$252,400 00
United States 4s,	40,000	51,400 00	40,000 00
State of Ohio 6s,	10,000	10,000 00	10,000 00
City and town bonds:—			
Town of Arlington,	12,000	13,410 00	12,000 00
City of Bangor, Me.,	20,000	24,500 00	20,000 00
of Bath, Me.,	7,000	7,016 00	7,000 00
of Boston,	230,000	275,025 00	230,000 00
of Columbus, Ohio,	131,000	139,260 00	131,600 00
of Cleveland, Ohio,	110,000	122,979 00	113,335 00
of Charlestown,	50,000	55,500 00	50,000 00
of Chelsea,	17,000	19,445 00	17,000 00
of Dayton, Ohio,	131,000	139,358 00	131,000 00
of Detroit, Mich.,	50,000	52,875 00	51,000 00
of Des Moines, Iowa,	100,000	103,000 00	103,200 00
Town of Everett,	2,000	2,250 00	2,000 00
City of Fall River,	64,000	82,285 00	64,000 00
of Fitchburg,	30,000	30,900 00	30,000 00
of Holyoke,	65,000	81,088 00	65,000 00
of Indianapolis, Ind.,	107,000	110,038 00	107,000 00
of Lynn,	56,000	58,293 00	56,000 00
of Lowell,	50,000	55,000 00	50,000 00
of Lawrence,	54,000	64,961 00	54,000 00
Town of Marblehead,	22,000	26,125 00	22,000 00
of Milford,	15,000	16,688 00	15,000 00

PUBLIC FUNDS—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Malden,	\$50,000	\$56,500 00	\$50,000 00
of Manchester, N. H.,	100,000	125,250 00	100,000 00
of Middletown, Conn.,	25,000	26,500 00	25,000 00
of Pawtucket, R. I.,	10,000	11,400 00	10,000 00
of Providence, R. I.,	261,277	307,243 00	261,965 00
of Salem,	116,000	130,260 00	117,900 00
of Springfield, Ohio,	20,000	21,881 00	21,600 00
Town of Winchester,	35,000	41,300 00	35,000 00
	\$2,240,277	\$2,540,793 00	\$2,255,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$10,000	\$13,350 00	\$10,000 00
Atlas Nat'l Bank, Boston,	1,000	1,203 00	1,000 00
Blackstone Nat'l Bank, Boston,	7,300	8,176 00	7,300 00
Boylston Nat'l Bank, Boston,	2,500	3,328 00	2,500 00
City Nat'l Bank, Boston,	20,500	20,705 00	21,800 00
Columbian Nat'l Bank, Boston,	28,000	35,035 00	28,000 00
Commerce Nat'l Bank, Boston,	50,200	63,754 00	50,200 00
Commonwealth Nat'l B'k, Boston,	5,000	5,900 00	5,000 00
Freeman's Nat'l Bank, Boston,	11,400	11,429 00	11,400 00
Hamilton Nat'l Bank, Boston,	12,000	15,000 00	13,850 00
Hide and Leather Nat'l B'k, Boston,	7,800	9,302 00	8,502 00
Lincoln Nat'l Bank, Boston,	4,000	4,400 00	4,000 00
Merchandise Nat'l Bank, Boston,	12,400	12,896 00	12,400 00
Merchants' Nat'l Bank, Boston,	58,300	81,474 00	75,500 00
North Nat'l Bank, Boston,	27,400	36,853 00	28,400 00
Redemption Nat'l Bank, Boston,	12,500	15,625 00	13,750 00
Republic Nat'l Bank, Boston,	16,500	22,853 00	20,855 00
Revere Nat'l Bank, Boston,	49,800	61,752 00	50,300 00
Second Nat'l Bank, Boston,	17,300	26,642 00	18,100 00
Shawmut Nat'l Bank, Boston,	7,500	8,944 00	8,250 00
State Nat'l Bank, Boston,	4,000	4,680 00	4,500 00
Suffolk Nat'l Bank, Boston,	10,000	11,075 00	11,000 00
Tremont Nat'l Bank, Boston,	20,000	20,500 00	20,000 00
Asiatic Nat'l Bank, Salem,	18,480	25,872 00	20,328 00
Exchange Nat'l Bank, Salem,	8,500	10,413 00	8,900 00
First Nat'l Bank, Salem,	13,400	17,487 00	14,740 00
Mercantile Nat'l Bank, Salem,	2,000	2,400 00	2,000 00
Merchants' Nat'l Bank, Salem,	48,150	63,558 00	48,150 00
Naumkeag Nat'l Bank, Salem,	9,800	13,451 00	12,380 00
Salem Nat'l Bank, Salem,	10,000	12,550 00	10,500 00
Home Nat'l Bank, Brockton,	10,000	11,550 00	10,000 00
Beverly Nat'l Bank, Beverly,	700	910 00	700 00
Marblehead Nat'l B'k, Marblehead,	2,000	2,100 00	2,000 00
Grand Nat'l Bank, Marblehead,	4,500	5,400 00	4,995 00
First Nat'l Bank, Chelsea,	10,000	12,700 00	11,700 00
	\$532,930	\$673,267 00	\$573,000 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R.,	\$75,000	\$82,813 00	\$77,800 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	25,000	29,250 00	25,000 00
Boston & Lowell R.R.,	20,000	24,400 00	22,650 00
Old Colony R.R.,	70,000	75,000 00	70,000 00
Providence & Worcester R.R.,	12,000	14,460 00	12,900 00
	<u>\$202,000</u>	<u>\$225,923 00</u>	<u>\$208,350 00</u>

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Number of corporators, 78.

LYSANDER N. PAINE, *President.*JOSEPH H. DYER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$283,808 43	Public funds,	\$7,000 00
Earnings undivided,	6,895 93	Bank stock,	97,791 03
Guaranty fund,	10,036 32	Loans on bank stock,	1,580 00
		Railroad bonds,	22,435 00
		Real estate,	1,330 29
		Real estate by foreclosure,	36,261 32
		Loans on real estate,	59,323 55
		Loans on personal security,	29,320 17
		Loans to counties, cities or towns,	19,000 00
		Deposit in banks, on interest,	22,931 83
		Furniture and safes,	2,623 49
		Cash on hand,	1,144 00
	\$300,740 68		\$300,740 68

Loans on Bank Stock, amount on each:—

On 13 shares First National Bank, Provincetown,	\$1,080 00
On 3 shares State National Bank, Boston,	} 500 00
On 3 shares National Bank of the Republic, Boston,	
On 2 shares Union Market National Bank, Watertown,	
On 1 share First National Bank, Provincetown,	

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,	1,638 57
Amount of municipal tax on real estate,	334 70

Cash on Deposit in Banks, amount in each:—

Freeman's National Bank, Boston,	\$12,813 29
Maverick National Bank, Boston,	10,118 54

Whole amount of interest or profits received or earned,	\$15,157 47
Rate and amount of each semi-annual dividend for previous } $1\frac{1}{2}$ per cent., {	4,341 05
year, } $1\frac{1}{2}$ per cent., {	4,155 29

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

The total amount of loans, with each specified rate of interest: \$41,600, 5 per cent.; \$37,263.55, 6 per cent.; \$13,447.36, $6\frac{1}{2}$ per cent.; \$1,472.81, 7 per cent.; \$240, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	95	
Aggregate amount of the same,		\$68,623 72
Amount of investments from which no income is received,		2,584 29
Number of open accounts,	1,531	
Number and amount of deposits (including dividends) received for previous year,	461	44,194 52
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	32	14,701 22
Number and amount of withdrawals,	672	64,574 33
Number of accounts opened the previous year,	188	
Number of accounts closed the previous year,	156	
Amount of expenses of the corporation during previous year,		2,162 26
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner : September 2.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River 6s,	\$2,000	\$2,350 00	\$2,400 00
of Columbus, Ohio, 6s,	4,000	4,520 00	4,600 00
	\$6,000	\$6,870 00	\$7,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$2,500	\$3,006 25	\$3,175 00
Blackstone Nat'l Bank, Boston,	2,000	2,240 00	2,500 00
Blue Hill Nat'l Bank, Milton,	1,000	1,150 00	1,000 00
Boston Nat'l Bank, Boston,	7,600	9,215 00	7,600 00
Central Nat'l Bank, Boston,	5,000	5,400 00	8,382 50
Continental Nat'l Bank, Boston,	1,500	1,771 87	1,878 75
Eliot Nat'l Bank, Boston,	5,000	6,362 50	6,000 00
Everett Nat'l Bank, Boston,	5,000	5,000 00	6,575 00
First Nat'l Bank, Provincetown,	5,400	8,262 00	6,820 00
Freeman's Nat'l Bank, Boston,	7,000	7,017 50	7,000 00
Globe Nat'l Bank, Boston,	2,500	2,375 00	3,562 50
Home Nat'l Bank, Brockton,	500	600 00	540 00
Howard Nat'l Bank, Boston,	1,100	1,273 25	1,500 00
Manufacturers' Nat'l Bank, Boston,	2,500	2,400 00	2,871 88
Market Nat'l Bank, Boston,	1,000	947 50	1,190 00
Mt. Vernon Nat'l Bank, Boston,	5,000	6,925 00	6,250 00
Nat'l Bank of the Republic, Boston,	5,000	6,925 00	5,541 67
Nat'l Revere Bank, Boston,	7,400	9,176 00	8,142 81
Old Boston Nat'l Bank, Boston,	2,000	2,400 00	3,300 00
Second Nat'l Bank, Boston,	1,700	2,618 00	1,700 00
State Nat'l Bank, Boston,	2,600	3,042 00	2,600 00
Suffolk Nat'l Bank, Boston,	3,000	3,322 50	4,187 50
Tremont Nat'l Bank, Boston,	4,500	4,612 50	5,473 42
	\$80,800	\$96,041 87	\$97,791 03

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$10,000	\$11,260 00	\$11,175 00
Boston, Rev. Beach & Lynn R.R. 6s,	1,000	1,170 00	1,142 50
Boston, Clinton & Fitchburg, R.R. 7s,	3,000	3,270 00	3,457 50
Vermont & Massachusetts R.R. 5s, .	6,000	6,780 00	6,660 00
	\$20,000	\$22,420 00	\$22,435 00

SHAWME SAVINGS BANK — SANDWICH.

Incorporated March 11, 1886. Number of corporators, 14.

GEO. T. McLAUGHLIN, *President.*H. G. O. ELLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$15 00	Expense account,	\$22 05
Amount paid by treasurer in excess of deposits,	7 05		
	<u>\$22 05</u>		<u>\$22 05</u>

Number of open accounts,	2	
Number and amount of deposits (including dividends) received for previous year,	2	\$15 00
Number of accounts opened the previous year,	2	
Amount of expenses of the corporation during previous year,		22 05
Amount of treasurer's bond,		10,000 00
Date of visitation by the commissioner : September 17.		

SHELburne FALLS SAVINGS BANK—SHELburne FALLS.

Incorporated 1855. Number of corporators, 51.

F. A. BALL, *President.*A. K. HAWKS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$693,246 49	Public funds,	\$181,000 00
Earnings undivided,	8,209 96	Bank stock,	34,900 00
Guaranty fund,	26,000 00	Railroad bonds,	60,000 00
		Real estate,	4,000 00
		Loans on real estate,	335,941 00
		Loans on personal security,	52,490 92
		Deposit in banks, on interest,	32,022 63
		Deposit in banks, not on interest,	5,296 55
		Bonds of Lamson & Goodnow Manufacturing Company to secure indebtedness,	19,650 00
		Cash on hand,	2,155 35
	<u>\$727,456 45</u>		<u>\$727,456 45</u>

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,	44 37

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston,	\$2,022 63
Shelburne Falls National Bank, Shelburne Falls,	5,296 55
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00
Athol National Bank, Athol,	10,000 00
Conway National Bank, Conway,	10,000 00
Orange National Bank, Orange,	5,000 00

Whole amount of interest or profits received or earned,	\$46,583 19
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 14,269 28
	2 per cent., { 13,637 94

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: \$388,431.92,
5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	324
Aggregate amount of the same,	249,262 92
Number of open accounts,	3,032
Number and amount of deposits (including dividends) received for previous year,	1,256 104,444 36
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	50 29,194 00
Number and amount of withdrawals,	1,508 163,530 01
Number of accounts opened the previous year,	273
Number of accounts closed the previous year,	386
Amount of expenses of the corporation during previous year,	1,773 50
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner: July 12.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$51,000 00	\$40,000 00
City of Boston 6s,	30,000	34,500 00	30,000 00
of Boston 5s,	20,000	24,200 00	20,000 00
of Fall River 6s,	14,000	16,380 00	14,000 00
of Fall River 5s,	20,000	21,600 00	20,000 00
of Lynn 5s and 6s,	12,000	14,120 00	12,000 00
of Providence, R. I., 5s,	15,000	18,100 00	15,000 00
of Milwaukee, Wis., 7s,	30,000	32,400 00	30,000 00
	\$181,000	\$212,300 00	\$181,000 00

BANK STOCK.

Shelburne Falls Nat'l Bank, Shelburne Falls,	\$24,000	\$18,000 00	\$18,000 00
Conway Nat'l Bank, Conway,	6,900	7,900 00	6,900 00
First Nat'l Bank, Northampton,	5,000	6,250 00	5,000 00
Adams Nat'l Bank, North Adams,	5,000	7,000 00	5,000 00
	\$40,900	\$39,150 00	\$34,900 00

RAILROAD BONDS.

Fitchburg R.R. 5s,	\$40,000	\$44,800 00	\$40,000 00
Vermont & Massachusetts R.R. 5s,	20,000	22,400 00	20,000 00
	\$60,000	\$67,200 00	\$60,000 00

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Number of corporators, 18.

OREN S. KNAPP, *President.*FREDERIC W. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$50,762 32	Public funds,	\$3,000 00
Earnings undivided,	687 83	Bank stock,	1,500 00
Guaranty fund,	100 00	Railroad bonds,	1,000 00
		Loans on real estate,	35,350 00
		Loans on personal security,	6,950 00
		Deposit in banks, on interest,	2,613 17
		Expense account,	188 67
		Premium account,	868 10
		Cash on hand,	80 21
	\$51,550 15		\$51,550 15

Cash on Deposit in Banks, amount in each:—

Market National Bank, Boston,	\$679 79
Boston Safe Deposit and Trust Co.,	1,933 38

Whole amount of interest or profits received or earned, \$1,493 04

Rate and amount of each semi-annual dividend for previous } 1½ per cent., { 228 68

year, } 1½ per cent., { 433 87

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,

4 per cent.; \$24,350, 5 per cent.; \$3,500, 5½ per cent.; \$7,450, 6 per cent.

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

each, 22

Aggregate amount of the same, 29,300 00

Number of open accounts, 349

Number and amount of deposits (including dividends) received for previous year, 1,145 47,533 55

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 37 20,798 00

Number and amount of withdrawals, 295 19,487 23

Number of accounts opened the previous year, 232

Number of accounts closed the previous year, 68

Amount of expenses of the corporation during previous year, 302 75

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: June 21.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Somerville 4s,	\$3,000	\$3,225 00	\$3,000 00

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Merchants' Nat'l Bank, Boston, .	\$1,000	\$1,395 00	1,000 00
Nat'l Bank of No. America, Boston,	500	525 00	500 00
	\$1,500	\$1,920 00	\$1,500 00

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s, .	\$1,000	\$1,130 00	\$1,000 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,	\$638,318 62	Public funds,	\$112,000 00
Earnings undivided,	5,554 92	Bank stock,	46,300 00
Guaranty fund,	21,500 00	Railroad bonds,	45,000 00
		Loans on real estate,	266,068 00
		Loans on personal security,	139,560 00
		Loans to counties, cities or towns,	22,000 00
		Deposit in bank, on interest,	18,474 35
		Deposit in bank, not on interest,	5,000 00
		Expense account,	495 46
		Premiums,	10,328 00
		Cash on hand,	147 73
	\$665,373 54		\$665,373 54

Cash on Deposit in Bank : —

First National Bank, Adams, \$23,474 35

Whole amount of interest or profits received or earned, \$34,484 43

Rate and amount of each semi-annual dividend for previous year, } 2½ per cent., { 13,250 00
. } 2 per cent., { 12,173 42

Times for the dividends, fixed by the 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 : \$7,000, 4½ per cent. ; \$93,500, 5 per cent. ; \$324,103, 6 per cent. ; \$3,025, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 203

Aggregate amount of the same, 175,328 00

Number of open accounts, 1,918

Number and amount of deposits (including dividends) received for previous year, 5,715 169,844 42

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 99 54,460 21

Number and amount of withdrawals, 1,107 144,611 86

Number of accounts opened the previous year, 414

Number of accounts closed the previous year, 268

Amount of expenses of the corporation during previous year, 2,090 63

Amount of treasurer's bond, 50,000 00

Date of examination by commissioner : May 14.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$18,000	\$20,600 00	\$18,000 00
United States 4s,	22,000	28,270 00	22,000 00
District of Columbia bonds,	10,000	11,250 00	10,000 00
City and town bonds:—			
City of Boston,	6,000	7,550 00	6,000 00
of Somerville,	10,000	10,975 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 Cleveland, Ohio,	2,000	2,500 00	2,000 00
of East Saginaw, Mich.,	7,500	8,150 00	7,500 00
of Providence, R. I.,	1,000	1,250 00	1,000 00
Town of Natick,	3,000	3,210 00	3,000 00
of Clarksburg,	8,000	8,000 00	8,000 00
of Adams,	22,500	26,550 00	22,500 00
	\$112,000	\$130,505 00	\$112,000 00

BANK STOCK.

Third Nat'l Bank, Pittsfield,	\$500	\$600 00	\$500 00
First Nat'l Bank, Woburn,	2,500	3,500 00	2,500 00
First Nat'l Bank, Adams,	17,600	24,500 00	17,600 00
First Nat'l Bank, Newburyport,	2,500	3,150 00	2,500 00
First Nat'l Bank, Worcester,	2,000	4,000 00	2,000 00
Franklin Co. Nat'l B'k, Greenfield,	2,500	2,500 00	2,500 00
Adams Nat'l Bank, No. Adams,	3,500	5,250 00	3,500 00
Lancaster Nat'l Bank, Clinton,	200	100 00	200 00
Lee Nat'l Bank, Lee,	2,500	3,500 00	2,500 00
Berkshire Nat'l Bank, No. Adams,	7,500	7,500 00	7,500 00
Lincoln Nat'l Bank, Boston,	5,000	5,500 00	5,000 00
	\$46,300	\$60,100 00	\$46,300 00

RAILROAD BONDS.

Fitchburg R.R.,	\$3,000	\$3,360 00	\$3,000 00
Boston & Lowell R.R.,	3,000	3,420 00	3,000 00
Boston & Albany R.R.,	16,000	19,440 00	16,000 00
Old Colony R.R.,	3,000	3,360 00	3,000 00
Conn. & Passumpsic Rivers R.R.,	5,000	6,000 00	5,000 00
Nashua & Rochester R.R.,	5,000	5,500 00	5,000 00
Vermont & Massachusetts R.R.,	10,000	12,000 00	10,000 00
	\$45,000	\$53,080 00	\$45,000 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated 1848. Number of corporators, 68.

ROBT. H. COLE, *President*.CHARLES D. MONROE, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,274,127 63	Public funds,	\$482,000 00
Earnings undivided,	24,552 99	Loan on public funds,	45,000 00
Guaranty fund,	26,800 00	Bank stock,	58,319 88
		Railroad bonds,	113,000 00
		Real estate,	4,800 00
		Real estate by foreclosure,	61,750 00
		Loans on real estate,	160,900 00
		Loans on personal security,	325,100 00
		Loans to counties, cities or towns,	28,500 00
		Deposit in bank, on interest,	21,000 00
		Expense account,	1,151 70
		Expense on print works,	2,090 20
		Steel safe,	800 00
		Premium,	15,500 00
		Cash on hand,	5,568 84
	<u>\$1,325,480 62</u>		<u>\$1,325,480 62</u>

Loan on Public Funds:—

On \$50,000 District of Columbia 3-65s, \$45,000 00

Invested in real estate (for banking purposes), \$4,800 00

Estimated value of the same, 5,000 00

Amount of real estate held by foreclosure, 61,750 00

Assessed value of the same, 80,000 00

Amount of income received from the same, 3,000 00

Amount of municipal tax on real estate, 1,400 00

Cash on Deposit in Bank:—

Southbridge National Bank, Southbridge, \$21,000 00

Whole amount of interest or profits received or earned, \$60,276 61

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 23,291 50
year, } 2 per cent., { 23,974 22

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: $4\frac{1}{2}$.

Date of the last extra dividend: July, 1883.

The total amount of loans, with each specified rate of interest: \$45,000, 3 per cent.; \$202,900, 4 per cent.; \$50,000, $4\frac{1}{4}$ per cent.; \$65,000, $4\frac{1}{2}$ per cent.; \$61,900, 5 per cent.; \$4,800, $5\frac{1}{2}$ per cent.; \$98,700, 6 per cent.; \$10,900, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 111

Aggregate amount of the same, 151,700 00

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

Number of open accounts,	3,271	
Number and amount of deposits (including dividends) received for previous year,	2,036	\$214,837 99
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	120	67,335 93
Number and amount of withdrawals,	1,428	151,621 69
Number of accounts opened the previous year,	396	
Number of accounts closed the previous year,	263	
Amount of expenses of the corporation during previous year,		3,461 09
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: June 24.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$30,000	\$38,512 00	\$30,000 00
United States 4½s,	135,000	156,937 00	136,600 00
District of Columbia 7s,	5,000	5,900 00	5,400 00
City and town bonds:—			
City of Cambridge 6s,	21,000	24,885 00	22,300 00
of Charlestown 6s,	13,000	14,430 00	14,000 00
of Lynn 6s,	8,000	8,840 00	8,000 00
of Newton 6s,	5,000	6,625 00	5,000 00
of Salem 5s,	10,000	12,000 00	10,000 00
of Waterbury, Conn, 7s,	10,000	12,710 00	10,000 00
of Chelsea 6s,	12,000	14,160 00	12,000 00
of Chelsea 4½s,	18,000	18,540 00	18,000 00
of Holyoke 6s,	20,000	25,000 00	20,000 00
of Lawrence 6s,	10,000	11,600 00	10,000 00
of New Bedford 6s,	5,000	6,800 00	5,000 00
of New Bedford 5s,	10,000	11,900 00	10,000 00
of Springfield 7s,	10,000	10,075 00	10,000 00
of Worcester 6s,	10,000	11,300 00	10,600 00
of Fall River 6s,	26,000	31,980 00	27,000 00
of Portland, Me., 6s,	9,000	9,045 00	9,000 00
of Fitchburg 6s,	5,000	5,525 00	5,000 00
Town of Arlington 6s,	10,000	11,100 00	10,000 00
of Brookline 7s,	20,000	26,800 00	20,000 00
of Malden 6s,	20,000	22,500 00	20,000 00
of Northampton 6s,	20,000	22,400 00	20,000 00
of Pawtucket, R. I., 5s,	20,000	22,500 00	21,000 00
of Beverly 4s,	10,000	10,500 00	10,000 00
of Woburn 6s,	10,000	11,600 00	10,000 00
	\$482,000	\$564,154 00	\$488,900 00

BANK STOCK.

Blackstone Nat'l Bank, Boston,	\$4,000	\$4,480 00	\$4,000 00
Boylston Nat'l Bank, Boston,	1,800	2,394 00	1,800 00
City Nat'l Bank, Boston,	1,200	1,212 00	1,200 00
Columbian Nat'l Bank, Boston,	500	625 00	500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Freeman's Nat'l Bank, Boston, . . .	\$10,000	\$10,000 00	\$13,400 00
New England Nat'l Bank, Boston, . .	2,200	3,157 00	2,200 00
Revere Nat'l Bank, Boston, . . .	2,500	3,100 00	2,500 00
Washington Nat'l Bank, Boston, . . .	2,000	2,500 00	2,000 00
Boston Nat'l Bank, Boston, . . .	1,000	1,200 00	1,150 00
Suffolk Nat'l Bank, Boston, . . .	5,000	5,525 00	6,050 00
Commerce Nat'l Bank, Boston, . . .	1,000	1,270 00	1,236 25
Atlas Nat'l Bank, Boston, . . .	500	597 00	635 63
City Nat'l Bank, Worcester, . . .	1,800	2,385 00	2,016 00
Quinsigamond Nat'l B'k, Worcester,	2,000	2,300 00	2,380 00
Leicester Nat'l Bank, Leicester, . . .	2,400	2,832 00	2,762 00
Southbridge Nat'l B'k, Southbridge,	13,800	19,320 00	14,490 00
	\$51,700	\$62,897 00	\$58,319 88

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$35,000	\$40,775 00	\$39,500 00
Boston & Maine R.R. 7s,	25,000	29,625 00	28,100 00
Boston & Lowell R.R. 7s,	20,000	24,400 00	20,000 00
Old Colony R.R. 7s,	10,000	12,100 00	10,000 00
Fitchburg R.R. 7s,	3,000	3,600 00	3,400 00
Fitchburg R.R. 6s,	5,000	5,975 00	5,600 00
Fitchburg R.R. 4s,	15,000	15,450 00	15,000 00
	\$113,000	\$131,925 00	\$121,600 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

Incorporated 1863. Number of corporators, 68.

THOMAS HILLS, *President.*EDWARD H. BARTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,716,478 43	Public funds,	\$105,935 75
Earnings undivided,	24,102 63	Bank stock,	98,320 00
Guaranty fund,	53,683 00	Railroad bonds,	18,000 00
Charges on mortgages,	70 82	Real estate,	50,000 00
Real estate,	} 20,000 00	Real estate by foreclosure,	40,576 42
Suspense account,		Loans on real estate,	851,164 30
		Loans on personal security,	530,000 00
		Loans to counties, cities or towns,	15,000 00
		Deposit in banks, on interest,	99,725 45
		Cash on hand,	5,612 96
	\$1,814,334 88		\$1,814,334 88

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,	40,576 42
Assessed value of the same,	51,200 00
Amount of income received from the same,	2,412 65
Amount of municipal tax on real estate,	1,436 53

Cash on Deposit in Banks, amount in each:—

Tremont National Bank, Boston,	\$31,018 96
Howard National Bank, Boston,	68,706 49

Whole amount of interest or profits received or earned,	\$78,775 48
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., { 27,771 88
Rate and amount of each semi-annual dividend for previous year, . . . . .		} 2 per cent., { 29,691 73

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.; \$50,000, $4\frac{1}{2}$ per cent.; \$160,000, $4\frac{1}{2}$ per cent.; \$86,500, $4\frac{1}{2}$ per cent.; \$70,000, $4\frac{3}{4}$ per cent.; \$515,744.30, 5 per cent.; \$72,620, $5\frac{1}{2}$ per cent.; \$168,350, 6 per cent.; \$53,800, $6\frac{1}{2}$ per cent.; \$35,500, 7 per cent.; \$12,900, $7\frac{1}{2}$ per cent.; \$5,750, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 294

Aggregate amount of the same, 409,614 30

Amount of investments from which no income is received, 18,000 00

Number of open accounts, 10,564

Number and amount of deposits (including dividends) received for previous year, 13,944 703,263 10

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 353 203,729 08

Number and amount of withdrawals,	7,118	\$470,544 50
Number of accounts opened the previous year,	1,893	
Number of accounts closed the previous year,	1,037	
Amount of expenses of the corporation during previous year,		6,513 28
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: February 8.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia,	\$4,000	\$4,706 67	\$4,000 00
City of Chelsea,	7,000	8,015 00	6,860 00
of Bangor, Me.,	8,000	9,320 00	7,320 00
of New London, Conn.,	10,000	13,533 33	10,000 00
of Norwich, Conn.,	24,000	28,180 00	24,000 00
of Portland, Me.,	15,000	18,900 00	13,775 00
of Fall River,	10,000	13,300 00	10,000 00
of Grand Rapids, Mich.,	5,000	6,283 33	5,000 00
of Dayton, Ohio,	16,000	16,586 67	16,000 00
Town of Pawtucket, R. I.,	8,000	9,400 00	8,000 00
of Everett,	1,000	1,130 00	980 75
	\$108,000	\$129,355 00	\$105,935 75

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$11,100	\$12,264 50	\$11,100 00
Commerce Nat'l Bank, Boston,	7,500	9,525 00	7,500 00
Columbian Nat'l Bank, Boston,	6,000	7,500 00	6,000 00
Eliot Nat'l Bank, Boston,	10,000	12,700 00	10,000 00
Globe Nat'l Bank, Boston,	6,000	5,700 00	6,000 00
Merchandise Nat'l Bank, Boston,	2,300	2,392 00	2,300 00
Massachusetts Nat'l Bank, Boston,	4,500	4,275 00	4,500 00
No. American Nat'l Bank, Boston,	4,500	4,725 00	4,500 00
Shoe & Leather Nat'l Bank, Boston,	500	507 50	500 00
Suffolk Nat'l Bank, Boston,	5,000	5,525 00	5,000 00
Third Nat'l Bank, Boston,	10,500	10,500 00	10,420 00
Traders' Nat'l Bank, Boston,	2,200	2,178 00	2,200 00
Tremont Nat'l Bank, Boston,	15,000	15,375 00	15,000 00
Webster Nat'l Bank, Boston,	13,300	13,566 00	13,300 00
	\$98,400	\$106,733 00	\$98,320 00

RAILROAD BONDS.

New Bedford R.R.,	\$1,000	\$1,223 33	\$1,000 00
Old Colony R.R.,	1,000	1,059 17	1,000 00
Boston & Maine R.R.,	6,000	7,325 00	6,000 00
Fitchburg R.R.,	10,000	10,466 67	10,000 00
	\$18,000	\$20,074 17	\$18,000 00

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,	\$464,354 35	Bank stock,	\$56,505 00
Earnings undivided,	7,171 51	Real estate by foreclosure,	24,799 81
Guaranty fund,	11,880 00	Loans on real estate,	304,755 13
Suspense account,	410 27	Loans on personal security,	64,937 00
		Loans to counties, cities or towns,	25,950 00
		Deposit in bank, on interest,	6,019 00
		Cash on hand,	850 19
	\$483,816 13		\$483,816 13

Amount of real estate held by foreclosure,	\$24,799 81
Assessed value of the same,	18,600 00
Amount of income received from the same,	1,650 40
Amount of municipal tax on real estate,	249 48

Cash on Deposit in Bank: —

Boston National Bank, Boston,	\$6,019 00
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Whole amount of interest or profits received or earned,	\$22,647 58
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 9,117 78
	2½ per cent., { 11,509 80

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

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

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.; \$67,025, 5 per cent.; \$35,150, 5½ per cent.; \$262,754.13, 6 per cent.; \$10,713, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 375

Aggregate amount of the same, 278,343 24

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

Number of open accounts, 1,236

Number and amount of deposits (including dividends) received for previous year, 310 56,904 89

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 24 14,943 00

Number and amount of withdrawals, 471 55,656 17

Number of accounts opened the previous year, 98

Number of accounts closed the previous year, 104

Amount of expenses of the corporation during previous year, 1,166 00

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: May 26.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Atlantic Nat'l Bank, Boston, . . .	\$1,000	\$1,330 00	\$1,300 00
Boston Nat'l Bank, Boston, . . .	1,800	2,178 00	2,016 00
Columbian Nat'l Bank, Boston, . . .	3,200	3,936 00	4,000 00
City Nat'l Bank, Boston, . . .	2,300	2,323 00	2,300 00
Commerce Nat'l Bank, Boston, . . .	3,000	3,810 00	4,000 00
Eliot Nat'l Bank, Boston, . . .	800	1,016 00	800 00
Eagle Nat'l Bank, Boston, . . .	2,300	2,514 00	2,300 00
Fourth Nat'l Bank, Boston, . . .	2,600	2,860 00	2,600 00
Globe Nat'l Bank, Boston, . . .	300	285 00	300 00
Hingham Nat'l Bank, Hingham, . . .	2,800	2,920 00	3,556 00
Howard Nat'l Bank, Boston, . . .	1,400	1,638 00	1,400 00
Hamilton Nat'l Bank, Boston, . . .	1,500	1,875 00	1,500 00
Merchants' Nat'l Bank, Boston, . . .	1,500	2,085 00	1,500 00
Massachusetts Nat'l Bank, Boston, . .	500	475 00	500 00
New England Nat'l Bank, Boston, . . .	1,000	1,430 00	1,000 00
North Nat'l Bank, Boston, . . .	4,500	6,030 00	4,700 00
Merchandise Nat'l Bank, Boston, . . .	1,000	1,040 00	1,000 00
Shawmut Nat'l Bank, Boston, . . .	1,300	1,547 00	1,300 00
Revere Nat'l Bank, Boston, . . .	4,800	6,952 00	4,800 00
Second Nat'l Bank, Boston, . . .	1,700	2,350 00	1,900 00
Traders' Nat'l Bank, Boston, . . .	2,300	2,201 00	2,300 00
Union Nat'l Bank, Weymouth, . . .	4,300	4,945 00	4,300 00
Union Nat'l Bank, Boston, . . .	1,000	1,380 00	1,133 00
Union Market N'l B'k, Watertown, . .	1,300	1,807 00	2,400 00
Washington Nat'l Bank, Boston, . . .	1,600	2,000 00	1,600 00
Webster Nat'l Bank, Boston, . . .	2,000	2,040 00	2,000 00
	\$51,800	\$62,967 00	\$56,505 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated 1868. Number of corporators, 34.

JOSIAH REED, *President.*A. E. VINING, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$465,193 86	Public funds,	\$40,000 00
Earnings undivided,	8,789 80	Bank stock,	125,401 87
Guaranty fund,	10,300 00	Loans on bank stock,	650 00
		Railroad bonds,	65,500 00
		Loans on real estate,	166,646 25
		Loans on personal security,	65,140 16
		Deposit in bank, on interest,	12,255 58
		Expense account,	443 80
		Suspense account,	21 75
		Premium account,	8,198 75
		Taxes paid,	25 50
	\$484,283 66		\$484,283 66

Loans on Bank Stock, amount on each:—

On 2 shares First National Bank, South Weymouth,	\$200 00
On 5 shares Union National Bank, Weymouth,	450 00

Cash on Deposit in Bank:—

First National Bank, South Weymouth,	\$12,255 58
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Whole amount of interest or profits received or earned, \$23,332 22

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 8,584 45

year, } 2 per cent., { 8,791 57

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

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

Date of last extra dividend: January, 1875.

The total amount of loans, with each specified rate of interest: \$54,090, 5 per cent.; \$18,640.16, 5½ per cent.; \$109,682.25, 5½ per cent.; \$45,025, 6 per cent.; \$5,000, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 178

Aggregate amount of the same, 135,006 75

Amount of investments from which no income is received, 21 75

Number of open accounts, 1,176

Number and amount of deposits (including dividends) received for previous year, 650 74,308 87

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 53 28,721 01

Number and amount of withdrawals, 468 53,974 50

Number of accounts opened the previous year, 135

Number of accounts closed the previous year, 69

Amount of expenses of the corporation during previous year, . . . \$1,239 51
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: May 18.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester 4½s,	\$5,000	\$5,700 00	\$5,000 00
of Fall River 4s,	5,000	5,250 00	5,000 00
Town of Dalton 4s,	5,000	5,200 00	5,000 00
of Weymouth 4s,	25,000	26,250 00	25,000 00
	\$40,000	\$42,400 00	\$40,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$4,000	\$5,340 00	\$5,540 25
Boston Nat'l Bank, Boston,	7,500	9,000 00	8,203 99
Columbian Nat'l Bank, Boston,	3,900	4,875 00	4,994 62
Commerce Nat'l Bank, Boston,	5,000	6,350 00	5,000 00
Continental Nat'l Bank, Boston,	3,000	3,540 00	3,232 75
Eliot Nat'l Bank, Boston,	5,600	7,112 00	6,095 88
Eagle Nat'l Bank, Boston,	1,500	1,620 00	1,639 00
Globe Nat'l Bank, Boston,	4,000	3,800 00	4,131 75
Howard Nat'l Bank, Boston,	5,000	5,875 00	5,000 00
Merchants' Nat'l Bank, Boston,	3,500	4,891 00	4,575 87
Manufacturers' Nat'l Bank, Boston,	7,500	7,200 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	5,740 00	5,330 50
North America Nat'l Bank, Boston,	6,000	6,300 00	6,530 25
Redemption Nat'l Bank, Boston,	7,500	9,375 00	9,166 50
Revere Nat'l Bank, Boston,	4,500	5,580 00	5,325 00
Republic Nat'l Bank, Boston,	4,000	5,540 00	5,017 50
Shawmut Nat'l Bank, Boston,	7,500	8,925 00	8,253 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,075 00	4,775 00
Second Nat'l Bank, Boston,	2,000	3,000 00	2,835 00
Suffolk Nat'l Bank, Boston,	1,800	1,989 00	2,021 75
Tremont Nat'l Bank, Boston,	3,700	3,792 50	3,978 62
Webster Nat'l Bank, Boston,	6,000	6,120 00	6,194 89
Union Nat'l Bank, Weymouth,	1,000	1,150 00	1,170 00
First Nat'l Bank, South Weymouth,	6,000	7,560 00	7,351 00
	\$111,500	\$131,569 50	\$125,401 87

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s,	\$5,000	\$5,625 00	\$5,000 00
Old Colony R.R. 6s,	4,000	4,820 00	4,000 00
Old Colony R.R. 7s,	3,000	3,630 00	3,000 00

RAILROAD BONDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	\$4,000	\$4,780 00	\$4,000 00
Fitchburg R.R. 7s,	3,000	3,600 00	3,000 00
Boston & Providence R.R. 7s,	5,000	5,925 00	5,000 00
Fitchburg R.R. 4s,	3,000	3,090 00	3,000 00
Boston & Lowell R.R. 7s,	16,000	18,805 00	16,000 00
Nashua & Lowell R.R. 6s,	1,000	1,120 00	1,000 00
Boston & Albany R.R. 6s,	10,000	11,800 00	10,000 00
Old Colony R.R. 4s,	10,000	10,550 00	10,000 00
Boston & Maine R.R. 7s,	1,500	1,777 50	1,500 00
	\$65,500	\$75,522 50	\$65,500 00

SPENCER SAVINGS BANK — SPENCER.

Incorporated 1871. Number of corporators, 26.

ERASTUS JONES, *President.*C. T. LINLEY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$446,700 17	Public funds,	\$120,000 00
Earnings undivided,	11,032 32	Bank stock,	41,400 00
Guaranty fund,	8,025 00	Loans on bank stock,	9,000 00
		Railroad bonds,	37,000 00
		Loans on real estate,	159,222 50
		Loans on personal security,	45,065 00
		Loans to counties, cities or towns,	42,500 00
		Deposit in bank, on interest,	3,829 90
		Expense account,	331 14
		Premium account,	7,408 95
	\$465,757 49		\$465,757 49

Loans on Bank Stock, amount on each:—

On 40 shares Spencer National Bank, Spencer,	*\$4,000 00
On 20 shares Manufacturers' National Bank, Boston,	} 5,000 00
On 30 shares Lincoln National Bank, Boston,	
On 10 shares First National Bank, Webster,	

Cash on Deposit in Bank:—

Spencer National Bank, Spencer,	\$3,829 90
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Whole amount of interest or profits received or earned, \$21,491 24

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 7,555 16
year, } 2 per cent., { 7,883 81

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

The total amount of loans, with each specified rate of interest: \$29,500, 4 per cent.; \$29,500, 4½ per cent.; \$20,070, 5 per cent.; \$168,222.50, 5½ per cent.; \$8,000, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 132

Aggregate amount of the same, 113,662 50

Number of open accounts, 1,678

Number and amount of deposits (including dividends) received for previous year, 1,761 119,993 36

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 58 22,418 82

Number and amount of withdrawals, 920 74,122 77

Number of accounts opened the previous year, 339

Number of accounts closed the previous year, 201

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

Amount of expenses of the corporation during previous year, . . . \$774 15
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: February 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . . .	\$9,000	\$9,307 50	\$9,000 00
of Cleveland, Ohio, 3-65s, . . .	7,000	7,175 00	7,000 00
of Dayton, Ohio, 4s, . . .	3,000	3,195 00	3,000 00
of Columbus, Ohio, 4s, . . .	12,000	12,945 00	12,000 00
of Lynn, 5s, . . .	10,000	12,500 00	10,000 00
of Bangor, Me., 7s, . . .	3,000	3,840 00	3,000 00
of New Bedford 4s, . . .	5,000	5,125 00	5,000 00
Town of Hopkinton 4s, . . .	5,000	5,225 00	5,000 00
of Leominster 4s, . . .	1,000	1,065 00	1,000 00
of Peabody 4s, . . .	10,000	10,600 00	10,000 00
of Spencer 4s, . . .	42,000	44,065 00	42,000 00
of Beverly 4s, . . .	12,000	12,720 00	12,000 00
of Northampton 6s, . . .	1,000	1,140 00	1,000 00
	\$120,000	\$128,902 50	\$120,000 00

BANK STOCK.

Nat'l Bank of Redemption, Boston, . . .	\$600	\$750 00	\$600 00
Nat'l Hide & Leather B'k, Boston, . . .	300	360 00	300 00
Nat'l B'k of Commonwealth, Boston, . . .	5,600	6,608 00	5,600 00
Nat'l Webster Bank, Boston, . . .	1,100	1,122 00	1,100 00
Manufacturers' Nat'l Bank, Boston, . . .	1,000	960 00	1,000 00
Lincoln Nat'l Bank, Boston, . . .	5,000	5,500 00	5,000 00
North Nat'l Bank, Boston, . . .	2,000	2,700 00	2,000 00
State Nat'l Bank, Boston, . . .	1,500	1,755 00	1,500 00
Palmer Nat'l Bank, Palmer, . . .	2,500	2,875 00	2,500 00
Spencer Nat'l Bank, Spencer, . . .	8,500	9,350 00	8,500 00
City Nat'l Bank, Worcester, . . .	4,700	6,345 00	4,700 00
Central Nat'l Bank, Worcester, . . .	500	750 00	500 00
First Nat'l Bank, Worcester, . . .	1,200	2,100 00	1,200 00
Mechanics' Nat'l B'k, Worcester, . . .	2,500	2,800 00	2,500 00
Leicester Nat'l Bank, Leicester, . . .	1,400	1,610 00	1,400 00
First Nat'l Bank, Webster, . . .	2,500	2,875 00	2,500 00
First Nat'l Bank, Westborough, . . .	500	500 00	500 00
	\$41,400	\$48,960 00	\$41,400 00

RAILROAD BONDS.

Fitchburg R.R. 4s,	\$8,000	\$8,500 00	\$8,000 00
Androscoggin & Kennebec R.R. 6s, . . .	3,000	3,280 00	3,000 00

RAILROAD BONDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchb'g R.R. 7s,	\$2,000	\$2,250 00	\$2,000 00
Boston & Albany R.R. 7s, . . .	2,000	2,360 00	2,000 00
Old Colony R.R. 6s,	3,000	3,630 00	3,000 00
Boston & Maine R.R. 7s,	4,000	4,880 00	4,000 00
Eastern R.R. 6s,	5,000	6,500 00	5,000 00
Boston & Lowell R.R. 4s,	10,000	10,250 00	10,000 00
	\$37,000	\$41,650 00	\$37,000 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated 1854. Number of corporators, 35.

JOSEPH C. PYNCHON, *President.*DANIEL J. MARSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,219,624 65	Public funds,	\$59,300 00
Earnings undivided, . .	13,308 73	Loan on public funds,	1,000 00
Guaranty fund,	39,500 00	Bank stock,	91,600 00
		Loans on bank stock,	10,515 00
		Real estate,	189,700 00
		Real estate by foreclosure,	67,475 00
		Loans on real estate,	1,238,018 33
		Loans on personal security,	378,208 34
		Deposit in banks, on interest,	225,507 72
		Loan on bank book,	200 00
		Personal property,	5,985 75
		Cash on hand,	4,923 24
	\$2,272,433 38		\$2,272,433 38

Loan on Public Funds:—

On \$1,000 United States Bonds, \$1,000 00

Loans on Bank Stock, amount on each:—

On 20 shares City National Bank, Springfield,	}	\$3,000 00
On 10 shares Chapin National Bank, Springfield,		
On 10 shares City National Bank, Springfield,	}	1,500 00
On 10 shares John Hancock National Bank, Springfield,		
On 12 shares Agawam National Bank, Springfield,		1,200 00
On 63 shares Third National Bank, Springfield,		3,100 00
On 5 shares Hadley Falls National Bank, Holyoke,		375 00
On 3 shares First National Bank, Westfield,		300 00
On 2 shares Pynchon National Bank, Springfield,		140 00
On 5 shares Palmer National Bank, Palmer,		500 00
On 15 shares First National Bank, Springfield,		400 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,	67,475 00
Assessed value of the same,	57,900 00
Amount of income received from the same,	3,624 54
Amount of municipal tax on real estate,	2,462 72

Cash on Deposit in Banks, amount in each:—

Agawam National Bank, Springfield,	\$55,000 00
City National Bank, Springfield,	5,000 00
Chapin National Bank, Springfield,	50,000 00
Pynchon National Bank, Springfield,	28,700 00
Third National Bank, Springfield,	60,000 00
Second National Bank, Springfield,	26,807 72

Whole amount of interest or profits received or earned,	\$102,284 26
Rate and amount of each semi-annual dividend for pre-vious year,	2 per cent, { 38,156 58
	} 2 per cent., { 40,666 04
Times for the dividends, fixed by the by-laws: January 15 and July 15.	
Average annual per cent. of dividends for the term ending at time of, and including, last extra dividend, 7.	
Date of the last extra dividend: 1857.	
The total amount of loans, with each specified rate of interest: \$1,627,941.67, 5 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	298
Aggregate amount of the same,	424,385 00
Amount of investments from which no income is received,	1,900 00
Number of open accounts,	7,613
Number and amount of deposits (including dividends) received for pre-vious year,	21,590 775,933 63
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	517 367,512 86
Number and amount of withdrawals,	4,605 445,524 19
Number of accounts opened the previous year,	1,652
Number of accounts closed the previous year,	1,062
Amount of expenses of the corporation during previous year,	6,075 83
Amount of treasurer's bond,	30,000 00
Date of examination by commissioner: April 26.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$51,700	\$66,434 50	\$51,700 00
United States 4½s,	600	669 00	600 00
City of Springfield bonds,	7,000	8,750 00	7,000 00
	\$59,300	\$75,853 50	\$59,300 00

BANK STOCK.

Agawam Nat'l Bank, Springfield,	\$20,000	\$25,000 00	\$22,400 00
Pynehon Nat'l Bank, Springfield,	10,900	19,075 00	10,900 00
Second Nat'l Bank, Springfield,	5,400	9,450 00	5,400 00
City Nat'l Bank, Springfield,	5,000	6,000 00	5,000 00
Chapin Nat'l Bank, Springfield,	12,000	15,000 00	12,000 00
John Hancock N'l B'k, Springfield,	11,500	14,375 00	11,500 00
Chicopee Nat'l Bank, Springfield,	7,900	11,550 00	7,900 00
Ware Nat'l Bank, Ware,	5,500	6,600 00	5,500 00
First Nat'l Bank, Chicopee,	3,800	6,080 00	3,800 00
City Nat'l Bank, Worcester,	5,600	6,720 00	5,600 00
Hadley Falls Nat'l Bank, Holyoke,	1,500	2,400 00	1,500 00
Monson Nat'l Bank, Monson,	1,000	1,500 00	1,000 00
	\$89,200	\$123,750 00	\$91,600 00

SPRINGFIELD INSTITUTION FOR SAVINGS — SPRINGFIELD.

Incorporated 1827. Number of corporators, 53.

JOHN B. STEBBINS, *President.*

HENRY S. LEE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$8,996,371 41	Public funds,	\$2,759,450 00
Earnings undivided,	64,636 94	Loans on public funds,	3,000 00
Guaranty fund,	200,000 00	Bank stock,	921,500 00
		Loans on bank stock,	123,700 00
		Railroad bonds,	424,000 00
		Loans on railroad bonds and stock,	1,150 00
		Railroad notes,	75,000 00
		Real estate,	114,500 00
		Real estate by foreclosure,	43,200 00
		Loans on real estate,	2,935,350 00
		Loans on personal security,	1,097,150 00
		Loans to counties, cities or towns,	297,000 00
		Deposit in banks, on interest,	346,630 31
		Deposit in banks, not on interest,	41,297 96
		Cash on hand,	78,080 08
	\$9,261,008 35		\$9,261,008 35

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 292 shares First National Bank, Springfield,	\$24,650 00
On 74 shares Second National Bank, Springfield,	7,100 00
On 102 shares Third National Bank, Springfield,	5,300 00
On 87 shares Agawam National Bank, Springfield,	8,050 00
On 38 shares Chapin National Bank, Springfield,	3,600 00
On 215 shares City National Bank, Springfield,	18,450 00
On 248 shares Chicopee National Bank, Springfield,	19,250 00
On 38 shares John Hancock National Bank, Springfield,	2,450 00
On 3 shares Pynchon National Bank, Springfield,	*400 00
On 20 shares Northampton National Bank, Northampton,	1,700 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 10 shares Manchester National Bank, Manchester, N. H.,	1,000 00
On 10 shares First National Bank, Amherst,	1,000 00
On 34 shares Palmer National Bank, Palmer,	*3,400 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00
On 150 shares Home National Bank, Holyoke,	13,000 00
On 10 shares Second National Bank, Springfield,	} 2,150 00
On 12 shares Pynchon National Bank, Springfield,	
On 27 shares First National Bank, Springfield,	} 2,000 00
On 20 shares Third National Bank, Springfield,	

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

Number and amount of deposits (including dividends) received for previous year,	22,420	\$2,191,548 10
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	1,468	979,162 78
Number and amount of withdrawals,	15,639	1,757,101 59
Number of accounts opened the previous year,	3,826	
Number of accounts closed the previous year,	2,770	
Amount of expenses of the corporation during previous year,		18,123 62
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: November 23.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States bonds,	\$614,250	\$758,853 00	\$674,250 00
District of Columbia bonds,	65,000	73,175 00	71,000 00
County of Hampden bonds,	50,000	47,500 00	46,000 00
State, city and town bonds: —			
State of Maine,	111,500	119,305 00	117,500 00
of New Hampshire,	151,700	184,291 00	161,200 00
of Massachusetts,	111,500	126,552 50	118,000 00
of Rhode Island,	3,000	3,450 00	3,000 00
of Connecticut,	6,000	6,180 00	6,000 00
City of Burlington, Vt.,	120,000	127,800 00	127,000 00
of Bangor, Me.,	10,000	11,950 00	10,000 00
of Manchester, N. H.,	5,000	5,750 00	5,000 00
of Boston,	40,000	50,350 00	43,000 00
of Cambridge,	131,000	164,500 00	136,000 00
of Charlestown,	5,000	5,400 00	5,000 00
of Chelsea,	40,000	47,200 00	40,000 00
of Fitchburg,	10,000	11,300 00	10,000 00
of Holyoke,	87,000	101,180 00	87,000 00
of Lawrence,	25,000	27,250 00	25,000 00
of Lowell,	20,000	21,800 00	21,000 00
of Lynn,	20,000	22,200 00	20,000 00
of New Bedford,	63,000	83,630 00	68,000 00
of Newburyport,	5,000	5,100 00	5,000 00
of Newton,	75,000	88,840 00	77,000 00
of Salem,	21,000	21,840 00	21,000 00
of Springfield,	222,000	295,280 00	233,000 00
of Taunton,	40,000	45,200 00	40,000 00
of Worcester,	40,000	45,000 00	40,000 00
of Providence, R. I.,	81,000	97,200 00	90,000 00
of Hartford, Conn.,	78,500	89,975 00	78,500 00
of Meriden, Conn.,	10,000	11,300 00	10,000 00
of Middletown, Conn.,	5,000	5,800 00	5,000 00
of New Haven, Conn.,	61,000	70,070 00	61,000 00
of Norwich, Conn.,	41,000	51,550 00	42,000 00
of Waterbury, Conn.,	20,000	23,900 00	20,000 00
of Cleveland, Ohio,	44,000	51,800 00	51,000 00
Town of Brookline,	45,000	53,000 00	46,000 00
of Danvers,	20,000	23,600 00	22,000 00
of Greenfield,	50,000	50,000 00	50,000 00
of Pittsfield,	30,000	31,500 00	30,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Somerville,	\$10,000	\$10,200 00	\$10,000 00
of Leominster,	3,000	3,000 00	3,000 00
of Meriden, Conn.,	30,000	31,500 00	31,000 00
	\$2,620,450	\$3,105,271 50	\$2,759,450 00

BANK STOCK.

First Nat'l Bank, Springfield, . . .	\$45,000	\$72,000 00	\$62,000 00
Second Nat'l Bank, Springfield, . . .	38,000	66,500 00	57,900 00
Third Nat'l Bank, Springfield, . . .	36,000	70,200 00	58,000 00
Agawam Nat'l Bank, Springfield, . . .	40,000	52,000 00	47,000 00
Chapin Nat'l Bank, Springfield, . . .	21,500	27,950 00	22,500 00
Chicopee Nat'l Bank, Springfield, . . .	51,000	84,150 00	71,000 00
City Nat'l Bank, Springfield,	18,500	24,050 00	20,000 00
J. Hancock Nat'l Bank, Springfield, . .	21,600	27,000 00	22,500 00
Pynchon Nat'l Bank, Springfield, . . .	40,300	68,510 00	63,000 00
First Nat'l Bank, Adams,	3,200	4,800 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 B'k, Greenfield, . . .	10,000	8,000 00	6,000 00
Hadley Falls Nat'l Bank, Holyoke, . . .	6,000	9,900 00	8,500 00
Holyoke Nat'l Bank, Holyoke,	3,000	4,200 00	3,000 00
City Nat'l Bank, Holyoke,	10,000	12,500 00	12,000 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	7,500 00	5,000 00
First Nat'l Bank, Northampton,	5,000	6,500 00	6,000 00
Hampshire Co. N'l B'k, Northampton, . .	5,000	6,250 00	5,000 00
Northampton N'l B'k, Northampton, . .	11,700	20,475 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
Lee Nat'l Bank, Lee,	2,300	3,220 00	3,000 00
First Nat'l Bank, Boston,	5,000	10,600 00	5,000 00
Second Nat'l Bank, Boston,	20,000	30,800 00	20,000 00
Atlantic Nat'l Bank, Boston,	15,000	20,400 00	18,000 00
Atlas Nat'l Bank, Boston,	15,000	18,037 50	15,000 00
Blackstone Nat'l Bank, Boston,	15,000	17,100 00	15,000 00
Columbian Nat'l Bank, Boston,	10,000	13,650 00	10,000 00
Eliot Nat'l Bank, Boston,	3,000	3,780 00	3,000 00
Faneuil Hall Nat'l Bank, Boston,	5,000	6,750 00	6,000 00
Freeman's Nat'l Bank, Boston,	20,000	20,225 00	20,000 00
Hamilton Nat'l Bank, Boston,	15,000	18,487 50	15,000 00
Howard Nat'l Bank, Boston,	13,300	15,660 75	13,300 00
Merchants' Nat'l Bank, Boston,	15,000	21,300 00	19,000 00
Mt. Vernon Nat'l Bank, Boston,	2,500	3,450 00	2,500 00
Nat'l Bank of Commerce, Boston,	5,000	6,562 50	5,000 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l B'k of Commonwealth, Boston,	\$2,000	\$2,360 00	\$2,000 00
Nat'l Bank of No. America, Boston,	17,500	18,550 00	17,500 00
Nat'l Bank of Redemption, Boston,	25,000	31,500 00	27,000 00
Nat'l City Bank, Boston,	15,000	16,125 00	15,000 00
Nat'l Eagle Bank, Boston,	5,000	5,400 00	5,000 00
Nat'l Exchange Bank, Boston, . . .	2,000	2,640 00	2,000 00
Nat'l Hide and Leather B'k, Boston,	4,900	5,843 25	5,000 00
Nat'l Revere Bank, Boston,	15,000	18,450 00	15,000 00
Nat'l Union Bank, Boston,	4,300	6,063 00	4,300 00
North Nat'l Bank, Boston,	20,000	27,000 00	23,000 00
Old Boston Nat'l Bank, Boston, . .	7,000	8,382 50	7,000 00
Shawmut Nat'l Bank, Boston, . . .	10,000	11,925 00	10,000 00
State Nat'l Bank, Boston,	7,500	8,840 62	7,500 00
Suffolk Nat'l Bank, Boston,	5,000	5,512 50	5,000 00
Tremont Nat'l Bank, Boston,	15,000	16,050 00	15,000 00
Washington Nat'l Bank, Boston, . .	3,000	3,742 50	3,000 00
Webster Nat'l Bank, Boston,	7,500	7,556 25	7,500 00
Nat'l Exchange B'k, Hartford, Conn.,	500	700 00	500 00
Phoenix Nat'l B'k, Hartford, Conn.,	1,300	1,755 00	1,300 00
	\$772,300	\$1,071,248 87	\$921,500 00

RAILROAD BONDS.

Boston & Lowell R.R.,	\$5,000	\$5,800 00	\$5,000 00
Boston & Albany R.R.,	319,000	371,290 00	339,000 00
Boston & Maine R.R.,	35,000	41,300 00	42,000 00
Old Colony R.R.,	13,000	14,780 00	13,000 00
Fitchburg R.R.,	25,000	27,500 00	25,000 00
	\$397,000	\$460,670 00	\$424,000 00

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

Incorporated 1871. Number of corporators, 17.

MASON VAN DEUSEN, *President*.C. H. WILLIS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$220,333 28	Public funds,	\$1,820 00
Earnings undivided, . .	2,980 13	Bank stock,	34,999 50
Guaranty fund,	2,852 00	Real estate by foreclosure, . .	3,108 20
Premiums,	25 00	Loans on real estate,	133,943 25
		Loans on personal security, . .	38,242 36
		Deposit in bank, not on inter- est,	12,142 06
		Suspense account,	348 28
		Cash on hand,	1,586 76
	\$226,190 41		\$226,190 41

Amount of real estate held by foreclosure,	\$3,108 20
Assessed value of the same,	1,650 00
Amount of income received from the same,	225 00
Amount of municipal tax on real estate,	15 84

Cash on Deposit in Bank :—

Housatonic National Bank, Stockbridge,	*\$12,142 06
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Whole amount of interest or profits received or earned,	\$12,205 64
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	4,275 30
year, } 2¼ per cent., {	4,300 00
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: \$93,713.23, 6 per cent.; \$56,818.38, 7 per cent.; \$21,654, 7 3-10 per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	263
Aggregate amount of the same,	128,335 31
Amount of investments from which no income is received,	16,600 00
Number of open accounts,	636
Number and amount of deposits (including dividends) received for previous year,	504 59,525 76
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	50 29,098 15
Number and amount of withdrawals,	328 37,333 10
Number of accounts opened the previous year,	131
Number of accounts closed the previous year,	86
Amount of expenses of the corporation during previous year,	1,220 17
Amount of treasurer's bond,	25,000 00
Date of examination by commissioner: August 18.	

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

PUBLIC FUNDS

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams bonds,	\$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 Nat'l Bank, Stockbridge, .	2,200	4,400 00	4,222 00
Berkshire Nat'l B'k, North Adams, . .	3,000	3,300 00	3,600 00
Adams Nat'l Bank, North Adams, . .	300	450 00	450 00
First Nat'l Bank, Amherst,	1,000	1,540 00	1,540 00
	\$26,000	\$35,070 00	\$34,999 50

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

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated 1855. Number of corporators, 48.

WILLIAM B. STEVENS, *President.*ONSLOW GILMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$499,268 86	Public funds,	\$214,000 00
Earnings undivided,	12,911 23	Loan on bank stock,	10,000 00
Guaranty fund,	10,958 15	Railroad bonds,	21,000 00
		Real estate by foreclosure,	3,910 50
		Loans on real estate,	151,394 73
		Loans on personal security,	42,845 00
		Loans to counties, cities or towns,	60,000 00
		Deposit in bank, on interest,	14,451 32
		Expense account,	1,499 19
		Profit and loss,	944 67
		Cash on hand,	3,092 83
	\$523,138 24		\$523,138 24

Loan on Bank Stock :—

On 100 shares South Reading National Bank, Wakefield, \$10,000 00

Amount of real estate held by foreclosure, \$3,910 50

Assessed value of the same, 13,497 00

Amount of income received from the same, 411 00

Amount of municipal tax on real estate, 230 79

Cash on Deposit in Bank :—

Blackstone National Bank, Boston, \$14,451 32

Whole amount of interest or profits received or earned, \$23,894 38

Rate and amount of each semi-annual dividend for pre- } 2 per cent., { 8,155 21
vious year, } 2 per cent., { 8,409 48

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 : 6½.

Date of the last extra dividend : November, 1876.

The total amount of loans, with each specified rate of interest : \$7,000, 3½ per cent. ; \$48,000, 4 per cent. ; \$20,000, 4½ per cent. ; \$20,000, 5 per cent. ; \$130,810, 6 per cent. ; \$38,429.73, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 162

Aggregate amount of the same, 134,539 73

Amount of investments from which no income is received, 250 00

Number of open accounts, 2,247

Number and amount of deposits (including dividends) received for previous year, 2,767 194,324 51

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 112 70,008 26

Number and amount of withdrawals, 1,524 131,131 59

Number of accounts opened the previous year,	416
Number of accounts closed the previous year,	196
Amount of expenses of the corporation during previous year,	\$1,379 00
Amount of treasurer's bond,	15,000 00
Date of examination by commissioner: April 19.	

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 Boston 4s,	45,000	47,030 00	45,000 00
of Haverhill 6s,	5,000	5,950 00	5,000 00
of Columbus, Ohio, 4s,	26,000	26,650 00	26,000 00
of New Bedford 4s,	20,000	20,700 00	20,000 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 Spencer 4s,	15,000	15,600 00	15,000 00
of Attleborough 4s,	15,000	15,600 00	15,000 00
of Middletown, Conn., 4s,	10,000	10,300 00	10,000 00
of Leominster 4s,	20,000	20,800 00	20,000 00
of Montague 4s,	28,000	29,750 00	28,000 00
	\$214,000	\$224,580 00	\$214,000 00

RAILROAD BONDS.

Boston & Revere Beach 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
Vermont & Massachusetts R.R. 6s,	10,000	11,150 00	10,000 00
	\$21,000	\$23,435 00	\$21,000 00

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—BOSTON.

Incorporated 1833. Number of corporators, 185.

WILLIAM ENDICOTT, JR., *President.*CHARLES HENRY PARKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$19,781,573 00	Public funds,	\$2,652,680 00
Earnings undivided,	121,843 49	Loans on public funds,	10,500 00
Guaranty fund,	377,108 43	Bank stock,	670,555 74
Bank alterations (un- used appropriation),	13,574 05	Loan on bank stock,	10,000 00
Rents,	1,294 50	Railroad bonds,	1,495,343 25
Suspense,	10,253 77	Railroad notes,	100,000 00
State bank tax (in sus- pense),	144 62	Real estate,	180,000 00
		Real estate by foreclosure,	44,517 64
		Loans on real estate,	5,900,553 11
		Loans on personal security,	6,580,220 85
		Loans to counties, cities or towns,	351,062 00
		Deposit in banks, on interest,	2,150,193 27
		Deposit in bank, not on inter- est,	126,464 40
		Expense account,	2,482 11
		Premium account,	240 27
		Cash on hand,	30,979 22
	\$20,305,791 86		\$20,305,791 86

Loans on Public Funds:—

On \$10,500 United States 4s, \$10,500 00

Loan on Bank Stock:—

On 100 shares Spencer National Bank,	}	\$10,000 00
On 20 shares Natick National Bank,		

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,	44,517 64
Assessed value of the same,	56,800 00
Amount of income received from the same,	1,537 88
Amount of municipal tax on real estate,	4,462 78

Cash on Deposit in Banks, amount in each:—

New England National Bank, Boston,	\$358,755 80
Blackstone National Bank, Boston,	100,000 00
Continental National Bank, Boston,	202,874 96
Globe National Bank, Boston,	154,096 98
Traders' National Bank, Boston,	50,000 00
Revere National Bank, Boston,	376,525 43
Shawmut National Bank, Boston,	287,926 28
Redemption National Bank, Boston,	297,208 14
Market National Bank, Boston,	50,553 48
Merchandise National Bank, Boston,	101,798 08
Commonwealth National Bank, Boston,	50,454 12
Third National Bank, Boston,	120,000 00
Columbian National Bank, Boston,	126,464 40

Whole amount of interest or profits received or earned, \$813,712 50
 Rate and amount of each semi-annual dividend for previous } 1½ per cent., { 269,850 47
 year, } 2 per cent., { 365,514 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: \$56,000, 2½ per cent.; \$18,562, 2¾ per cent.; \$50,000, 2¾ per cent.; \$175,000, 3 per cent.; \$375,000, 3½ per cent.; \$1,552,500, 3¾ per cent.; \$50,000, 3¾ per cent.; \$3,572,550, 4 per cent.; \$591,000, 4¼ per cent.; \$3,304,294.08, 4½ per cent.; \$10,000, 4¾ per cent.; \$28,667.75, 4¾ per cent.; \$2,585,953.38, 5 per cent.; \$15,000, 5¼ per cent.; \$113,350, 5½ per cent.; \$316,508.75, 6 per cent.; \$137,950, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 58
 Aggregate amount of the same, 122,900 00
 Amount of investments from which no income is received, 18,750 00
 Number of open accounts, 47,843
 Number and amount of deposits (including dividends) received for previous year, 48,130 4,895,727 06
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 3,499 2,018,839 00
 Number and amount of withdrawals, 35,073 4,047,841 68
 Number of accounts opened the previous year, 8,076
 Number of accounts closed the previous year, 5,923
 Amount of expenses of the corporation during previous year, 31,125 19
 Amount of treasurer's bond, 20,000 00
 Date of examination by commissioner: November 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$250,000	\$321,250 00	\$250,000 00
United States 4½s,	300,000	334,500 00	300,000 00
City of Boston 4s,	1,100,000	1,243,000 00	1,112,617 50
of Boston 5s,	500,000	835,000 00	550,000 00
of Boston 6s,	20,000	23,400 00	20,000 00
of Boston 5s, sterling,	205,062½	223,518 12	205,062 50
of New Bedford 3½s and 6s,	40,000	43,200 00	40,000 00
of Worcester 4s,	100,000	111,000 00	100,000 00
Town of Waltham 4s,	75,000	78,750 00	75,000 00
	\$2,590,062½	\$3,213,618 12	\$2,652,680 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$8,500	\$11,347 50	\$12,601 25
Atlas Nat'l Bank, Boston,	65,400	78,643 50	66,112 50
Bay State Nat'l Bank, Lawrence,	13,125	17,500 00	13,125 00
Boylston Nat'l Bank, Boston,	3,000	3,990 00	3,375 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City Nat'l Bank, Boston,	\$21,100	\$21,311 00	\$22,199 87
Columbian Nat'l Bank, Boston, . .	49,200	61,500 00	49,200 00
Commerce Nat'l Bank, Boston, . .	16,900	21,463 00	17,289 50
Continental Nat'l Bank, Boston, . .	13,800	16,284 00	15,750 00
Eagle Nat'l Bank, Boston,	46,100	49,788 00	47,525 00
Freeman's Nat'l Bank, Boston, . .	4,800	4,800 00	5,698 87
Globe Nat'l Bank, Boston,	7,700	7,315 00	8,585 50
Hamilton Nat'l Bank, Boston, . . .	15,000	18,750 00	15,000 00
Hide and Leather Nat'l B'k, Boston,	21,100	25,109 00	24,064 25
Howard Nat'l Bank, Boston,	15,000	17,325 00	17,650 00
Market Nat'l Bank, Boston,	15,000	14,175 00	15,000 00
Merchants' Nat'l Bank, Boston, . .	65,800	92,449 00	71,143 50
Massachusetts Nat'l Bank, Boston, .	5,000	4,750 00	5,000 00
New England Nat'l Bank, Boston, . .	1,100	1,589 50	1,100 00
Old Boston Nat'l Bank, Boston, . .	5,000	6,000 00	6,125 00
Railroad Nat'l Bank, Lowell,	2,500	3,325 00	2,500 00
Redemption Nat'l Bank, Boston, . .	15,000	18,750 00	19,962 50
Republic Nat'l Bank, Boston,	10,000	13,850 00	12,750 00
Revere Nat'l Bank, Boston,	40,000	49,600 00	41,893 75
Shawmut Nat'l Bank, Boston,	24,400	29,097 00	26,721 25
Shoe and Leather Nat'l B'k, Boston,	11,100	11,266 50	11,221 00
State Nat'l Bank, Boston,	13,300	15,561 00	13,648 00
Tremont Nat'l Bank, Boston,	18,700	19,167 50	20,481 00
Union Nat'l Bank, Boston,	10,000	14,000 00	10,000 00
Washington Nat'l Bank, Boston, . .	15,000	18,750 00	15,000 00
Webster Nat'l Bank, Boston,	61,700	63,242 50	63,484 25
Suffolk Nat'l Bank, Boston,	13,600	15,028 00	16,348 75
	\$627,925	\$745,727 00	\$670,555 74

RAILROAD BONDS.

Old Colony R.R. 6s,	\$200,000	\$243,500 00	\$200,000 00
Old Colony R.R. 7s,	47,500	57,593 75	47,500 00
Old Colony R.R. 4s,	500,000	530,000 00	500,000 00
Boston & Maine R.R. 7s,	15,000	17,775 00	15,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	100,000	118,000 00	100,000 00
Boston & Albany R.R. 7s,	100,000	117,750 00	100,000 00
Fitchburg R.R. 5s,	500,000	558,625 00	532,843 25
	\$1,462,500	\$1,643,243 75	\$1,495,343 25

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated 1869. Number of corporators, 110.

JOHN E. SANFORD, *President*.HENRY R. WOOD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,261,795 06	Public funds,	\$98,849 25
Earnings undivided,	37,851 25	Bank stock,	121,506 62
Guaranty fund,	31,714 25	Loans on bank stock,	21,850 00
Suspense account,	15,109 03	Railroad bonds,	121,610 00
		Real estate by foreclosure,	7,950 00
		Loans on real estate,	509,460 97
		Loans on personal security,	383,690 00
		Loans to counties, cities or towns,	20,000 00
		Loans on bank books,	500 00
		Deposit in banks, on interest,	48,905 10
		Deposit in banks, not on interest,	2,109 57
		Expense account,	1,329 50
		Manufacturing stocks to secure indebtedness,	4,000 00
		Profit and loss,	196 91
		Cash on hand,	4,511 67
	\$1,346,469 59		\$1,346,469 59

Loans on Bank Stock, amount on each :—

On 10 shares Merchants' National Bank, New Bedford,	} \$2,000 00
On 10 shares First National Bank, New Bedford,	
On 153 shares Machinists' National Bank, Taunton,	} 17,750 00
On 43 shares Taunton National Bank, Taunton,	
On 38 shares Bristol County National Bank, Taunton,	
On 2 shares Union National Bank, Fall River,	} 2,000 00
On 5 shares Pocasset National Bank, Fall River,	
On 5 shares Massasoit National Bank, Fall River,	
On 9 shares Fall River National Bank, Fall River,	
On 1 share Taunton National Bank, Taunton,	

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,	555 55
Amount of municipal tax on real estate,	135 36

Cash on Deposit in Banks, amount in each :—

National Bank of Republic, Boston,	\$48,905 10
Taunton National Bank, Taunton,	2,109 57

Whole amount of interest or profits received or earned,	\$64,368 58
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	23,425 04
year, } 2 per cent., {	23,930 42

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

The total amount of loans, with each specified rate of interest: \$20,000, 3 per cent.; \$35,000, 4 per cent.; \$10,000, 4½ per cent.; \$45,000, 4½ per cent.; \$62,750, 4¾ per cent.; \$133,550, 5 per cent.; \$35,000, 5¼ per cent.; \$133,400, 5½ per cent.; \$59,000, 5¾ per cent.; \$372,695.97, 6 per cent.; \$24,105, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	302	
Aggregate amount of the same,		\$310,632 47
Number of open accounts,	3,596	
Number and amount of deposits (including dividends) received for previous year,	2,064	266,256 09
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	179	112,279 39
Number and amount of withdrawals,	1,938	209,301 24
Number of accounts opened the previous year,	444	
Number of accounts closed the previous year,	327	
Amount of expenses of the corporation during previous year,		4,078 46
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 1.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$15,000	\$19,650 00	\$18,006 25
State, county, city and town bonds:—			
City of Taunton,	26,400	29,607 00	27,973 00
Town of Peabody,	25,000	26,000 00	25,562 50
City of New Bedford,	10,000	10,300 00	10,350 00
State of Maine,	1,000	1,070 00	1,135 00
of New Hampshire,	1,000	1,160 00	1,165 00
of Massachusetts,	3,000	3,390 00	3,330 00
County of Bristol,	1,000	1,000 00	1,002 50
City of Dayton, Ohio,	10,000	10,800 00	10,325 00
	\$92,400	\$102,977 00	\$98,849 25

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,500	\$6,600 00	\$6,208 61
Atlantic Nat'l Bank, Boston,	1,000	1,330 00	1,466 25
Blackstone Nat'l Bank, Boston,	1,000	1,120 00	1,110 00
Boylston Nat'l Bank, Boston,	1,200	1,596 00	1,535 25
City Nat'l Bank, Boston,	10,000	10,100 00	11,362 50
Commerce Nat'l Bank, Boston,	500	635 00	609 50
Columbian Nat'l Bank, Boston,	800	1,000 00	1,051 25
Continental Nat'l Bank, Boston,	1,000	1,180 00	1,102 50
Eagle Nat'l Bank, Boston,	1,100	1,188 00	1,254 25
Exchange Nat'l Bank, Boston,	2,000	2,640 00	2,300 00
Freeman's Nat'l Bank, Boston,	1,700	1,700 00	1,791 00
Hamilton Nat'l Bank, Boston,	4,400	5,500 00	5,408 00
Howard Nat'l Bank, Boston,	300	345 00	341 50
Merchants' Nat'l Bank, Boston,	600	840 00	877 00
Mt. Vernon Nat'l Bank, Boston,	3,300	4,554 00	4,507 00
North Nat'l Bank, Boston,	1,100	1,474 00	1,395 63
New England Nat'l Bank, Boston,	1,000	1,440 00	1,470 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Republic Nat'l Bank, Boston, . .	\$2,500	\$3,450 00	\$3,359 25
Revere Nat'l Bank, Boston, . . .	2,300	2,852 00	2,878 62
Redemption Nat'l Bank, Boston, . .	2,500	3,125 00	3,026 25
Second Nat'l Bank, Boston, . . .	2,000	3,080 00	3,100 00
Shawmut Nat'l Bank, Boston, . . .	1,200	1,428 00	1,424 00
Tremont Nat'l Bank, Boston, . . .	1,100	1,122 00	1,216 25
Webster Nat'l Bank, Boston, . . .	1,000	1,020 00	1,075 00
Taunton Nat'l Bank, Taunton, . . .	10,900	17,440 00	14,250 00
Bristol Co. Nat'l Bank, Taunton, . .	3,400	5,270 00	4,405 00
Machinists' Nat'l Bank, Taunton, . .	900	1,530 00	1,260 00
First Nat'l Bank, New Bedford, . .	1,700	2,533 00	2,211 01
Commerce Nat'l B'k, New Bedford, . .	10,200	12,036 00	12,311 00
Merchants' Nat'l B'k, New Bedford, . .	20,000	36,800 00	27,200 00
	\$96,200	\$134,928 00	\$121,506 62

RAILROAD BONDS.

Old Colony R.R.,	\$35,000	\$42,350 00	\$37,225 00
Boston & Maine R.R.,	20,000	24,000 00	22,385 00
Fitchburg R.R.,	10,000	11,500 00	10,000 00
Boston & Albany R.R.,	25,000	29,375 00	25,000 00
Conn. & Passumpsic Rivers R.R., . .	25,000	29,625 00	25,000 00
Boston, Clinton, Fitchburg & New Bedford R.R.,	2,000	2,330 00	2,000 00
	\$117,000	\$139,180 00	\$121,610 00

TEMPLETON SAVINGS BANK—TEMPLETON.

Incorporated April 19, 1871. Number of corporators, 59.

CHAS. A. PERLEY, *President*.ASA HOSMER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$183,164 81	Bank stock,	\$8,500 00
Earnings undivided,	2,052 15	Loans on bank stock,	3,000 00
Guaranty fund,	4,567 05	Railroad bonds,	1,000 00
		Loans on real estate,	117,680 00
		Loans on personal security,	17,279 00
		Loans to counties, cities or towns,	38,300 00
		Deposit in banks, on interest,	1,204 55
		Deposit in banks, not on interest,	2,524 82
		Cash on hand,	295 64
	\$189,784 01		\$189,784 01

Loan on Bank Stock:—

On 30 shares First National Bank, Winchendon, \$3,000 00

Cash on Deposit in Banks, amount in each:—

Maverick National Bank, Boston, \$1,204 55
Miller's River National Bank, Athol, 2,524 82

Whole amount of interest or profits received or earned, \$9,651 57

Rate and amount of each semi-annual dividend for previous } 2 per cent., } 3,421 63
year, } 2 per cent., } 3,504 44

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: \$38,300, 4 per cent.; \$25,000, 5 per cent.; \$112,959, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 151

Aggregate amount of the same, 114,059 00

Number of open accounts, 688

Number and amount of deposits (including dividends) received for previous year, 407 31,782 14

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 19 9,799 78

Number and amount of withdrawals, 267 26,330 88

Number of accounts opened the previous year, 103

Number of accounts closed the previous year, 72

Amount of expenses of the corporation during previous year, 472 94

Amount of treasurer's bond, 10,000 00

Date of examination by commissioner: August 23.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Orange Nat'l Bank, Orange, . . .	\$3,000	\$4,200 00	\$3,000 00
First Nat'l Bank, Gardner, . . .	1,200	1,560 00	1,200 00
First Nat'l Bank, Winchendon, . . .	500	725 00	500 00
Nat'l City Bank, Boston, . . .	1,000	1,020 00	1,000 00
Nat'l Webster Bank, Boston, . . .	1,000	1,020 00	1,000 00
Tremont Nat'l Bank, Boston, . . .	1,000	1,050 00	1,000 00
Nat'l Eagle Bank, Boston, . . .	800	864 00	800 00
	\$8,500	\$10,439 00	\$8,500 00

RAILROAD BONDS.

Vermont & Massachusetts R.R. 5s, .	\$1,000	\$1,140 00	\$1,000 00
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UNION INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1865. Number of corporators, 37.

HUGH O'BRIEN, *President.*WILLIAM S. PELLETIER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,955,644 74	Public funds,	\$84,552 50
Earnings undivided, . .	26,461 44	Railroad bonds,	252,562 50
Guaranty fund,	78,450 00	Real estate,	235,129 29
Profit—sale of old bank building,	18,398 94	Real estate by foreclosure, . .	121,676 99
Real estate income ac- count,	3,018 78	Loans on real estate,	1,493,284 00
Suspense,	354 31	Loans on personal security, . .	796,575 00
		Deposit in banks, on interest, .	91,568 36
		Cash on hand,	6,979 57
	\$3,082,328 21		\$3,082,328 21

Invested in real estate (for banking purposes),	\$235,129 29
Estimated value of the same,	275,000 00
Amount of real estate held by foreclosure,	121,676 99
Assessed value of the same,	126,400 00
Amount of income received from the same,	4,185 00
Amount of municipal tax on real estate,	8,064 96

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$235 35
International Trust Company, Boston,	5,346 19
Boylston National Bank, Boston,	48,268 93
Market National Bank, Boston,	37,717 99

Whole amount of interest or profits received or earned,	\$122,783 74
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	51,669 51
year, } 2 per cent., {	54,101 80

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

The total amount of loans, with each specified rate of interest: \$100,000, 3½ per cent.; \$370,000 4 per cent.; \$480,000, 4¼ per cent.; \$150,000, 4½ per cent.; \$595,869, 5 per cent.; \$5,000, 5¼ per cent.; \$42,100, 5½ per cent.; \$469,455, 6 per cent.; \$5,500, 6½ per cent.; \$75,360, 7 per cent.; \$1,275, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	358
Aggregate amount of the same,	472,050 00
Amount of investments from which no income is received,	21,148 57
Number of open accounts,	7,487
Number and amount of deposits (including dividends) received for previous year,	7,158 813,293 81
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	547 375,333 58
Number and amount of withdrawals,	5,772 592,350 68
Number of accounts opened the previous year,	1,195
Number of accounts closed the previous year,	884

Amount of expenses of the corporation during previous year, . . . \$9,145 29
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: August 10.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$50,000	\$55,750 00	\$54,312 50
City of Chelsea 6s,	9,000	10,220 00	10,625 00
of Lowell 6s,	2,000	2,160 00	2,325 00
of Springfield 7s,	2,000	2,780 00	2,600 00
of Hartford, Conn., 6s,	1,000	1,092 50	1,170 00
of Newton 6s,	4,000	5,240 00	4,920 00
of Somerville 5s,	8,000	8,240 00	8,600 00
	\$76,000	\$85,482 50	\$84,552 50

RAILROAD BONDS.

Fitchburg R.R.,	\$220,000	\$241,225 00	\$240,762 50
Boston & Lowell R.R.,	10,000	11,600 00	11,800 00
	\$230,000	\$252,825 00	\$252,562 50

UNION SAVINGS BANK—FALL RIVER.

Incorporated 1869. Number of corporators, 28.

BENJAMIN COVEL, *President.*D. A. CHAPIN, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$725,821 47	Public funds,	\$5,595 00
Earnings undivided,	14,169 28	Bank stock,	48,657 00
Guaranty fund,	17,200 00	Real estate,	38,000 00
		Real estate by foreclosure,	3,200 00
		Loans on real estate,	372,802 00
		Loans on personal security,	238,656 00
		Deposit in banks, on interest,	48,848 52
		Cash on hand,	1,432 23
	\$757,190 75		\$757,190 75

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,	195 00
Amount of municipal tax on real estate,	434 28

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$24,848 52
National Union Bank, Fall River,	24,000 00

Whole amount of interest or profits received or earned,	\$36,326 85
Rate and amount of each semi-annual dividend for previous } 2½ per cent., {	14,616 08
year, } 2¼ per cent., {	15,753 76

Times for the dividends, fixed by the by-laws: May 15 and November 15.

The total amount of loans, with each specified rate of interest: \$19,390,

4½ per cent.; \$43,808, 5 per cent.; \$512,360, 5½ per cent.; \$35,900, 6 per cent.

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

Aggregate amount of the same, 202,403 00

Number of open accounts, 1,645

Number and amount of deposits (including dividends) received for previous year, 4,807 164,835 85

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 86 56,844 00

Number and amount of withdrawals, 1,278 109,876 69

Number of accounts opened the previous year, 391

Number of accounts closed the previous year, 232

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 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Fall River water bonds,	\$5,000	\$6,000 00	\$5,595 00

BANK STOCK.

Metacomet Nat'l Bank, Fall River,	\$16,200	\$21,060 00	\$20,506 00
Nat'l Union Bank, Fall River, .	17,700	17,700 00	19,610 00
Pocasset Nat'l Bank, Fall River, .	3,500	4,445 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	\$47,055 00	\$48,657 00

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Number of corporators, 68.

MOSES TAFT, *President.*C. A. TAFT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$325,849 52	Bank stock,	\$91,600 00
Earnings undivided,	5,520 55	Real estate by foreclosure,	16,337 54
Guaranty fund,	8,175 00	Loans on real estate,	142,535 35
Checks outstanding,	45 89	Loans on personal security,	66,739 67
Overdrafts,	958 90	Expense account,	478 32
		Profit and loss,	25 97
		Central National Bank,	*4,000 00
		Premiums,	*18,830 62
		Cash on hand,	2 39
	\$340,549 86		\$340,549 86

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,	167 53

Whole amount of interest or profits received or earned,	\$15,931 93
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	6,074 73
year, } 2 per cent., {	6,179 17

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

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

Date of the last extra dividend: January 31, 1874.

The total amount of loans, with each specified rate of interest: \$5,600, 4 per cent.; \$10,000, 4½ per cent.; \$106,400, 5 per cent.; \$18,300, 5½ per cent.; \$67,251.12, 6 per cent.; \$1,452, 7 per cent.; \$271.90, 7½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	92
Aggregate amount of the same,	78,430 35
Number of open accounts,	1,085
Number and amount of deposits (including dividends) received for previous year,	562 50,760 15
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	33 17,913 07
Number and amount of withdrawals,	390 36,042 19
Number of accounts opened the previous year,	89
Number of accounts closed the previous year,	40
Amount of expenses of the corporation during previous year,	825 00
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: March 10.	

* These amounts are a portion of the investment in bank stocks.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Nat'l Bank of Redemption, Boston,	\$8,000	\$10,080 00	\$8,000 00
Suffolk Nat'l Bank, Boston, . .	6,100	6,771 00	6,100 00
Nat'l Hide and Leather B'k, Boston,	8,500	10,030 00	8,500 00
Nat'l Revere Bank, Boston, . .	8,000	9,840 00	8,000 00
Howard Nat'l Bank, Boston, . .	9,200	10,810 00	9,200 00
North Nat'l Bank, Boston, . .	6,000	8,070 00	6,000 00
Tremont Nat'l Bank, Boston, . .	5,800	6,003 00	5,800 00
Eliot Nat'l Bank, Boston, . .	9,500	12,112 50	9,500 00
Nat'l Webster Bank, Boston, . .	6,900	7,124 25	6,900 00
State Nat'l Bank, Boston, . .	4,800	5,664 00	4,800 00
Nat'l Eagle Bank, Boston, . .	3,000	3,000 00	3,000 00
Blackstone Nat'l Bank, Uxbridge, .	1,700	2,210 00	1,700 00
Grafton Nat'l Bank, Grafton, . .	500	590 00	500 00
First Nat'l Bank, Clinton, . .	2,000	2,480 00	2,000 00
Franklin Nat'l Bank, Franklin, . .	5,900	7,080 00	5,900 00
Central Nat'l Bank, Boston, . .	4,000	4,360 00	4,000 00
Millbury Nat'l Bank, Millbury, . .	1,700	2,295 00	1,700 00
	\$91,600	\$108,519 75	\$91,600 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated 1869. Number of corporators, 59.

S. O. RICHARDSON, *President*.RICHARD BRITTON, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$160,449 90	Public funds,	\$16,000 00
Earnings undivided,	1,370 77	Bank stock,	8,200 00
Guaranty fund,	2,506 69	Railroad bonds,	15,000 00
		Real estate by foreclosure,	4,462 17
		Loans on real estate,	83,875 00
		Loans on personal security,	22,685 00
		Loans to counties, cities or towns,	1,000 00
		Deposit in bank, on interest,	7,055 13
		Expense account,	162 97
		Premium account,	5,586 43
		Cash on hand,	300 66
	\$164,327 36		\$164,327 36

Amount of real estate held by foreclosure,	\$4,462 17
Assessed value of the same,	6,050 00
Amount of income received from the same,	473 00
Amount of municipal tax on real estate,	87 12

Cash on Deposit in Bank:—

National Bank of South Reading, Wakefield,	\$7,055 13
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Whole amount of interest or profits received or earned,	\$7,111 24
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	2,597 90
year, } 2 per cent., {	2,744 25

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: 6½.

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, 4½ per cent.; \$28,200, 5 per cent.; \$3,700, 5½ per cent.; \$51,100, 6 per cent.; \$7,175, 7 per cent.; \$1,500, 7 3-10 per cent.; \$500, 8 per cent.; \$385, 9 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	76
Aggregate amount of the same,	85,560 00
Number of open accounts,	1,030
Number and amount of deposits (including dividends) received for previous year,	1,357 70,235 04
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	44 25,484 15
Number and amount of withdrawals,	680 49,458 96
Number of accounts opened the previous year,	232
Number of accounts closed the previous year,	144
Amount of expenses of the corporation during previous year,	1,070 27
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: March 29.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City bonds:—			
City of Bath, Me., 6s,	\$5,000	\$5,000 00	\$5,225 00
of Rockland, Me., 6s,	2,000	2,000 00	2,085 00
of Fall River 5s,	8,000	10,740 00	9,200 00
of Lowell 6s,	1,000	1,080 00	1,330 00
	<u>\$16,000</u>	<u>\$18,820 00</u>	<u>\$17,840 00</u>

BANK STOCK.

Nat'l Bank of South Reading, Wake- field,	\$3,000	\$3,900 00	\$3,900 00
Boston Nat'l Bank, Boston,	2,700	3,277 13	3,005 50
Nat'l Union Bank, Boston,	2,500	3,450 00	3,500 00
	<u>\$8,200</u>	<u>\$10,627 13</u>	<u>\$10,405 50</u>

RAILROAD BONDS.

Fitchburg R.R. 5s,	\$2,000	\$2,240 00	\$2,240 00
Boston & Albany R.R. 7s,	6,000	7,042 50	7,388 75
Old Colony R.R. 6s,	1,000	1,193 75	1,165 00
Conn. & Passumpsic Rivers R.R. 7s,	6,000	7,050 00	7,215 00
	<u>\$15,000</u>	<u>\$17,526 25</u>	<u>\$18,008 75</u>

WALES SAVINGS BANK—WALES.

Incorporated 1870. Number of corporators, 76.

ELIJAH SHAW, *President.*H. A. MCFARLAND, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$27,821 43	Public funds,	\$500 00
Earnings undivided,	972 99	Bank stock,	8,120 50
Guaranty fund,	594 00	Loans on real estate,	15,234 00
		Loans on personal security,	3,813 88
		Deposit in banks, on interest,	779 28
		Deposit in banks, not on interest,	202 86
		Interest account,	8 58
		Cash on hand,	729 32
	\$29,388 42		\$29,388 42

Cash on Deposit in Banks, amount in each :—

Palmer National Bank, Palmer,	\$202 86
Springfield Safe Deposit and Trust Company,	779 28

Whole amount of interest or profits received or earned,	\$1,291 54
Rate and amount of each semi-annual dividend for previous year,	2½ per cent., { 574 70
	2¼ per cent., { 561 33

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

The total amount of loans, with each specified rate of interest: \$19,047.88, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	52
Aggregate amount of the same,	19,047 88
Number of open accounts,	148
Number and amount of deposits (including dividends) received for previous year,	316 6,225 23
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	4 2,079 44
Number and amount of withdrawals,	53 3,903 03
Number of accounts opened the previous year,	19
Number of accounts closed the previous year,	15
Amount of expenses of the corporation during previous year,	80 00
Amount of treasurer's bond,	10,000 00

Date of examination by commissioner: February 9.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Bellows Falls Village water loan,	\$500	\$500 00	*\$500 00

* This bank was notified that this investment was illegal and correction has been made.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Blackstone Nat'l Bank, Boston, .	\$200	\$228 00	\$228 00
Continental Nat'l Bank, Boston, .	1,000	1,150 00	*1,090 00
Nat'l Revere Bank, Boston, . .	800	920 00	800 00
Southbridge Nat'l B'k, Southbridge,	700	875 00	*875 00
Hamilton Nat'l Bank, Boston, .	1,000	1,150 00	*1,000 00
Nat'l Eagle Bank, Boston, . . .	500	550 00	550 00
Tremont Nat'l Bank, Boston, . .	500	560 00	560 00
Nat'l City Bank, Boston, . . .	500	560 00	560 00
Suffolk Nat'l Bank, Boston, . . .	500	550 00	550 00
Nat'l Webster Bank, Boston, . . .	500	558 75	558 75
Monson Nat'l Bank, Monson, . . .	500	800 00	625 00
Market Nat'l Bank, Boston, . . .	500	523 75	523 75
First Nat'l Bank, Leominster, . .	200	200 00	200 00
	\$7,400	\$8,625 50	\$8,120 50

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

WALTHAM SAVINGS BANK—WALTHAM.

Incorporated March 18, 1853. Number of corporators, 38.

ENOS T. LUCE, *President.*F. M. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,756,705 90	Public funds,	\$141,000 00
Earnings undivided,	6,645 03	Bank stock,	138,825 00
Guaranty fund,	58,781 90	Loan on bank stock,	725 00
		Railroad bonds,	183,500 00
		Real estate by foreclosure,	10,500 00
		Loans on real estate,	694,635 00
		Loans on personal security,	581,780 00
		Loans to counties, cities or towns,	36,600 00
		Deposit in banks, on interest,	32,000 00
		Expense account,	8 50
		Cash on hand,	2,559 33
	\$1,822,132 83		\$1,822,132 83

Loan on Bank Stock:—

On 10 shares Waltham National Bank, \$725 00

Amount of real estate held by foreclosure, \$10,500 00

Assessed value of the same, 10,700 00

Amount of income received from the same, 300 00

Amount of municipal tax on real estate, 148 51

Cash on Deposit in Banks, amount in each:—

Waltham National Bank, \$31,000 00

Boston Safe Deposit and Trust Company, 1,000 00

Whole amount of interest or profits received or earned, \$79,690 75

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 31,338 32

year, } 2 per cent., { 32,194 82

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: \$418,100, 4 per cent.; \$30,000, 4½ per cent.; \$113,500, 4½ per cent.; \$70,000, 4¾ per cent.; \$252,125, 5 per cent.; \$4,950, 5½ per cent.; \$425,065, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 215

Aggregate amount of the same, 274,795 00

Amount of investments from which no income is received, 4,000 00

Number of open accounts, 6,460

Number and amount of deposits (including dividends) received for previous year, 8,025 515,821 63

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	233	\$120,764 93
Number and amount of withdrawals,	4,222	343,062 14
Number of accounts opened the previous year,	1,310	
Number of accounts closed the previous year,	707	
Amount of expenses of the corporation during previous year,		3,000 00
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner: July 13.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 5s,	\$10,000	\$10,000 00	\$10,000 00
of Grand Rapids, Mich., 5s,	30,000	34,650 00	30,000 00
of Springfield, Ohio, 5s,	30,000	31,858 00	30,000 00
of Waltham 4½s,	46,000	47,380 00	46,000 00
of Waltham 6s,	10,000	10,300 00	10,000 00
of Waltham 4s,	9,000	9,540 00	9,000 00
Town of Arlington 5s,	6,000	6,420 00	6,000 00
	\$141,000	\$150,148 00	\$141,000 00

BANK STOCK.

Boston Nat'l Bank, Boston,	\$10,000	\$12,125 00	\$10,000 00
Boylston Nat'l Bank, Boston,	3,700	4,521 00	3,700 00
Central Nat'l Bank, Boston,	5,000	5,400 00	5,000 00
City Nat'l Bank, Boston,	2,500	2,625 00	2,500 00
Commerce Nat'l Bank, Boston,	2,900	3,683 00	2,900 00
Continental Nat'l Bank, Boston,	5,000	5,925 00	4,850 00
Commonwealth Nat'l Bank, Boston,	4,500	5,310 00	4,500 00
Eliot Nat'l Bank, Boston,	3,100	3,944 00	3,100 00
Everett Nat'l Bank, Boston,	4,600	4,600 00	4,600 00
Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Hide and Leather Nat'l B'k, Boston,	5,000	5,962 00	5,000 00
Market Nat'l Bank, Boston,	4,000	3,790 00	4,000 00
Metropolitan Nat'l B'k, Boston,	3,000	3,390 00	3,000 00
Mt. Vernon Nat'l Bank, Boston,	5,000	6,900 00	5,000 00
North Nat'l Bank, Boston,	7,700	10,356 00	7,700 00
Redemption Nat'l Bank, Boston,	4,000	5,000 00	4,000 00
Revere Nat'l Bank, Boston,	3,800	4,612 00	3,800 00
Shawmut Nat'l Bank, Boston,	5,000	5,962 00	5,000 00
State Nat'l Bank, Boston,	3,400	3,978 00	3,400 00
Suffolk Nat'l Bank, Boston,	5,300	5,879 00	5,300 00
Third Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
Traders' Nat'l Bank, Boston,	5,000	4,950 00	5,000 00
Tremont Nat'l Bank, Boston,	3,100	3,177 00	3,100 00
Union Nat'l Bank, Boston,	3,000	4,203 00	3,000 00
Waltham Nat'l Bank, Waltham,	30,375	42,525 00	30,375 00
	\$138,975	\$168,817 00	\$138,825 00

RAILROAD BONDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R.,	\$30,500	\$35,380 00	\$30,500 00
Old Colony R.R.,	15,000	16,875 00	15,000 00
Boston & Maine R.R.,	14,000	16,590 00	14,000 00
Vermont & Massachusetts R.R., . .	30,000	33,375 00	30,000 00
Vermont Valley R.R.,	50,000	56,000 00	50,000 00
Conn. & Passumpsic Rivers R.R., .	8,000	9,400 00	8,000 00
Newport & Richford R.R.,	2,000	2,226 00	2,000 00
Nashua & Lowell R.R.,	5,000	5,560 00	5,000 00
Boston, Revere Beach & Lynn R.R.,	10,000	11,170 00	10,000 00
Fitchburg R.R.,	10,000	10,300 00	10,000 00
Boston & Albany R.R.,	9,000	10,620 00	9,000 00
	\$183,500	\$207,496 00	\$183,500 00

WARE SAVINGS BANK—WARE.

Incorporated 1850. Number of corporators, 49.

WILLIAM HYDE, *President.*

FREDERICK D. GILMORE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,418,288 80	Public funds,	\$575,500 00
Earnings undivided, . .	39,521 95	Bank stock,	382,015 00
Guaranty fund,	40,857 86	Railroad bonds,	334,000 00
Premium account,	28,061 75	Loans on bank books,	14,975 00
		Real estate,	6,400 00
		Loans on real estate,	730,625 33
		Loans on personal security, . .	344,115 14
		Loans to counties, cities or towns,	93,000 00
		Deposit in banks, on interest, .	28,267 82
		Deposit in banks, not on interest,	15,600 00
		Expense account,	1,344 99
		Cash on hand,	887 08
	<u>\$2,526,730 36</u>		<u>\$2,526,730 36</u>

Invested in real estate (for banking purposes), \$6,400 00
 Estimated value of the same, 6,400 00
 Amount of municipal tax on real estate, 73 83

Cash on Deposit in Banks, amount in each:—

Ware National Bank, Ware, \$15,600 00
 Boston Safe Deposit and Trust Company, 28,267 82

Whole amount of interest or profits received or earned, \$124,919 90
 Rate and amount of each semi-annual dividend for previous } 2½ per cent., { 50,268 52
 year, } 2½ per cent., { 51,525 32

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 last extra dividend: January 1, 1880.

The total amount of loans, with each specified rate of interest: \$36,000, 3½ per cent.; \$111,000, 4 per cent.; \$85,000, 4¼ per cent.; \$150,000, 4½ per cent.; \$309,510, 5 per cent.; \$479,600.33, 5½ per cent.; \$11,605.14, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 279
 Aggregate amount of the same, 287,260 47
 Number of open accounts, 5,286
 Number and amount of deposits (including dividends) received for previous year, 3,441 572,625 61
 Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 266 177,132 83
 Number and amount of withdrawals, 2,562 454,859 32
 Number of accounts opened the previous year, 835
 Number of accounts closed the previous year, 520

Amount of expenses of the corporation during previous year, \$4,206 22
 Amount of treasurer's bond, 25,000 00
 Date of examination by commissioner: June 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States funded loan 4½s,	\$201,000	\$224,620 00	\$201,000 00
United States currency 6s,	100,000	126,000 00	100,000 00
District, city and town bonds:—			
District of Columbia 6s,	57,500	64,975 00	57,500 00
of Columbia 7s,	9,000	10,440 00	9,000 00
City of Boston 6s,	30,000	36,000 00	30,000 00
of Boston 4s,	40,000	43,600 00	40,000 00
of Fall River 6s,	20,000	26,600 00	20,000 00
of Brockton 5s,	30,000	36,000 00	30,000 00
of Pawtucket, R. I., 5s,	5,000	5,600 00	5,000 00
of Pawtucket, R. I., 6s,	23,000	27,600 00	23,000 00
of Somerville 5s,	20,000	21,600 00	20,000 00
of Holyoke 7s,	40,000	43,600 00	40,000 00
	\$575,500	\$666,635 00	\$575,500 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$1,000	\$1,335 00	\$1,513 00
Atlas Nat'l Bank, Boston,	10,000	12,000 00	11,500 00
Boston Nat'l Bank, Boston,	20,500	22,755 00	22,857 00
Blackstone Nat'l Bank, Boston,	1,200	1,344 00	1,350 00
Nat'l Bank of Commerce, Boston,	7,500	9,525 00	8,475 00
City Nat'l Bank, Worcester,	5,000	5,500 00	5,500 00
Continental Nat'l Bank, Boston,	13,600	16,048 00	14,352 00
Eliot Nat'l Bank, Boston,	6,000	7,620 00	6,960 00
First Nat'l Bank, Easthampton,	15,000	19,500 00	19,500 00
Exchange Nat'l Bank, Boston,	4,000	5,280 00	4,490 00
First Nat'l Bank, Boston,	10,000	21,200 00	19,675 00
Globe Nat'l Bank, Boston,	5,000	4,750 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	14,700 00	13,860 00
Mechanics' Nat'l Bank, Boston,	900	1,215 00	1,125 00
Nat'l B'k of North America, Boston,	13,600	14,280 00	14,280 00
North Nat'l Bank, Boston,	10,000	13,400 00	11,900 00
People's Nat'l Bank, Boston,	1,500	2,325 00	2,400 00
Nat'l Bank of Republic, Boston,	15,000	20,700 00	19,651 00
Nat'l Revere Bank, Boston,	15,000	18,600 00	17,925 00
Nat'l Bank of Redemption, Boston,	10,000	12,500 00	11,200 00
Second Nat'l Bank, Boston,	15,000	23,100 00	22,650 00
Southbridge Nat'l B'k, Southbridge,	1,500	2,250 00	2,250 00
State Nat'l Bank, Boston,	16,200	18,774 00	18,954 00
Suffolk Nat'l Bank, Boston,	3,000	3,300 00	3,390 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . . .	\$7,100	\$7,242 00	\$7,171 00
Traders' Nat'l Bank, Boston, . . .	12,800	12,672 00	11,904 00
Union Nat'l Bank, Boston, . . .	2,600	3,640 00	3,510 00
Ware Nat'l Bank, Ware, . . .	47,600	59,476 00	59,476 00
Webster Nat'l Bank, Boston, . . .	20,000	20,000 00	20,275 00
Washington Nat'l Bank, Boston, . .	3,000	3,750 00	3,900 00
Miller's River Nat'l Bank, Athol, . .	3,000	5,400 00	5,400 00
	\$314,200	\$393,991 00	\$382,015 00

RAILROAD BONDS.

Boston & Maine R.R. 7s, . . .	\$75,000	\$88,500 00	\$75,000 00
Boston & Albany R.R. 7s, . . .	60,000	70,200 00	60,000 00
Boston & Albany R.R. 6s, . . .	50,000	60,000 00	50,000 00
Eastern R.R. 6s, . . .	53,000	67,840 00	53,000 00
Old Colony R.R. 4½s, . . .	6,000	6,780 00	6,000 00
Old Colony R.R. 7s, . . .	5,000	6,100 00	5,000 00
Fitchburg R.R. 4s, . . .	70,000	74,200 00	70,000 00
Boston & Lowell R.R. 7s, . . .	15,000	17,250 00	15,000 00
	\$334,000	\$390,870 00	\$334,000 00

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated 1847. Number of corporators, 31.

GERARD C. TOBEY, *President*.EDWARD A. GAMMONS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$593,098 47	Bank stock,	\$176,096 85
Earnings undivided,	20,563 16	Loan on bank stock,	300 00
Guaranty fund,	12,800 00	Real estate by foreclosure,	186,996 21
		Loans on real estate,	81,156 81
		Loans on personal security,	159,113 31
		Loans to counties, cities or towns,	4,500 00
		Deposit in banks, not on interest,	13,919 54
		Expense account,	323 02
		Taxes paid (State and municipal),	4,055 89
	\$626,461 63		\$626,461 63

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,	153,700 00
Amount of income received from the same,	14,579 40
Amount of municipal tax on real estate,	1,886 75

Cash on Deposit in Bank :—

National Bank, Wareham,	\$13,919 54
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Whole amount of interest or profits received or earned, \$35,123 64

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 11,261 94

year, } 1½ per cent., { 10,047 05

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

The total amount of loans, with each specified rate of interest: \$16,971 32,

3½ per cent.; \$10,971 32, 3¾ per cent.; \$99,402.40, 4 per cent.; \$4,676.87,

4¼ per cent.; \$5,554 58, 4½ per cent.; \$21,500, 5 per cent.; \$5,000, 5½ per

cent.; \$58,145, 6 per cent.; \$20,460, 7 per cent.; \$280, 7 3-10 per cent.;

\$2,108.63, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 65

Aggregate amount of the same, 63,988 89

Amount of investments from which no income is received, 11,513 60

Number of open accounts, 1,698

Number and amount of deposits (including dividends) received for previous year, 709 94,290 34

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 63 37,136 44

Number and amount of withdrawals, 721 83,023 17

Number of accounts opened the previous year, 186

Number of accounts closed the previous year, 170

Amount of expenses of the corporation during previous year, \$1,238 12
 Amount of treasurer's bond, 10,000 00
 Date of examination by commissioner: June 18.

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	4,650 00	2,612 50
Nat'l Bank of Wareham, Wareham,	24,000	31,200 00	*25,177 98
Shoe and Leather Nat'l B'k, Boston,	6,600	6,781 50	6,897 00
Nat'l Revere Bank, Boston, . . .	4,500	5,670 00	5,196 78
Atlas Nat'l Bank, Boston, . . .	10,000	11,950 00	11,838 01
Merchants' Nat'l Bank, Boston, . .	10,000	13,200 00	10,949 84
Nat'l City Bank, Boston, . . .	5,000	5,112 50	5,225 00
Nat'l Bank of No. America, Boston,	7,500	8,100 00	6,993 68
Shawmut Nat'l Bank, Boston, . .	10,000	12,000 00	10,450 00
Second Nat'l Bank, Boston, . . .	7,400	11,396 00	7,572 32
Nat'l Eagle Bank, Boston, . . .	10,000	11,000 00	11,068 14
Nat'l Bank of Commerce, Boston, .	5,000	6,275 00	7,053 50
Boylston Nat'l Bank, Boston, . .	13,100	17,423 00	11,737 70
Nat'l Exchange Bank, Boston, . .	700	924 00	731 50
Blackstone Nat'l Bank, Boston, . .	10,000	11,500 00	13,574 81
Suffolk Nat'l Bank, Boston, . . .	10,000	11,075 00	12,147 46
Atlantic Nat'l Bank, Boston, . . .	4,100	5,473 50	4,679 26
Nat'l Webster Bank, Boston, . . .	10,000	10,325 00	11,015 59
First Nat'l Bank, Boston, . . .	2,000	4,240 00	2,090 00
Nat'l Bank of Republic, Boston, . .	3,000	4,200 00	3,135 00
	\$160,900	\$199,020 50	\$176,096 85

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

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated 1854. Number of corporators, 56.

RUFUS H. BROWN, *President.*ALBERT H. MERRILL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$1,659,079 22	Public funds,	\$265,565 00
Earnings undivided,	65,627 74	Bank stock,	217,672 62
Guaranty fund,	63,500 00	Railroad bonds,	146,750 00
		Real estate by foreclosure,	50,747 10
		Loans on real estate,	542,314 00
		Loans on personal security,	522,081 04
		Loans to counties, cities or towns,	18,000 00
		Deposit in bank, not on interest,	24,544 25
		Expense account,	532 95
	\$1,788,206 96		\$1,788,206 96

Amount of real estate held by foreclosure,	\$50,747 10
Assessed value of the same,	49,300 00
Amount of income received from the same,	3,757 50
Amount of municipal tax on real estate,	893 20

Cash on Deposit in Bank:—

Warren National Bank, Peabody,	\$24,544 25
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Whole amount of interest or profits received or earned,	\$89,183 37
Rate and amount of each semi-annual dividend for previous year,	2 per cent, { 30,388 95
	2 per cent, { 31,139 67

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.; \$33,000, 3¾ per cent.; \$234,881.04, 4 per cent.; \$67,500, 4¼ per cent.; \$68,000, 4½ per cent.; \$45,000, 4¾ per cent.; \$35,000, 4¾ per cent.; \$169,440, 5 per cent.; \$101,477, 5½ per cent.; \$230,632, 6 per cent.; \$32,100, 6½ per cent.; \$16,465, 7 per cent.; \$2,400, 7 3-10 per cent.; \$500, 7½ per cent.; \$3,000, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	177
Aggregate amount of the same,	209,719 00
Amount of investments from which no income is received,	1,120 00
Number of open accounts,	4,235
Number and amount of deposits (including dividends) received for previous year,	2,795 294,228 94
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	210 121,455 23
Number and amount of withdrawals,	2,072 208,913 87
Number of accounts opened the previous year,	520
Number of accounts closed the previous year,	370
Amount of expenses of the corporation during previous year,	3,542 27
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: May 5.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$5,000	\$5,600 00	\$5,000 00
City of Northampton,	17,000	19,125 00	16,317 50
of Lawrence,	35,000	42,475 00	34,175 00
of Haverhill,	5,000	5,325 00	4,681 25
Town of Brookline,	5,000	6,700 00	5,000 00
City of Holyoke,	15,000	18,900 00	15,000 00
of Somerville,	10,000	11,100 00	10,000 00
of Fall River,	19,000	22,250 00	18,853 75
Town of Melrose,	7,000	7,875 00	6,825 00
City of Portland, Me.,	10,000	12,500 00	9,512 50
of Dover, N. H.,	4,200	4,662 00	4,200 00
of Lewiston, Me.,	10,000	12,200 00	10,000 00
of Augusta, Me.,	10,000	10,000 00	10,000 00
of Auburn, Me.,	10,000	10,600 00	10,000 00
Town of Danvers,	10,000	11,200 00	10,000 00
of Provincetown,	2,000	2,050 00	2,000 00
of Dalton,	15,000	15,600 00	15,000 00
City of Des Moines, Iowa,	20,000	20,000 00	20,000 00
of East Saginaw, Mich.,	20,000	22,600 00	20,000 00
of Providence, R. I.,	5,000	6,050 00	5,000 00
of Cleveland, Ohio,	22,000	25,415 00	22,000 00
of Grand Rapids, Mich.,	8,000	10,560 00	8,000 00
of Detroit, Mich.,	1,000	1,320 00	1,000 00
of Newton,	3,000	4,020 00	3,000 00
	\$268,200	\$308,127 00	\$265,565 00

BANK STOCK.

Howard Nat'l Bank, Boston,	\$4,700	\$5,522 50	\$4,689 00
Exchange Nat'l Bank, Boston,	8,000	10,240 00	8,000 00
Webster Nat'l Bank, Boston,	14,100	14,382 00	14,100 00
Atlantic Nat'l Bank, Boston,	4,500	6,007 50	4,500 00
Suffolk Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
Shoe and Leather Nat'l B'k, Boston,	8,000	8,120 00	7,983 00
Hide and Leather Nat'l B'k, Boston,	10,000	11,900 00	9,950 00
Atlas Nat'l Bank, Boston,	16,500	19,717 50	16,500 00
Revere Nat'l Bank, Boston,	9,800	12,152 00	9,800 00
Eliot Nat'l Bank, Boston,	9,500	12,065 00	9,500 00
Blackstone Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
Washington Nat'l Bank, Boston,	500	625 00	500 00
Tremont Nat'l Bank, Boston,	10,100	10,352 50	10,100 00
Faneuil Hall Nat'l Bank, Boston,	10,000	13,400 00	10,000 00
Hamilton Nat'l Bank, Boston,	2,300	2,875 00	2,300 00
Shawmut Nat'l Bank, Boston,	6,400	7,616 00	6,400 00
Manufacturers' Nat'l Bank, Boston,	10,000	9,600 00	9,909 37
Merchandise Nat'l Bank, Boston,	4,500	4,680 00	4,500 00
North America Nat'l Bank, Boston,	7,200	7,560 00	7,200 00
City Nat'l Bank, Boston,	6,000	6,060 00	6,000 00
Market Nat'l Bank, Boston,	8,100	7,371 00	8,100 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Mt. Vernon Nat'l Bank, Boston, . . .	\$2,200	\$3,047 00	\$2,200 00
New England Nat'l Bank, Boston, . . .	2,500	3,587 50	2,500 00
Continental Nat'l Bank, Boston, . . .	2,500	2,950 00	2,500 00
Traders' Nat'l Bank, Boston, . . .	2,100	2,679 00	2,100 00
Commonwealth Nat'l Bank, Boston, . . .	2,500	2,950 00	2,496 25
Globe Nat'l Bank, Boston, . . .	2,500	2,375 00	2,500 00
Republic Nat'l Bank, Boston, . . .	5,000	6,925 00	5,000 00
Boston Nat'l Bank, Boston, . . .	2,500	3,000 00	2,500 00
Columbian Nat'l Bank, Boston, . . .	1,000	1,250 00	1,000 00
Massachusetts Nat'l Bank, Boston, . . .	12,000	11,400 00	12,000 00
Redemption Nat'l Bank, Boston, . . .	1,700	2,125 00	1,700 00
North Nat'l Bank, Boston, . . .	600	807 00	600 00
Exchange Nat'l Bank, Salem, . . .	900	1,102 50	900 00
Asiatic Nat'l Bank, Salem, . . .	2,250	3,150 00	2,250 00
Grand Nat'l Bank, Marblehead, . . .	4,800	6,000 00	4,595 00
Warren Nat'l Bank, Peabody, . . .	8,700	11,310 00	8,700 00
So. Danvers Nat'l Bank, Peabody, . . .	1,600	2,280 00	1,600 00
	\$218,050	\$250,546 50	\$217,672 62

RAILROAD BONDS.

Boston & Maine R.R.,	\$23,000	\$27,430 00	\$23,000 00
Old Colony R.R.,	26,000	31,945 00	26,000 00
Eastern R.R.,	5,000	6,425 00	4,750 00
Conn. & Passumpsic Rivers R.R.,	20,000	23,500 00	20,000 00
Boston, Revere Beach & Lynn R.R.,	5,000	5,850 00	5,000 00
Boston & Lowell R.R.,	25,000	27,125 00	25,000 00
Leeds & Farmington R.R.,	16,500	19,140 00	16,500 00
Portland & Kennebec R.R.,	19,500	21,840 00	19,500 00
Androscoggin & Kennebec R.R.,	5,000	5,400 00	5,000 00
Fitchburg R.R.,	2,000	2,240 00	2,000 00
	\$147,000	\$169,995 00	\$146,750 00

WARREN INSTITUTION FOR SAVINGS—BOSTON.

Incorporated 1829. Number of corporators, 130.

TIMOTHY T. SAWYER, *President.*GEORGE F. TUFTS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$5,801,798 36	Public funds,	\$993,000 00
Earnings undivided,	215,538 93	Loans on public funds,	21,000 00
Guaranty fund,	186,500 00	Bank stock,	191,900 00
		Loans on bank stock,	11,600 00
		Railroad bonds,	250,000 00
		Loans on railroad bonds,	6,400 00
		Railroad notes,	235,000 00
		Real estate,	50,000 00
		Real estate by foreclosure,	12,000 00
		Loans on real estate,	2,482,620 70
		Loans on personal security,	1,727,200 00
		Loans to counties, cities or towns,	60,500 00
		Deposit in bank, on interest,	93,310 85
		Expense account,	7,808 14
		State of Massachusetts,	50,000 00
		Cash on hand,	11,497 60
	\$6,203,837 29		\$6,203,837 29

Loans on Public Funds, amount on each:—

On \$1,000 United States 4½s,	\$1,000 00
On \$2,000 United States 4s,	2,000 00
On \$8,000 City of Newton bonds,	8,000 00
On \$10,000 State of Massachusetts bonds,	10,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Bunker Hill National Bank, Boston,	} \$800 00
On 5 shares Naumkeag National Bank, Salem,	
On 8 shares Lechmere National Bank, Cambridge,	100 00
On 21 shares Bunker Hill National Bank, Boston,	1,500 00
On 19 shares Bunker Hill National Bank, Boston,	} 3,200 00
On 20 shares Monument National Bank, Boston,	
On 60 shares First National Bank, Easton,	6,000 00

Loans on Railroad Bonds, amount on each:—

On \$7,000 Boston & Maine 7s,	} \$6,400 00
On \$1,000 Fitchburg 6s,	

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,	12,000 00
Assessed value of the same,	14,500 00
Amount of municipal tax on real estate,	854 71

Cash on Deposit in Bank:—

Bunker Hill National Bank, Boston,	\$93,310 85
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Whole amount of interest or profits received or earned,	\$270,693 65
Rate and amount of each semi-annual dividend for previous year,	{ 2 per cent., { 109,699 30
	{ 2 per cent., { 111,997 28
Times for the dividends, fixed by the by-laws: third Wednesday in April and October.	
The total amount of loans, with each specified rate of interest: \$50,000, 2½ per cent.; \$175,000, 3½ per cent.; \$30,000, 3¾ per cent.; \$592,500, 3¾ per cent.; \$796,700, 4 per cent.; \$83,500, 4¼ per cent.; \$891,100, 4½ per cent.; \$55,000, 4¾ per cent.; \$38,800, 4¾ per cent.; \$1,074,450, 5 per cent.; \$356,650, 5½ per cent.; \$385,104, 6 per cent.; \$30,900, 6½ per cent.; \$21,200, 7 per cent.; \$4,500, 7 3-10 per cent.; \$8,916 70, 7½ per cent.	
Number of outstanding loans which are of an amount not exceeding \$3,000 each,	475
Aggregate amount of the same,	762,620 70
Number of open accounts,	14,985
Number and amount of deposits (including dividends) received for previous year,	11,523 1,051,788 58
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	702 332,023 00
Number and amount of withdrawals,	7,784 828,613 25
Number of accounts opened the previous year,	1,572
Number of accounts closed the previous year,	1,037
Amount of expenses of the corporation during previous year,	10,229 94
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: October 22.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$300,000	\$336,000 00	\$300,000 00
United States 4s,	250,000	321,250 00	250,000 00
City and town bonds:—			
City of Charlestown,	40,000	44,000 00	40,000 00
Town of Everett,	5,000	5,700 00	5,000 00
City of Lynn,	63,000	69,300 00	63,000 00
of Haverhill,	80,000	84,000 00	80,000 00
of Brockton,	50,000	55,000 00	50,000 00
Town of Weymouth,	100,000	110,000 00	100,000 00
City of Northampton,	50,000	55,000 00	50,000 00
of Biddeford, Me.,	5,000	5,400 00	5,000 00
of Dayton, Ohio,	50,000	54,000 00	50,000 00
	\$993,000	\$1,139,650 00	\$993,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$9,000	\$10,822 50	\$9,000 00
Bunker Hill Nat'l Bank, Boston,	20,000	36,500 00	20,000 00
City Nat'l Bank, Boston,	2,000	2,020 00	2,000 00
Eagle Nat'l Bank, Boston,	7,500	8,100 00	7,500 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eliot Nat'l Bank, Boston, . . .	\$15,800	\$20,105 50	\$15,800 00
Everett Nat'l Bank, Boston, . . .	6,000	6,000 00	6,000 00
Hide & Leather Nat'l B'k, Boston, .	15,000	17,887 50	15,000 00
Howard Nat'l Bank, Boston, . . .	10,000	11,762 50	10,000 00
Massachusetts Nat'l Bank, Boston,	5,500	5,225 00	5,500 00
Merchandise Nat'l Bank, Boston, .	5,000	5,200 00	5,000 00
Naumkeag Nat'l Bank, Salem, . .	4,200	5,754 00	4,200 00
New England Nat'l Bank, Boston, .	11,600	16,646 00	11,600 00
Second Nat'l Bank, Boston, . . .	4,300	6,622 00	4,300 00
Shoe and Leather Nat'l B'k, Boston,	5,000	5,087 50	5,000 00
State Nat'l Bank, Boston, . . .	11,800	13,806 00	11,800 00
Third Nat'l Bank, Boston, . . .	10,000	10,000 00	10,000 00
Traders' Nat'l Bank, Boston, . . .	8,400	8,316 00	8,400 00
Tremont Nat'l Bank, Boston, . . .	10,800	11,070 00	10,800 00
Union Nat'l Bank, Boston, . . .	20,000	27,600 00	20,000 00
Webster Nat'l Bank, Boston, . . .	10,000	10,200 00	10,000 00
	\$191,900	\$238,724 50	\$191,900 00

RAILROAD BONDS.

Worcester & Nashua R.R., . . .	\$50,000	\$57,500 00	\$50,000 00
Old Colony R.R. 6s, . . .	50,000	60,937 50	50,000 00
Old Colony R.R. 7s, . . .	50,000	60,625 00	50,000 00
Boston & Albany R.R., . . .	50,000	60,000 00	50,000 00
Boston & Lowell R.R., . . .	50,000	51,750 00	50,000 00
	\$250,000	\$290,812 50	\$250,000 00

WARREN SAVINGS BANK—WARREN.

Incorporated 1882. Number of corporators, 27.

JOHN W. CHADSEY, *President*.SAMUEL E. BLAIR, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$123,891 04	Bank stock,	\$1,615 50
Earnings undivided,	785 25	Railroad bonds,	21,746 26
Guaranty fund,	781 91	Loan on railroad bonds,	2,600 00
		Loans on real estate,	45,506 62
		Loans on personal security,	6,033 00
		Loans to counties, cities or towns,	45,000 00
		Deposit in bank, on interest,	1,995 31
		Expense account,	854 33
		Cash on hand,	107 18
	\$125,458 20		\$125,458 20

Loan on Railroad Bond:—

On \$4,000 Salem & Lowell Railroad, \$2,600 00

Cash on Deposit in Bank:—

First National Bank, Worcester, \$1,995 31

Whole amount of interest or profits received or earned, \$4,740 26

Rate and amount of each semi-annual dividend for previous year, } 2 per cent., { 1,689 64
} 2 per cent., { 1,906 44

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

The total amount of loans, with each specified rate of interest: \$45,000, 4 per cent.; \$10,375, 5 per cent.; \$26,014, 5½ per cent.; \$17,750.62, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 58

Aggregate amount of the same, 43,664 62

Number of open accounts, 702

Number and amount of deposits (including dividends) received for previous year, 1,185 66,205 36

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 36 19,273 92

Number and amount of withdrawals, 466 36,121 56

Number of accounts opened the previous year, 245

Number of accounts closed the previous year, 103

Amount of expenses of the corporation during previous year, 854 33

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: November 8.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . . .	\$1,200	\$1,230 00	\$1,272 00
Nat'l Bank of Commerce, Boston, .	300	381 00	343 50
	\$1,500	\$1,611 00	\$1,615

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$3,000	\$3,547 50	\$3,717 36
Boston & Albany R.R. 6s, . . .	12,000	14,400 00	14,397 33
Boston & Providence R.R. 7s, . .	2,000	2,426 67	2,486 72
Boston & Lowell R.R. 5s, . . .	1,000	1,136 67	1,144 85
	\$18,000	\$21,510 84	\$21,746 26

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated 1870. Number of corporators, 29.

ALFRED HOSMER, *President.*GEO. E. PRIEST, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$297,797 23	Public funds,	\$23,605 00
Earnings undivided,	4,916 24	Bank stock,	47,612 87
Guaranty fund,	6,200 00	Railroad bonds,	55,475 00
		Loans on real estate,	174,040 43
		Deposit in banks, on interest,	7,663 78
		Expense account,	2 00
		Cash on hand,	514 39
	\$308,913 47		\$308,913 47

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	\$4,775 58
Union Market National Bank, Watertown,	2,888 20

Whole amount of interest or profits received or earned,	\$16,067 04
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	5,621 02
year, } 2 per cent., {	5,542 22

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: \$59,800, 5 per cent.; \$22,550, 5½ per cent.; \$81,440.43, 6 per cent.; \$1,100, 6½ per cent.; \$5,700, 7 per cent.; \$3,450, 8 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	65
Aggregate amount of the same,	89,875 00
Number of open accounts,	1,058
Number and amount of deposits (including dividends) received for previous year,	1,197 74,974 27
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	32 17,916 94
Number and amount of withdrawals,	572 65,766 68
Number of accounts opened the previous year,	188
Number of accounts closed the previous year,	103
Amount of expenses of the corporation during previous year,	1,818 90
Amount of treasurer's bond,	5,000 00

Date of examination by commissioner: March 24.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,480 00	\$2,100 00
of Charlestown 6s,	3,000	3,240 00	3,000 00
of Fitchburg 6s,	1,000	1,145 00	1,100 00

PUBLIC FUNDS—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Newton 5s,	\$2,000	\$2,420 00	\$2,340 00
of Newton 6s,	1,000	1,330 00	1,195 00
of Cambridge 6s,	6,000	7,920 00	7,080 00
of Newburyport 6s,	1,000	1,030 00	1,000 00
of Boston 6s,	1,000	1,310 00	1,190 00
Town of Arlington 6s,	4,000	4,480 00	4,000 00
of Brookline 7s,	500	670 00	600 00
	\$21,500	\$26,025 00	\$23,605 00

BANK STOCK.

Union Market Nat'l B'k, Watertown,	\$1,200	\$1,668 00	\$1,700 00
Commonwealth Nat'l Bank, Boston,	2,000	2,360 00	2,000 00
Blackstone Nat'l Bank, Boston, . .	2,500	2,800 00	2,700 00
Metropolitan Nat'l Bank, Boston, . .	1,200	1,344 00	1,240 00
Market Nat'l Bank, Boston,	3,200	2,912 00	3,200 00
Exchange Nat'l Bank, Boston,	1,000	1,280 00	1,275 00
Continental Nat'l Bank, Boston,	5,000	5,912 50	5,600 00
Webster Nat'l Bank, Boston,	1,900	1,938 00	2,014 00
North America Nat'l Bank, Boston,	2,000	2,100 00	2,155 00
Boston Nat'l Bank, Boston,	2,500	3,000 00	2,800 00
Manufacturers' Nat'l Bank, Boston,	2,000	1,920 00	2,000 00
Massachusetts Nat'l Bank, Boston, . .	5,250	4,987 50	6,037 50
Third Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
Globe Nat'l Bank, Boston,	2,500	2,375 00	2,684 37
Eagle Nat'l Bank, Boston,	2,000	2,160 00	2,255 00
Shoe and Leather Nat'l B'k, Boston,	2,500	2,537 50	2,725 00
Central Nat'l Bank, Boston,	2,000	2,150 00	2,000 00
Traders' Nat'l Bank, Boston,	1,200	1,188 00	1,227 00
	\$43,900	\$46,632 50	\$47,612 87

RAILROAD BONDS.

Vermont & Massachusetts R.R.,	\$5,000	\$5,850 00	\$5,543 75
Boston & Maine R.R.,	5,000	5,975 00	5,920 00
Cheshire R.R.,	1,500	1,680 00	1,657 50
Boston, Clinton, Fitchburg & New Bedford R.R.,	2,000	2,350 00	2,357 50
Leeds & Farmington R.R.,	3,000	3,480 00	3,573 75
Boston & Albany R.R.,	10,000	11,650 00	11,000 00
Boston & Lowell R.R.,	10,000	10,725 00	10,850 00
Fitchburg R.R.,	10,000	10,300 00	10,187 50
Conn. & Passumpsic Rivers R.R.,	4,000	4,700 00	4,385 00
	\$50,500	\$56,710 00	\$55,475 00

WEBSTER FIVE CENTS SAVINGS BANK — WEBSTER.

Incorporated 1868. Number of corporators, 54.

F. D. BROWN, *President.*F. A. STOCKWELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$605,613 78	Public funds,	\$10,000 00
Earnings undivided, . .	1,858 42	Bank stock,	81,800 00
Guaranty fund,	9,725 25	Loan on bank stock,	3,200 00
		Railroad bonds,	67,000 00
		Real estate by foreclosure, .	350 00
		Loans on real estate,	344,331 00
		Loans on personal security, .	54,110 00
		Loans to counties, cities or	
		towns,	24,000 00
		Deposit in bank, on interest, .	16,262 63
		Expense account,	482 79
		Premium account,	15,080 00
		Cash on hand,	581 03
	\$617,197 45		\$617,197 45

Loan on Bank Stock:—

On 40 shares Home National Bank, Holyoke, \$3,200 00

Amount of real estate held by foreclosure, \$350 00

Assessed value of the same, 300 00

Amount of municipal tax on real estate, 3 54

Cash on Deposit in Bank:—

First National Bank, Webster, \$16,262 63

Whole amount of interest or profits received or earned, \$30,862 46

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 10,040 87
 year, } 2 per cent., { 10,626 66

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

The total amount of loans, with each specified rate of interest: \$24,000, 4
 per cent.; \$146,296, 5 per cent.; \$62,730, 5½ per cent.; \$192,615, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000
 each, 289

Aggregate amount of the same, 227,431 00

Number of open accounts, 2,693

Number and amount of deposits (including dividends) received for pre-
 vious year, 2,697 173,069 37

Number and amount of deposits of and exceeding \$300 at any one time,
 for the previous year, 98 45,053 57

Number and amount of withdrawals, 1,109 101,995 91

Number of accounts opened the previous year, 483

Number of accounts closed the previous year, 216

Amount of expenses of the corporation during previous year, 1,448 90

Amount of treasurer's bond, 25,000 00

Date of examination by commissioner: June 23.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I.,	\$5,000	\$5,625 00	\$5,000 00
District of Columbia,	5,000	6,750 00	5,000 00
	<u>\$10,000</u>	<u>\$12,375 00</u>	<u>\$10,000 00</u>

BANK STOCK.

Quinsigamond Nat'l B'k, Worcester,	\$6,100	\$7,015 00	\$6,100 00
Worcester Nat'l Bank, Worcester,	8,000	11,200 00	8,000 00
Mechanics' Nat'l B'k, Worcester,	2,300	2,950 00	2,300 00
First Nat'l Bank, Worcester,	1,200	2,160 00	1,200 00
City Nat'l Bank, Worcester,	2,300	2,700 00	2,300 00
Southbridge Nat'l B'k, Southbridge,	500	650 00	500 00
Oxford Nat'l Bank, Oxford,	3,800	4,370 00	3,800 00
Grafton Nat'l Bank, Grafton,	1,000	1,000 00	1,000 00
First Nat'l Bank, Webster,	11,200	12,900 00	11,200 00
Barre Nat'l Bank, Barre,	2,300	2,575 00	2,300 00
Newburyport Nat'l B'k, Newburypt,	2,000	2,400 00	2,000 00
Boylston Nat'l Bank, Boston,	1,900	2,525 00	1,900 00
Shoe & Leather Nat'l B'k, Boston,	7,400	7,475 00	7,400 00
State Nat'l Bank, Boston,	1,000	1,170 00	1,000 00
Revere Nat'l Bank, Boston,	3,600	4,500 00	3,600 00
Merchants' Nat'l Bank, Boston,	1,000	1,400 00	1,000 00
Webster Nat'l Bank, Boston,	6,400	6,550 00	6,400 00
Blackstone Nat'l Bank, Boston,	4,800	5,280 00	4,800 00
Atlas Nat'l Bank, Boston,	3,400	4,080 00	3,400 00
Hide and Leather Nat'l B'k, 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	1,275 00	1,000 00
Eagle Nat'l Bank, Boston,	500	550 00	500 00
City Nat'l Bank, Boston,	200	200 00	200 00
Lincoln Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
Uncas Nat'l Bank, Norwich, Conn.,	2,500	2,750 00	2,500 00
First Nat'l Bank, Norwich, Conn.,	2,500	2,625 00	2,500 00
	<u>\$81,800</u>	<u>\$95,950 00</u>	<u>\$81,800 00</u>

RAILROAD BONDS.

Boston & Albany R.R. 7s,	\$5,000	\$5,825 00	\$5,000 00
Old Colony R.R. 7s,	12,000	14,520 00	12,000 00
Old Colony R.R. 6s,	10,000	11,900 00	10,000 00
Boston, Rev. Beach & Lynn R.R. 6s,	10,000	11,700 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	11,250 00	10,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,850 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,650 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	10,000	11,400 00	10,000 00
	<u>\$67,000</u>	<u>\$78,095 00</u>	<u>\$67,000 00</u>

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated 1863. Number of corporators, 58.

RICHARD R. FREEMAN, *President.*THOMAS KEMP, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$320,755 41	Public funds,	\$29,843 75
Earnings undivided,	6,437 62	Bank stock,	116,213 00
Guaranty fund,	16,551 31	Railroad bonds,	45,324 08
Bills payable,	15,519 53	Real estate,	2,000 00
		Real estate by foreclosure,	17,500 00
		Loans on real estate,	113,255 79
		Loans on personal security,	14,445 10
		Loans to counties, cities or towns,	3,625 00
		Deposit in bank, on interest,	16,845 66
		Cash on hand,	211 49
	\$359,263 87		\$359,263 87

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,	17,500 00
Assessed value of the same,	29,500 00
Amount of income received from the same,	216 50
Amount of municipal tax on real estate,	1,001 56

Cash on Deposit in Bank:—

Blackstone National Bank, Boston, *\$16,845 66

Whole amount of interest or profits received or earned, \$18,621 88

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 6,381 09
year, } 2 per cent., { 6,398 60

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.; \$75,894.75, 5 per cent.; \$55,991.04, 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, 68

Aggregate amount of the same, 50,791 04

Amount of investments from which no income is received, 10,000 00

Number of open accounts, 1,004

Number and amount of deposits (including dividends) received for previous
year, 324 43,779 89Number and amount of deposits of and exceeding \$300 at any one time,
for the previous year, 17 9,396 06

Number and amount of withdrawals, 500 54,752 57

Number of accounts opened the previous year, 91

Number of accounts closed the previous year, 103

Amount of expenses of the corporation during previous year, 1,507 48

Amount of treasurer's bond, 20,000 00

Date of examination by commissioner: September 1.

* The excess over 5 per cent. of deposits is only temporary.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, bonds, . . .	\$10,000	\$10,300 00	\$10,383 33
of Grand Rapids, Mich., bonds, . . .	15,000	19,050 00	19,460 42
	\$25,000	\$29,350 00	\$29,843 75

BANK STOCK.

Traders' Nat'l Bank, Boston, . . .	\$900	\$893 25	\$900 00
Republic Nat'l Bank, Boston, . . .	5,000	6,950 00	5,000 00
Atlas Nat'l Bank, Boston, . . .	5,000	6,125 00	5,000 00
Third Nat'l Bank, Boston, . . .	15,000	14,868 75	*10,000 00
State Nat'l Bank, Boston, . . .	5,000	6,012 50	5,000 00
Eagle Nat'l Bank, Boston, . . .	4,000	4,410 00	4,000 00
Hamilton Nat'l Bank, Boston, . . .	4,000	5,065 00	4,500 00
Tremont Nat'l Bank, Boston, . . .	7,000	7,612 50	8,713 00
Old Boston Nat'l Bank, Boston, . . .	2,500	3,000 00	2,500 00
Hide and Leather Nat'l B'k, Boston, . . .	2,700	3,219 75	3,300 00
Central Nat'l Bank, Boston, . . .	7,500	8,287 50	*10,000 00
Blackstone Nat'l Bank, Boston, . . .	8,700	9,918 00	8,700 00
Manufacturers' Nat'l Bank, Boston, . . .	6,100	6,145 75	6,100 00
Suffolk Nat'l Bank, Boston, . . .	3,000	3,343 75	3,000 00
Commerce Nat'l Bank, Boston, . . .	3,000	3,817 50	3,000 00
Freeman's Nat'l Bank, Boston, . . .	8,000	8,090 00	8,000 00
Shoe & Leather Nat'l Bank, Boston, . . .	800	832 00	800 00
Shawmut Nat'l Bank, Boston, . . .	5,000	6,037 50	5,000 00
Eliot Nat'l Bank, Boston, . . .	5,000	6,500 00	5,000 00
Globe Nat'l Bank, Boston, . . .	4,200	4,158 00	4,200 00
Faneuil Hall Nat'l Bank, Boston, . . .	2,000	2,700 00	2,000 00
Webster Nat'l Bank, Boston, . . .	3,500	3,605 00	3,500 00
Continental Nat'l Bank, Boston, . . .	8,000	9,600 00	8,000 00
	\$115,900	\$131,191 75	\$116,213 00

RAILROAD BONDS.

Fitchburg R.R., . . .	\$7,000	\$7,140 00	\$7,175 97
Mansfield & Framingham R.R., . . .	7,000	7,700 00	8,029 00
Boston & Lowell R.R., . . .	16,000	20,000 00	20,119 11
Vermont & Massachusetts R.R., . . .	5,000	5,575 00	5,000 00
Newport & Richford R.R., . . .	5,000	5,500 00	5,000 00
	\$40,000	\$45,915 00	\$45,324 08

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

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

Incorporated Feb. 9, 1869. Number of corporators, 57.

EDWIN BULLARD, *President.*GEO. O. BRIGHAM, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$609,964 74	Public funds,	\$36,500 00
Earnings undivided,	12,282 71	Bank stock,	53,400 00
Guaranty fund,	15,300 00	Loan on bank stock,	3,285 00
Suspense account,	86 52	Railroad bonds,	4,000 00
		Real estate by foreclosure,	20,489 61
		Loans on real estate,	415,632 52
		Loans on personal security,	66,082 00
		Loans to counties, cities or towns,	10,000 00
		Deposit in banks, on interest,	23,644 35
		Deposit in banks, not on interest,	4,320 99
		Expense account,	279 50
	\$637,633 97		\$637,633 97

Loan on Bank Stock:—

On 33 shares First National Bank, Westborough, \$3,285 00

Amount of real estate held by foreclosure, \$20,489 61

Assessed value of the same, 20,075 00

Amount of income received from the same, 1,134 32

Amount of municipal tax on real estate, 288 98

Cash on Deposit in Banks, amount in each:—

Commonwealth National Bank, Boston, \$454 53

First National Bank, Worcester, 1,594 86

City National Bank, Worcester, 21,594 96

First National Bank, Westborough, 4,320 99

Whole amount of interest or profits received or earned, \$32,844 41

Rate and amount of each semi-annual dividend for previous } 2 per cent, { 11,136 86

year, } 2½ per cent, { 14,127 21

Times for the dividends, fixed by the by-laws: February and August.

The total amount of loans, with each specified rate of interest: \$4,000, 3½

per cent.; \$3,000, 4 per cent.; \$10,000, 4½ per cent.; \$32,150, 5½ per cent.;

\$401,254.52, 6 per cent.

Number of outstanding loans which are of an amount not exceeding

\$3,000 each, 266

Aggregate amount of the same, 284,549 52

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

Number of open accounts, 2,009

Number and amount of deposits (including dividends) received for pre-

vious year, 1,661 137,104 49

Number and amount of deposits of and exceeding \$300 at any one time,

for the previous year, 72 45,309 32

Number and amount of withdrawals, 1,201 113,043 39

Number of accounts opened the previous year,	372
Number of accounts closed the previous year,	257
Amount of expenses of the corporation during previous year,	\$1,723 32
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: March 17.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westborough 5s,	\$10,000	\$12,000 00	\$10,000 00
Town of Westborough 4s,	24,000	24,500 00	24,000 00
City of Rockland, Me.,	2,500	2,500 00	2,500 00
	\$36,500	\$39,000 00	\$36,500 00

BANK STOCK.

Tremont Nat'l Bank, Boston,	\$3,600	\$3,690 00	\$3,600 00
Traders' Nat'l Bank, Boston,	4,600	4,550 00	4,600 00
Merchants' Nat'l Bank, Boston,	4,200	5,880 00	4,200 00
Redemption Nat'l Bank, Boston,	2,000	2,500 00	2,000 00
Hide and Leather Nat'l B'k, Boston,	1,900	2,250 00	1,900 00
Globe Nat'l Bank, Boston,	1,600	1,500 00	1,600 00
Republic Nat'l Bank, Boston,	1,000	1,350 00	1,000 00
Everett Nat'l Bank, Boston,	3,000	3,000 00	3,000 00
New England Nat'l Bank, Boston,	600	800 00	600 00
Commerce Nat'l Bank, Boston,	800	900 00	800 00
First Nat'l Bank, Westborough,	10,900	12,535 00	10,900 00
Millbury Nat'l Bank, Millbury,	2,000	2,600 00	2,000 00
First Nat'l Bank, Marlborough,	10,000	9,500 00	10,000 00
Grafton Nat'l Bank, Grafton,	500	575 00	500 00
Northborough Nat'l Bank, Northborough,	2,000	2,500 00	2,000 00
Hopkinton Nat'l Bank, Hopkinton,	1,000	1,140 00	1,000 00
City Nat'l Bank, Worcester,	2,200	2,860 00	2,200 00
Quinsigamond Nat'l B'k, Worcester,	1,500	1,650 00	1,500 00
	\$53,400	\$59,780 00	\$53,400 00

RAILROAD BONDS.

Fitchburg R.R.,	\$1,000	\$1,180 00	\$1,000 00
Maine Central R.R.,	1,000	1,080 00	1,000 00
Boston, Clinton & Fitchburg R.R.,	2,000	2,200 00	2,000 00
	\$4,000	\$4,460 00	\$4,000 00

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated 1853. Number of corporators, 53.

SAML. FOWLER, *President.*V. W. CROWSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$874,510 32	Public funds,	\$171,000 00
Earnings undivided,	17,661 10	Bank stock,	64,500 00
Guaranty fund,	18,905 12	Loans on bank stock,	1,024 47
Real estate rent account,	4,450 05	Real estate by foreclosure,	25,365 64
Other liabilities,	61 63	Loans on real estate,	536,363 89
		Loans on personal security,	49,727 38
		Loans to counties, cities or towns,	16,000 00
		Deposit in bank, on interest,	10,000 00
		Deposit in bank, not on interest,	14,432 49
		Expense account,	959 17
		Taxes and expenses on real estate,	770 10
		Premium account,	22,204 95
		Cash on hand,	3,240 13
	\$915,588 22		\$915,588 22

Loans on Bank Stock, amount on each:—

On 7 shares First National Bank, Westfield,	\$524 47
On 5 shares Hampden National Bank, Westfield,	500 00

Amount of real estate held by foreclosure,	\$25,365 64
Assessed value of the same,	23,550 00
Amount of income received from the same,	3,679 95
Amount of municipal tax on real estate,	3,574 37

Cash on Deposit in Banks, amount in each:—

First National Bank, Westfield,	\$14,432 49
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Whole amount of interest or profits received or earned,	\$38,526 32
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 16,469 14
	} 2 per cent., { 16,994 17

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 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.; \$597,865.74, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	308
Aggregate amount of the same,	311,794 22
Number of open accounts,	3,010
Number and amount of deposits (including dividends) received for previous year,	7,753 219,492 36

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	160	\$95,165 70
Number and amount of withdrawals,	1,651	175,114 16
Number of accounts opened the previous year,	472	
Number of accounts closed the previous year,	330	
Amount of expenses of the corporation during previous year,		1,683 71
Amount of treasurer's bond,		10,000 00
Date of examination by commissioner: October 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States currency 6s,	\$40,000	\$51,287 50	\$44,889 45
United States 4½s,	20,000	22,350 00	20,000 00
United States 4s,	57,000	73,387 50	59,215 82
City of Providence water bonds,	5,000	6,000 00	5,537 39
of Chelsea bonds,	3,000	3,562 50	3,428 02
Town of Westfield water bonds,	40,000	40,000 00	40,000 00
City of Charlestown bonds,	3,000	3,315 00	3,277 50
Town of Northampton bonds,	3,000	3,360 00	3,309 33
	\$171,000	\$203,262 50	\$179,657 51

BANK STOCK.

City Nat'l Bank, Holyoke,	\$10,000	\$12,500 00	\$12,500 00
First Nat'l Bank, Westfield,	17,100	23,598 00	21,019 25
Hampden Nat'l Bank, Westfield,	3,800	5,890 00	5,810 00
Hampshire Co. Nat'l Bank, North- ampton,	3,000	3,900 00	3,000 00
Agawam Nat'l Bank, Springfield,	3,200	4,160 00	3,672 00
Nat'l Bank of Redemption, Boston,	9,600	12,095 00	12,395 87
Nat'l Bank of No. America, Boston,	2,500	2,650 00	2,732 00
Suffolk Nat'l Bank, Boston,	3,500	3,867 50	4,084 00
Nat'l Eagle Bank, Boston,	2,000	2,200 00	2,300 00
Hide & Leather Nat'l B'k, Boston,	500	596 25	566 25
Atlas Nat'l Bank, Boston,	4,300	5,203 00	5,343 50
City Nat'l Bank, Springfield,	5,000	6,900 00	5,000 00
	\$64,500	\$83,560 75	\$78,422 87

WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated 1833. Number of corporators, 79.

HENRY A. NASH, *President.*CHAS. T. CRANE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$539,836 01	Public funds,	\$77,990 00
Earnings undivided,	13,256 24	Loan on public funds,	6,000 00
Guaranty fund,	18,405 00	Bank stock,	46,153 50
		Railroad bonds,	25,020 00
		Real estate by foreclosure,	30,320 00
		Loans on real estate,	361,249 00
		Loans on personal security,	5,195 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in bank, on interest,	10,087 85
		Deposit in bank, not on interest,	168 29
		Suspense account,	5,800 00
		Cash on hand,	513 61
	\$571,497 25		\$571,497 25

Loan on Public Funds:—

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,	\$30,320 00
Assessed value of the same,	25,650 00
Amount of income received from the same,	1,044 75
Amount of municipal tax on real estate,	391 37

Cash on Deposit in Banks, amount in each:—

Union National Bank, Weymouth,	\$10,087 85
National Bank of the Republic, Boston,	168 29

Whole amount of interest or profits received or earned,	\$30,280 14
Rate and amount of each semi-annual dividend for previous } 2 per cent., {	10,351 43
year, } 2 per cent., {	10,499 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: 7½.

Date of the last extra dividend: January, 1874.

The total amount of loans, with each specified rate of interest: \$3,000, 3½ per cent.; \$6,000, 4 per cent.; \$8,000, 4½ per cent.; \$54,694, 5 per cent.; \$42,280, 5½ per cent.; \$181,709, 6 per cent.; \$42,602, 6½ per cent.; \$22,059, 7 per cent.; \$6,600, 7½ per cent.; \$8,500, 8 per cent.

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

Aggregate amount of the same, 252,394 00

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

Number of open accounts, 1,709

Number and amount of deposits (including dividends) received for previous year,	4,054	\$74,032 45
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	41	19,899 32
Number and amount of withdrawals,	662	61,944 14
Number of accounts opened the previous year,	163	
Number of accounts closed the previous year,	127	
Amount of expenses of the corporation during previous year,		1,601 98
Amount of treasurer's bond,		17,000 00
Date of examination by commissioner: May 15.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City of South Norwalk, Conn., 6s,	\$5,000	\$5,750 00	\$5,750 00
Town of Weymouth 4s,	40,000	44,000 00	42,110 00
City of Dayton, Ohio, 4s,	10,000	10,800 00	10,325 00
of East Saginaw, Mich., 5s,	10,000	11,250 00	11,325 00
of Terre Haute, Ind., 5s,	8,000	8,480 00	*8,480 00
	\$73,000	\$80,280 00	\$77,990 00

BANK STOCK.

Union Nat'l Bank, Weymouth,	\$15,000	\$17,250 00	\$15,000 00
Nat'l Hide and Leather B'k, Boston,	7,500	8,943 75	7,500 00
Washington Nat'l Bank, Boston,	4,000	5,000 00	4,000 00
Traders' Nat'l Bank, Boston,	3,300	3,267 00	3,300 00
Boston Nat'l Bank, Boston,	2,700	3,280 50	2,700 00
Nat'l Bank of the Republic, Boston,	3,000	4,155 00	3,000 00
Merchants' Nat'l Bank, Boston,	1,200	1,368 00	1,200 00
North Nat'l Bank, Boston,	1,400	1,883 00	1,400 00
Metropolitan Nat'l Bank, Boston,	3,000	3,390 00	3,100 00
Freeman's Nat'l Bank, Boston,	1,200	1,203 00	1,272 00
Blackstone Nat'l Bank, Boston,	1,100	1,245 75	1,182 50
First Nat'l Bank, Newburyport,	2,100	2,357 00	2,499 00
	\$45,500	\$53,343 00	\$46,153 50

RAILROAD BONDS.

Boston, Rev. Beach & Lynn R.R. 6s,	\$10,000	\$11,700 00	\$11,560 00
Old Colony R.R. 6s,	4,000	4,820 00	4,700 00
Vermont & Massachusetts R.R. 5s,	5,000	5,675 00	5,550 00
Newport & Richford R.R. 5s,	3,000	3,390 00	3,210 00
	\$22,000	\$25,585 00	\$25,020 00

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

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated 1872. Number of corporators, 53.

CHAS. P. WHITIN, *President.*H. A. GOODELL, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$324,990 40	Public funds,	\$51,000 00
Earnings undivided,	5,071 48	Bank stock,	83,126 29
Guaranty fund,	6,594 23	Railroad bonds,	60,000 00
		Loans on real estate,	90,140 00
		Loans on personal security,	45,950 00
		Deposit in banks, on interest,	3,823 67
		Deposit in bank, not on interest,	2,032 14
		Expense account,	584 01
	\$336,656 11		\$336,656 11

Cash on Deposit in Banks, amount in each:—

Millbury National Bank, Millbury,	\$3,000 00
Whitinsville National Bank, Whitinsville,	2,032 14
Maverick National Bank, Boston,	406 36
National Bank of the Commonwealth, Boston,	417 31

Whole amount of interest or profits received or earned,	\$16,192 36
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 5,637 05
	2 per cent., { 5,853 28

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: \$68,000, 4 per cent.; \$37,000, 4½ per cent.; \$52,950, 5 per cent.; \$91,580, 6 per cent.; \$10,560, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	54
Aggregate amount of the same,	57,050 00
Number of open accounts,	1,100
Number and amount of deposits (including dividends) received for previous year,	933 70,194 73
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	40 19,440 00
Number and amount of withdrawals,	442 38,837 29
Number of accounts opened the previous year,	223
Number of accounts closed the previous year,	96
Amount of expenses of the corporation during previous year,	575 00
Amount of treasurer's bond,	20,000 00

Date of examination by commissioner: June 26.

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,	4,000	4,400 00	4,000 00
of Grand Rapids, Mich.,	4,000	4,390 00	4,000 00
Town of Rehoboth,	5,000	5,000 00	5,000 00
of Douglas,	4,000	4,000 00	4,000 00
of Woonsocket, R. I.,	10,000	10,000 00	10,000 00
of Pawtucket, R. I.,	15,000	15,000 00	15,000 00
	\$51,000	\$53,675 00	\$51,000 00

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$3,900	\$5,206 50	\$5,640 75
Atlas Nat'l Bank, Boston,	3,000	3,607 50	3,795 00
Blackstone Nat'l Bank, Boston,	2,000	2,240 00	2,651 17
Boylston Nat'l Bank, Boston,	2,000	2,660 00	2,998 00
Boston Nat'l Bank, Boston,	1,300	1,576 25	1,538 25
Columbian Nat'l Bank, Boston,	1,600	2,004 00	2,225 00
Commonwealth Nat'l Bank, Boston,	3,000	3,555 00	3,752 50
Commerce Nat'l Bank, Boston,	1,100	1,397 00	1,334 00
City Nat'l Bank, Worcester,	4,000	4,880 00	4,500 00
Everett Nat'l Bank, Boston,	3,000	3,000 00	3,735 00
Exchange Nat'l Bank, Boston,	3,500	4,620 00	4,690 00
Eliot Nat'l Bank, Boston,	1,000	1,272 50	1,167 50
Faneuil Hall Nat'l Bank, Boston,	1,000	1,362 50	1,398 75
Freeman's Nat'l Bank, Boston,	2,500	2,500 00	3,360 25
Massachusetts Nat'l Bank, Boston,	3,000	3,000 00	3,760 62
Merchants' Nat'l Bank, Boston,	4,200	5,900 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	1,450 00	1,485 00
North Nat'l Bank, Boston,	2,500	3,375 00	3,243 75
North America Nat'l Bank, Boston,	3,000	3,150 00	3,287 50
Northboro' Nat'l Bank, Northboro',	1,600	2,080 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 00	2,369 75
Union Nat'l Bank, Boston,	1,000	1,430 00	1,372 50
Webster Nat'l Bank, Boston,	2,000	2,125 00	2,277 50
	\$63,900	\$78,920 25	\$83,126 29

RAILROAD BONDS.

Providence & Worcester R.R.,	\$20,000	\$24,500 00	\$20,000 00
Old Colony R.R.,	11,000	12,960 00	11,000 00

RAILROAD BONDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R.R.,	\$3,000	\$3,570 00	\$3,000 00
Worcester & Nashua R.R.,	1,000	1,010 00	1,000 00
Nashua & Lowell R.R.,	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.,	5,000	5,870 00	5,000 00
Vermont & Massachusetts R.R.,	2,000	2,230 00	2,000 00
Fitchburg R.R.,	6,000	6,250 00	6,000 00
Maine Central R.R.,	2,000	2,460 00	2,000 00
Boston & Maine R.R.,	5,000	6,152 00	5,000 00
	\$60,000	\$70,872 00	\$60,000 00

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated 1854. Number of corporators, 108.

ORLANDO MASON, *President.*C. L. BEALS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$625,561 83	Bank stock,	\$71,700 00
Earnings undivided,	32,777 54	Railroad bonds,	26,000 00
Guaranty fund,	24,500 25	Loans on real estate,	431,491 35
		Loans on personal security,	130,365 14
		Deposit in bank, not on interest,	20,592 15
		Cash on hand,	2,690 98
	\$682,839 62		\$682,839 62

Cash on Deposit in Bank:—

First National Bank, Winchendon, \$20,592 15

Whole amount of interest or profits received or earned, \$37,457 25

Rate and amount of each semi-annual dividend for previous } 2 per cent., { 11,789 67
 year, } 2 per cent., { 11,985 42

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, 1885.

The total amount of loans, with each specified rate of interest: \$206,270.14, 5 per cent.; \$16,000, $5\frac{1}{4}$ per cent.; \$62,300, $5\frac{1}{2}$ per cent.; \$273,986.35, 6 per cent.; \$1,500, $6\frac{1}{2}$ per cent.; \$1,800, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 170

Aggregate amount of the same, 156,476 62

Number of open accounts, 1,965

Number and amount of deposits (including dividends) received for previous year, 1,103 110,930 22

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 73 39,620 88

Number and amount of withdrawals, 898 97,835 24

Number of accounts opened the previous year, 187

Number of accounts closed the previous year, 161

Amount of expenses of the corporation during previous year, 1,355 51

Amount of treasurer's bond, 50,000 00

Date of examination by commissioner: June 26.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg Nat'l Bank, Fitchburg, . .	\$1,000	\$1,400 00	\$1,000 00
Rollstone Nat'l Bank, Fitchburg, . .	9,800	13,720 00	9,800 00
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, Boston,	1,600	3,200 00	1,600 00
Nat'l Bank of Redemption, Boston, .	10,000	12,000 00	10,000 00
Nat'l B'k of Commonwealth, Boston, .	2,500	2,800 00	2,500 00
Eliot Nat'l Bank, Boston,	6,700	8,040 00	6,700 00
Merchants' Nat'l Bank, Boston, . . .	10,000	13,000 00	10,000 00
Faneuil Hall Nat'l Bank, Boston, . .	4,800	6,000 00	4,800 00
Mechanics' Nat'l Bank, Boston, . . .	3,400	4,080 00	3,400 00
First Nat'l Bank, Winchendon, . . .	24,300	34,020 00	18,000 00
	<u>\$79,150</u>	<u>\$102,350 00</u>	<u>\$71,700 00</u>

RAILROAD BONDS.

Cheshire R.R.,	\$11,000	\$11,880 00	\$11,000 00
Fitchburg R.R.,	15,000	17,250 00	15,000 00
	<u>\$26,000</u>	<u>\$29,130 00</u>	<u>\$26,000 00</u>

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated 1871. Number of corporators, 31.

THOMAS P. AYER, *President.*

JOHN T. MANNY, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$353,109 96	Bank stock,	\$34,006 25
Earnings undivided,	1,354 02	Railroad bonds,	22,713 75
Guaranty fund,	6,156 25	Loans on real estate,	127,425 00
Premium account,	3,635 00	Loans on personal security,	84,375 00
Other liabilities,	1,800 00	Loans to counties, cities or towns,	92,509 75
		Deposit in bank, on interest,	4,263 77
		Furniture and safe,	200 00
		Cash on hand,	561 71
	\$366,055 23		\$366,055 23

Cash on Deposit in Bank : —

Eliot National Bank, Boston, \$4,263 77

Whole amount of interest or profits received or earned, \$17,137 58

Rate and amount of each semi-annual dividend for previous year, } 2 per cent., { 6,312 98
 } 2½ per cent., { 7,315 43

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 last extra dividend: 1877.

The total amount of loans, with each specified rate of interest: \$73,300, 4 per cent.; \$32,000, 4½ per cent.; \$105,300, 5 per cent.; \$11,600, 5½ per cent.; \$82,075, 6 per cent.; \$12,825, 7 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 59

Aggregate amount of the same, 72,250 00

Number of open accounts, 1,389

Number and amount of deposits (including dividends) received for previous year, 1,780 93,252 73

Number and amount of deposits of and exceeding \$300 at any one time, for the previous year, 53 26,410 00

Number and amount of withdrawals, 809 69,280 01

Number of accounts opened the previous year, 203

Number of accounts closed the previous year, 88

Amount of expenses of the corporation during previous year, 1,259 70

Amount of treasurer's bond, 5,000 00

Date of examination by commissioner: April 20.

BANK STOCK.

	Par Value.	Estimated Market Value.	Amount Invested.
Faneuil Hall Nat'l Bank, Boston, . .	\$2,500	\$3,406 25	\$3,285 00
State Nat'l Bank, Boston,	1,100	1,287 00	1,361 25
Nat'l Bank of No. America, Boston, .	500	525 00	570 00
Hamilton Nat'l Bank, Boston, . . .	400	500 00	496 00
Metropolitan Nat'l Bank, Boston, . .	3,000	3,390 00	3,100 00
Eliot Nat'l Bank, Boston,	3,000	3,817 50	3,240 00
Atlas Nat'l Bank, Boston,	2,200	2,645 50	2,583 00
Globe Nat'l Bank, Boston,	3,000	2,850 00	3,330 00
Atlantic Nat'l Bank, Boston,	1,000	1,335 00	1,501 25
Union Nat'l Bank, Boston,	2,000	2,760 00	2,876 25
Howard Nat'l Bank, Boston,	500	588 12	618 75
Nat'l Bank of Commerce, Boston, . .	1,700	2,159 00	2,076 25
Nat'l Eagle Bank, Boston,	1,300	1,404 00	1,472 25
First Nat'l Bank, Woburn,	2,000	2,400 00	3,000 00
Nat'l Bank of Redemption, Boston, .	1,000	1,250 00	1,282 50
Nat'l Bank of the Republic, Boston, .	1,000	1,385 00	1,290 00
Nat'l Exchange Bank, Boston, . . .	1,500	1,920 00	1,923 75
	\$27,700	\$33,622 37	\$34,006 25

RAILROAD BONDS.

Old Colony R.R.,	\$4,000	\$4,875 00	\$4,800 00
Fitchburg R.R.,	10,000	10,920 00	10,632 50
Boston & Albany R.R.,	2,000	2,450 00	2,162 50
Boston & Lowell R.R.,	5,000	5,350 00	5,118 75
	\$21,000	\$23,595 00	\$22,713 75

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,	\$821,548 04	Public funds,	\$20,000 00
Earnings undivided,	16,214 53	Bank stock,	210,830 00
Guaranty fund,	10,038 00	Railroad bonds,	39,500 00
		Real estate by foreclosure,	4,545 30
		Loans on real estate,	444,392 00
		Loans on personal security,	76,718 00
		Loans to counties, cities or towns,	27,837 84
		Deposit in banks, on interest,	22,144 09
		Cash on hand,	1,833 34
	\$847,800 57		\$847,800 57

Amount of real estate held by foreclosure,	\$4,545 30
Assessed value of the same,	4,640 00
Amount of income received from the same,	423 91
Amount of municipal tax on real estate,	78 03

Cash on Deposit in Banks, amount in each : —

First National Bank, Woburn,	\$10,938 50
Shawmut National Bank, Boston,	11,205 59

Whole amount of interest or profits received or earned,	\$38,447 40
Rate and amount of each semi-annual dividend for previous year,	2 per cent., } 13,470 19
	2 per cent., } 14,373 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: 4½.

Date of the last extra dividend: January 1, 1886.

The total amount of loans, with each specified rate of interest: \$120,837.84, 4½ per cent.; \$260,093, 5 per cent.; \$32,350, 5½ per cent.; \$131,517, 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,	251
Aggregate amount of the same,	221,297 00

Number of open accounts,	3,565
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Number and amount of deposits (including dividends) received for previous year,	5,098 280,309 31
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Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	157 96,337 46
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Number and amount of withdrawals,	2,157 162,621 62
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Number of accounts opened the previous year,	791
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Number of accounts closed the previous year,	363
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Amount of expenses of the corporation during previous year,	2,486 29
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Amount of treasurer's bond,	20,000 00
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Date of examination by commissioner: April 28.

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Pawtucket, R. I., 6s, . . .	\$9,000	\$10,575 00	\$9,000 00
City of Grand Rapids, Mich., 5s, . . .	10,000	11,500 00	11,000 00
	\$19,000	\$22,075 00	\$20,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston, . . .	\$13,000	\$15,633 00	\$15,600 00
Atlantic Nat'l Bank, Boston, . . .	2,500	3,337 00	3,215 00
Blackstone Nat'l Bank, Boston, . . .	11,200	12,544 00	11,760 00
Boston Nat'l Bank, Boston, . . .	2,000	2,425 00	2,200 00
Continental Nat'l Bank, Boston, . . .	6,700	7,906 00	7,200 00
Commerce Nat'l B'k, Boston, . . .	7,700	9,779 00	9,240 00
Eliot Nat'l Bank, Boston, . . .	4,500	5,726 00	5,265 00
Faneuil Hall Nat'l Bank, Boston, . . .	5,500	7,494 00	7,000 00
Freeman's Nat'l Bank, Boston, . . .	5,000	5,012 00	5,000 00
Hide and Leather Nat'l B'k, Boston, . . .	13,500	16,098 00	15,525 00
Howard Nat'l Bank, Boston, . . .	3,500	4,051 00	3,920 00
New England Nat'l Bank, Boston, . . .	11,500	16,646 00	16,215 00
Old Boston Nat'l Bank, Boston, . . .	1,000	1,200 00	1,200 00
Revere Nat'l Bank, Boston, . . .	14,500	17,980 00	17,400 00
Republic Nat'l Bank, Boston, . . .	4,600	6,340 00	5,980 00
Shawmut Nat'l Bank, Boston, . . .	15,800	18,841 00	18,170 00
Shoe & Leather Nat'l Bank, Boston, . . .	17,000	17,127 00	17,000 00
Second Nat'l Bank, Boston, . . .	2,000	3,080 00	3,000 00
Suffolk Nat'l Bank, Boston, . . .	3,900	4,319 00	4,290 00
State Nat'l Bank, Boston, . . .	3,000	3,510 00	3,750 00
Tremont Nat'l Bank, Boston, . . .	10,000	10,762 00	11,150 00
Third Nat'l Bank, Boston, . . .	4,500	4,500 00	4,500 00
Webster Nat'l Bank, Boston, . . .	5,000	5,125 00	5,000 00
First Nat'l Bank, Woburn, . . .	13,800	17,526 00	17,250 00
	\$182,200	\$216,961 00	\$210,850 00

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$3,000	\$3,495 00	\$3,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,170 00	1,000 00
Boston & Lowell R.R. 7s, . . .	10,000	12,200 00	11,500 00
Conn. & Passumpsic Rivers R.R. 7s, . . .	12,000	14,100 00	13,200 00
Maine Central R.R. 7s, . . .	9,000	11,535 00	10,800 00
	\$35,000	\$42,500 00	\$39,500 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

Incorporated 1828. Number of corporators, 173.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$9,847,065 02	Public funds,	\$2,589,300 00
Earnings undivided,	223,803 75	Bank stock,	793,400 00
Guaranty fund,	280,000 00	Loans on bank stock,	48,200 00
Profit and loss,	26 21	Railroad bonds,	1,581,000 00
		Railroad notes,	125,000 00
		Real estate by foreclosure,	20,200 00
		Loans on real estate,	2,945,480 00
		Loans on personal security,	1,416,150 00
		Loans to counties, cities or towns,	535,800 00
		Deposit in banks, on interest,	290,467 89
		Expense account,	2,496 65
		Suspense account,	182 49
		Cash on hand,	3,217 95
	\$10,350,894 98		\$10,350,894 98

Loans on Bank Stock, amount on each:—

On 15 shares Second National Bank, Norwich, Conn.,	\$200 00
On 390 shares First National Bank, Worcester,	39,000 00
On 90 shares Franklin County National Bank, Greenfield,	*9,000 00

Amount of real estate held by foreclosure,	\$20,200 00
Assessed value of the same,	20,700 00
Amount of income received from the same,	538 00
Amount of municipal tax on real estate,	358 20

Cash on Deposit in Banks, amount in each:—

Citizens' National Bank, Worcester,	\$35,000 00
City National Bank, Worcester,	20,000 00
First National Bank, Worcester,	59,000 00
Mechanics' National Bank, Worcester,	45,000 00
Quinsigamond National Bank, Worcester,	20,000 00
Worcester National Bank, Worcester,	56,467 89
National Bank of the Commonwealth, Boston,	10,000 00
Millbury National Bank, Millbury,	20,000 00
Wachusett National Bank, Fitchburg,	25,000 00

Whole amount of interest or profits received or earned,	\$478,457 79				
Rate and amount of each semi-annual dividend for previous year,	<table> <tr> <td>2 per cent.,</td> <td>{ 179,639 24</td> </tr> <tr> <td>2 per cent.,</td> <td>{ 184,987 91</td> </tr> </table>	2 per cent.,	{ 179,639 24	2 per cent.,	{ 184,987 91
2 per cent.,	{ 179,639 24				
2 per cent.,	{ 184,987 91				

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: \$25,000, 3 $\frac{3}{4}$ per cent.; \$595,000, 3 $\frac{1}{2}$ per cent.; \$50,000, 3 $\frac{3}{4}$ per cent.; \$222,300, 3 $\frac{3}{4}$ per cent.; \$622,500, 4 per cent.; \$34,000, 4 $\frac{1}{2}$ per cent.; \$631,400, 4 $\frac{1}{2}$ per cent.; \$2,000, 4 $\frac{3}{4}$ per cent.; \$2,828,430, 5 per cent.; \$60,000, 6 per cent.

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

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	921	
Aggregate amount of the same,		\$110,520 00
Number of open accounts,	21,969	
Number and amount of deposits (including dividends) received for previous year,	17,166	1,709,125 98
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	1,033	626,620 00
Number and amount of withdrawals,	12,357	1,184,865 12
Number of accounts opened the previous year,	3,125	
Number of accounts closed the previous year,	2,163	
Amount of expenses of the corporation during previous year,		15,823 34
Amount of treasurer's bond,		30,000 00
Date of examination by commissioner: October 13.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$50,000	\$55,312 00	\$50,000 00
United States 4s,	553,800	711,633 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,	83,500	89,345 00	83,500 00
of Worcester 5s,	91,000	98,800 00	91,000 00
of Worcester 4s,	800,000	857,000 00	800,000 00
of Charlestown 6s,	5,000	5,350 00	5,000 00
of Fitchburg 6s,	35,000	39,000 00	35,000 00
of Lawrence 6s,	5,000	5,400 00	5,000 00
of Lowell 6s,	36,000	39,300 00	36,000 00
of Lynn 6s,	50,000	60,000 00	50,000 00
of Newton 6s,	40,000	53,300 00	40,000 00
of New Bedford 6s,	5,000	6,350 00	5,000 00
of Salem 5s,	22,000	26,400 00	22,000 00
of Concord, N. H., 6s,	500	580 00	500 00
of Dover, N. H., 6s,	2,000	2,260 00	2,000 00
of Manchester, N. H., 4s,	8,000	8,400 00	8,000 00
of Manchester, N. H., 6s,	38,500	47,500 00	38,500 00
of Nashua, N. H., 6s,	34,000	38,250 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	34,320 00	26,000 00
of New London, Conn., 7s,	25,000	36,000 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,	90,000	96,750 00	90,000 00
of Cleveland, Ohio, 7s,	20,000	23,800 00	20,000 00
of Cleveland, Ohio, 4½s,	52,000	53,040 00	52,000 00
of Indianapolis, Ind., 7-30s,	8,000	9,600 00	8,000 00
Town of Abington 4s,	60,000	65,900 00	60,000 00
of Brookline 7s,	20,000	26,250 00	20,000 00
of Northampton 6s,	13,000	14,300 00	13,000 00

PUBLIC FUNDS — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Spencer 4s.	\$40,000	\$42,450 00	\$40,000 00
of Westborough 5s,	20,000	24,000 00	20,000 00
of Beverly 4s,	100,000	108,000 00	100,000 00
of Pawtucket, R. I., 5s,	3,000	3,390 00	3,000 00
	<u>\$2,589,300</u>	<u>\$2,965,520 00</u>	<u>\$2,589,300 00</u>

BANK STOCK.

Atlantic Nat'l Bank, Boston,	\$5,400	\$7,200 00	\$5,400 00
Atlas Nat'l Bank, Boston,	37,500	45,000 00	37,500 00
Blackstone Nat'l Bank, Boston,	13,800	15,594 00	13,800 00
Boylston Nat'l Bank, Boston,	1,400	1,860 00	1,400 00
Columbian Nat'l Bank, Boston,	5,400	6,750 00	5,400 00
Continental Nat'l Bank, Boston,	12,000	14,160 00	12,000 00
Eliot Nat'l Bank, Boston,	9,000	11,430 00	9,000 00
Faneuil Hall Nat'l Bank, Boston,	2,000	2,720 00	2,000 00
First Nat'l Bank, Boston,	25,000	53,000 00	25,000 00
Freeman's Nat'l Bank, Boston,	17,200	17,450 00	17,200 00
Globe Nat'l Bank, Boston,	3,100	2,945 00	3,100 00
Hamilton Nat'l Bank, Boston,	18,000	22,500 00	18,000 00
Howard Nat'l Bank, Boston,	15,000	17,643 00	15,000 00
Market Nat'l Bank, Boston,	7,400	6,752 00	7,400 00
Massachusetts Nat'l Bank, Boston,	11,000	10,450 00	11,000 00
Merchants' Nat'l Bank, Boston,	12,500	17,125 00	12,500 00
Commerce Nat'l Bank, Boston,	21,700	27,559 00	21,700 00
Nat'l Bank of No. America, Boston,	7,800	8,268 00	7,800 00
Nat'l Bank of Redemption, Boston,	9,300	11,625 00	9,300 00
Nat'l Bank of the Republic, Boston,	21,000	28,980 00	21,000 00
City Nat'l Bank, Boston,	20,800	21,008 00	20,800 00
Eagle Nat'l Bank, Boston,	11,000	11,880 00	11,000 00
Exchange Nat'l Bank, Boston,	4,900	62,720 00	4,900 00
Hide and Leather Nat'l B'k, Boston,	30,800	36,344 00	30,800 00
Revere Nat'l Bank, Boston,	37,500	46,500 00	37,500 00
Union Nat'l Bank, Boston,	7,100	9,798 00	7,100 00
Webster Nat'l Bank, Boston,	30,000	30,900 00	30,000 00
New England Nat'l Bank, Boston,	19,900	28,556 00	19,900 00
North Nat'l Bank, Boston,	4,700	6,238 00	4,700 00
Old Boston Nat'l Bank, Boston,	4,200	5,040 00	4,200 00
Second Nat'l Bank, Boston,	35,200	54,208 00	35,200 00
Shawmut Nat'l Bank, Boston,	17,300	20,587 00	17,300 00
Shoe and Leather Nat'l B'k, Boston,	13,400	13,634 00	13,400 00
State Nat'l Bank, Boston,	11,300	13,221 00	11,300 00
Suffolk Nat'l Bank, Boston,	3,400	37,400 00	3,400 00
Tremont Nat'l Bank, Boston,	15,600	18,725 00	15,600 00
Washington Nat'l Bank, Boston,	19,000	23,750 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	6,490 00	5,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Millbury Nat'l Bank, Millbury, . . .	\$10,800	\$13,500 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	37,000 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	29,760 00	24,800 00
City Nat'l Bank, Worcester, . . .	29,500	39,235 00	29,500 00
Mechanics' Nat'l Bank, Worcester, . . .	13,300	17,024 00	13,300 00
Quinsigamond Nat'l B'k, Worcester, . . .	20,600	23,896 00	20,600 00
Worcester Nat'l Bank, Worcester, . . .	80,000	108,000 00	80,000 00
	\$793,400	\$1,108,825 00	\$793,400 00

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$57,000	\$66,690 00	\$57,000 00
Boston & Albany R.R. 6s, . . .	253,000	301,990 00	253,000 00
Boston, Barre & Gardner R.R. 5s, . . .	12,000	12,957 00	12,000 00
Boston & Lowell R.R. 5s, . . .	24,000	27,000 00	24,000 00
Boston & Lowell R.R. 6s, . . .	6,000	7,070 00	6,000 00
Boston & Lowell R.R. 7s, . . .	30,000	34,800 00	30,000 00
Boston & Lowell R.R. 4½s, . . .	30,000	32,750 00	30,000 00
Boston & Lowell R.R. 4s, . . .	50,000	51,690 00	50,000 00
Boston & Maine R.R. 7s, . . .	43,000	50,955 00	43,000 00
Boston & Maine R.R. 4s, . . .	100,000	106,750 00	100,000 00
Fitchburg R.R. 5s, . . .	62,000	71,300 00	62,000 00
Fitchburg R.R. 6s, . . .	18,000	21,600 00	18,000 00
Fitchburg R.R. 7s, . . .	30,000	35,750 00	30,000 00
Fitchburg R.R. 4s, . . .	50,000	51,560 00	50,000 00
Leeds & Farmington R.R. 6s, . . .	28,000	33,040 00	28,000 00
Old Colony R.R. 7s, . . .	158,000	191,570 00	158,000 00
Old Colony R.R. 6s, . . .	19,000	22,990 00	19,000 00
Old Colony R.R. 4s, . . .	50,000	53,000 00	50,000 00
Providence & Worcester R.R. 6s, . . .	176,000	212,960 00	176,000 00
Salem & Lowell R.R. 6s, . . .	25,000	30,000 00	25,000 00
Worcester & Nashua R.R. 5s, . . .	260,000	278,100 00	260,000 00
Vermont & Massachusetts R.R. 5s, . . .	100,000	114,000 00	100,000 00
	\$1,581,000	\$1,807,622 00	\$1,581,000 00

WORCESTER FIVE CENTS SAVINGS BANK — WORCESTER.

Incorporated 1854. Number of corporators, 250.

ELIJAH B. STODDARD, *President*.J. STEWART BROWN, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,095,537 86	Public funds,	\$324,500 00
Earnings undivided, . .	19,927 90	Bank stock,	266,400 00
Guaranty fund,	65,000 00	Loans on bank stock,	13,325 00
		Railroad bonds,	188,000 00
		Railroad notes,	25,000 00
		Loans on real estate,	1,945,856 00
		Loans on personal security, .	270,508 36
		Loans to counties, cities or	
		towns,	10,000 00
		Deposit in banks, on interest, .	134,376 25
		Expense account,	662 36
		Cash on hand,	1,837 79
	\$3,180,465 76		\$3,180,465 76

Loans on Bank Stock, amount on each:—

On 8 shares Central National Bank, Worcester,	\$600 00
On 5 shares Worcester National Bank, Worcester,	200 00
On 5 shares Shawmut National Bank, Boston,	
On 5 shares Quinsigamond National Bank, Worcester,	1,500 00
On 10 shares Millbury National Bank, Millbury,	
On 15 shares Grafton National Bank, Grafton,	1,225 00
On 17 shares Newton National Bank, Newton,	1,500 00
On 10 shares City National Bank, Worcester,	7,500 00
On 67 shares Citizens' National Bank, Worcester,	
On 12 shares Merchants' National Bank, Portland, Me.,	
On 5 shares Canal National Bank, Portland, Me.,	800 00
On 15 shares Casco National Bank, Portland, Me.,	

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$44,169 96
Mechanics' National Bank, Worcester,	45,275 84
Quinsigamond National Bank, Worcester,	44,930 45

Whole amount of interest or profits received or earned,	\$138,317 34
Rate and amount of each semi-annual dividend for pre- } 2 per cent., {	54,705 63
vious year, } 2 per cent., {	57,436 09

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: \$61,225, 4 per cent.; \$25,000, 4½ per cent.; \$124,300, 4½ per cent.; \$10,000, 4⁷/₁₀ per cent.; \$25,000, 4¾ per cent.; \$1,882,906, 5 per cent.; \$50,000, 5½ per cent.; \$83,550, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 563

Aggregate amount of the same,		\$815,350 00
Number of open accounts,	12,665	
Number and amount of deposits (including dividends) received for previous year,	11,581	658,927 44
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	411	254,796 16
Number and amount of withdrawals,	5,424	409,526 29
Number of accounts opened the previous year,	2,051	
Number of accounts closed the previous year,	1,097	
Amount of expenses of the corporation during previous year,		6,834 50
Amount of treasurer's bond,		25,000 00
Date of examination by commissioner: July 3.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$39,000	\$50,115 00	\$39,000 00
United States 4½s,	65,000	71,825 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	29,160 00	27,000 00
of New London, Conn., 7s,	14,000	18,480 00	14,000 00
of Newton 6s,	25,000	31,250 00	25,000 00
of Springfield 7s,	12,000	16,200 00	12,000 00
of Worcester 5s,	9,500	9,595 00	9,500 00
of Worcester 6s,	25,000	28,000 00	25,000 00
of Cleveland, Ohio, 7s,	20,000	24,800 00	20,000 00
of Scranton, Pa., 6s,	6,000	7,080 00	6,000 00
Town of Brookline 7s,	5,000	6,400 00	5,000 00
of Beverly 4s,	7,000	7,280 00	7,000 00
	\$324,500	\$371,585 00	\$324,500 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,000	\$6,000 00	\$5,000 00
Blackstone Nat'l Bank, Boston,	8,800	9,944 00	8,800 00
City Nat'l Bank, Boston,	2,500	2,525 00	2,500 00
Commerce Nat'l Bank, Boston,	4,400	5,588 00	4,400 00
Commonwealth Nat'l B'k, Boston,	8,000	9,440 00	8,000 00
Eagle Nat'l Bank, Boston,	10,000	10,800 00	10,000 00
Eliot Nat'l Bank, Boston,	12,200	15,494 00	12,200 00
First Nat'l Bank, Boston,	6,700	14,204 00	6,700 00
Fourth Nat'l Bank, Boston,	4,100	4,510 00	4,100 00
Globe Nat'l Bank, Boston,	10,000	9,500 00	10,000 00
Hamilton Nat'l Bank, Boston,	5,000	6,250 00	5,000 00
Hide & Leather Nat'l Bank, Boston,	16,400	19,352 00	16,400 00
Howard Nat'l Bank, Boston,	10,000	11,800 00	10,000 00
Market Nat'l Bank, Boston,	1,200	1,092 00	1,200 00
Merchants' Nat'l Bank, Boston,	5,000	6,850 00	5,000 00
North Nat'l Bank, Boston,	800	1,080 00	800 00

BANK STOCK—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
North America Nat'l Bank, Boston,	\$18,500	\$19,610 00	\$18,500 00
Shawmut Nat'l Bank, Boston, . . .	5,000	5,950 00	5,000 00
Shoe and Leather Nat'l B'k, Boston,	6,300	6,426 00	6,300 00
State Nat'l Bank, Boston, . . .	5,000	5,850 00	5,000 00
Third Nat'l Bank, Boston, . . .	1,600	1,600 00	1,600 00
Traders' Nat'l Bank, Boston, . . .	13,100	13,100 00	13,100 00
Webster Nat'l Bank, Boston, . . .	11,000	11,330 00	11,000 00
Central Nat'l Bank, Worcester,	7,000	9,940 00	7,000 00
Citizens' Nat'l Bank, Worcester, . .	700	875 00	700 00
City Nat'l Bank, Worcester, . . .	26,800	32,160 00	26,800 00
Mechanics' Nat'l Bank, Worcester, . .	6,400	7,680 00	6,400 00
Quinsigamond Nat'l B'k, Worcester,	14,700	16,905 00	14,700 00
Worcester Nat'l Bank, Worcester, . .	2,000	2,600 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	6,250 00	5,000 00
Leicester Nat'l Bank, Leicester, . . .	3,000	3,600 00	3,000 00
Millbury Nat'l Bank, Millbury, . . .	10,700	13,910 00	10,700 00
Northboro' Nat'l B'k, Northboro', . .	5,500	6,875 00	5,500 00
Spencer Nat'l Bank, Spencer, . . .	5,000	5,750 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	3,250 00	2,500 00
	\$266,400	\$316,840 00	\$266,400 00

RAILROAD BONDS.

Worcester & Nashua R.R., . . .	\$34,000	\$36,720 00	\$34,000 00
Nashua & Rochester R.R., . . .	24,000	25,680 00	24,000 00
Fitchburg R.R., . . .	20,000	20,600 00	20,000 00
Conn. & Passumpsic Rivers R.R., . . .	2,000	2,380 00	2,000 00
Boston, Barre & Gardner R.R., . . .	7,000	7,420 00	7,000 00
Portland & Kennebec R.R., . . .	5,000	5,825 00	5,000 00
Androscoggin & Kennebec R.R., . . .	14,000	15,190 00	14,000 00
Boston & Albany R.R., . . .	21,000	25,305 00	21,000 00
Providence & Worcester R.R., . . .	11,000	13,310 00	11,000 00
Boston & Lowell R.R., . . .	50,000	52,250 00	50,000 00
	\$188,000	\$204,680 00	\$188,000 00

WORCESTER MECHANICS' SAVINGS BANK — WORCESTER.

Incorporated May 15, 1851. Number of corporators, 138.

FRANCIS H. DEWEY, *President.*HENRY WOODWARD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$3,898,233 30	Public funds,	\$554,000 00
Earnings undivided, . .	40,049 22	Bank stock,	405,190 00
Guaranty fund,	80,762 86	Loans on bank stock,	4,500 00
		Railroad bonds,	71,500 00
		Loans on real estate,	1,210,125 71
		Loans on personal security, . .	1,312,175 00
		Loans to counties, cities or towns,	3,000 00
		Deposit in banks, on interest, .	391,596 07
		Expense account,	3,366 82
		Premium account,	56,031 33
		Cash on hand,	7,560 45
	\$4,019,045 38		\$4,019,045 38

Loans on Bank Stock, amount on each:—

On 10 shares Mechanics' National Bank, Worcester,	\$700 00
On 50 shares First National Bank, Worcester,	3,800 00

Cash on Deposit in Banks, amount in each:—

Mechanics' National Bank, Worcester,	*\$119,596 07
Central National Bank, Worcester,	100,000 00
Worcester National Bank, Worcester,	12,000 00
Citizens' National Bank, Worcester,	35,000 00
City National Bank, Worcester,	30,000 00
Quinsigamond National Bank, Worcester,	40,000 00
Oxford National Bank, Oxford,	25,000 00
Millbury National Bank, Millbury,	25,000 00
Westminster National Bank, Westminster,	5,000 00

Whole amount of interest or profits received or earned,	\$172,833 73
Rate and amount of each semi-annual dividend for previous year,	2 per cent., { 72,103 28
	2 per cent., { 74,229 74

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

The total amount of loans, with each specified rate of interest: \$835,000, 4 per cent.; \$55,000, 4½ per cent.; \$335,000, 4½ per cent.; \$1,282,150.71, 5 per cent.; \$22,700, 6 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	462
Aggregate amount of the same,	589,798 38
Number of open accounts,	7,272
Number and amount of deposits (including dividends) received for previous year,	4,280 671,573 88
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	508 310,328 22
Number and amount of withdrawals,	4,346 483,529 87

* This bank was notified that this deposit exceeded the legal limit, and correction has since been made.

Number of accounts opened the previous year,	937
Number of accounts closed the previous year,	765
Amount of expenses of the corporation during previous year,	\$8,471 89
Amount of treasurer's bond,	20,000 00
Date of examination by commissioner: September 10.	

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s,	\$155,000	\$173,018 75	\$155,000 00
United States 4s,	188,000	241,580 00	188,000 00
City of Worcester,	50,000	50,833 00	50,000 00
of Providence, R. I.,	59,000	60,180 00	59,000 00
of Springfield 7s,	4,000	4,800 00	4,000 00
Town of Spencer 4s,	25,000	26,000 00	25,000 00
City of Cambridge 6s,	15,000	17,587 50	15,000 00
of New London, Conn., 7s,	20,000	27,500 00	20,000 00
of Fitchburg 6s,	10,000	11,500 00	10,000 00
of Augusta, Me., 6s,	11,000	11,165 00	11,000 00
Town of Brookline 7s,	7,000	9,380 00	7,000 00
City of Portsmouth, N. H., 6s,	5,000	5,550 00	5,000 00
City of Norwich, Conn., 5s,	5,000	5,925 00	5,000 00
	\$554,000	\$645,019 25	\$554,000 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$5,900	\$7,094 75	\$5,900 00
Blackstone Nat'l Bank, Boston,	1,000	1,120 00	1,000 00
Boston Nat'l Bank, Boston,	12,400	15,035 00	12,400 00
Boylston Nat'l Bank, Boston,	9,000	11,981 25	9,000 00
Nat'l City Bank, Boston,	11,800	11,859 00	11,800 00
Columbian Nat'l Bank, Boston,	4,500	5,636 25	4,500 00
Nat'l Bank of Commerce, Boston,	20,000	25,400 00	20,000 00
Eliot Nat'l Bank, Boston,	20,000	25,450 00	20,000 00
Faneuil Hall Nat'l Bank, Boston,	1,100	1,498 70	1,100 00
Globe Nat'l Bank, Boston,	900	855 00	900 00
Hamilton Nat'l Bank, Boston,	8,300	10,375 00	8,300 00
Hide and Leather Nat'l B'k, Boston,	17,800	20,226 50	17,800 00
Howard Nat'l Bank, Boston,	10,800	12,501 00	10,800 00
Market Nat'l Bank, Boston,	10,000	9,375 00	10,000 00
Massachusetts Nat'l Bank, Boston,	4,250	4,228 75	4,250 00
Merchants' Nat'l Bank, Boston,	14,600	20,513 00	14,600 00
New England Nat'l Bank, Boston,	6,200	8,974 50	6,200 00
North Nat'l Bank, Boston,	17,400	23,403 00	17,400 00
Old Boston Nat'l Bank, Boston,	1,900	2,280 00	1,900 00
Nat'l Bank of Redemption, Boston,	11,300	14,125 00	11,300 00
Nat'l Bank of Republic, Boston,	10,900	15,096 50	10,900 00
Nat'l Revere Bank, Boston,	20,000	24,800 00	20,000 00
Nat'l Union Bank, Boston,	6,300	8,741 25	6,300 00
Second Nat'l Bank, Boston,	5,000	7,700 00	5,000 00
Shawmut Nat'l Bank, Boston,	11,500	13,713 75	11,500 00

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
State Nat'l Bank, Boston, . . .	\$5,000	\$5,850 00	\$5,000 00
Suffolk Nat'l Bank, Boston, . . .	20,200	22,371 50	20,200 00
Traders' Nat'l Bank, Boston, . . .	4,500	4,455 00	4,500 00
Tremont Nat'l Bank, Boston, . . .	4,000	4,100 00	4,000 00
Washington Nat'l Bank, Boston, . . .	3,900	4,875 00	3,900 00
Central Nat'l Bank, Worcester, . . .	8,400	11,760 00	8,400 00
City Nat'l Bank, Worcester, . . .	18,000	21,600 00	18,000 00
Citizens' Nat'l Bank, Worcester, . . .	11,500	13,800 00	11,500 00
First Nat'l Bank, Worcester, . . .	1,200	2,400 00	1,200 00
Mechanics' Nat'l Bank, Worcester, . . .	38,300	49,024 00	38,580 00
Quinsigamond Nat'l B'k, Worcester, . . .	3,000	3,600 00	3,000 00
Worcester Nat'l Bank, Worcester, . . .	9,500	12,350 00	9,500 00
First Nat'l Bank, Clinton, . . .	1,000	1,250 00	1,000 00
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
Oxford Nat'l Bank, Oxford, . . .	6,100	7,828 00	6,260 00
Millbury Nat'l Bank, Millbury, . . .	4,300	5,590 00	4,300 00
Southbridge Nat'l Bank, Southb'ge, Westminster, . . .	3,500	4,453 75	3,500 00
Westminster Nat'l Bank, West- minster, . . .	2,000	2,000 00	2,000 00
First Nat'l Bank, Leominster, . . .	1,000	1,000 00	1,000 00
	\$104,750	\$499,839 50	\$405,190 00

RAILROAD BONDS.

Boston & Albany R.R. 7s, . . .	\$20,000	\$23,550 00	\$20,000 00
Worcester & Nashua R.R. 5s, . . .	51,500	56,135 00	51,500 00
	\$71,500	\$79,685 00	\$71,500 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

Incorporated 1868. Number of corporators, 111.

AMASA NORCROSS, *President.*HENRY A. WILLIS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$2,368,422 52	Public funds,	\$437,193 00
Earnings undivided,	53,702 03	Bank stock,	103,575 87
Guaranty fund,	53,545 02	Loans on bank stock,	20,100 00
		Railroad bonds,	50,000 00
		Railroad notes,	20,000 00
		Real estate by foreclosure,	3,527 44
		Loans on real estate,	1,170,895 23
		Loans on personal security,	489,036 16
		Loans to counties, cities or towns,	131,100 00
		Deposit in banks, on interest,	47,790 40
		Expense account,	1,611 33
		Cash on hand,	840 14
	\$2,475,669 57		\$2,475,669 57

Loans on Bank Stock, amount on each:—

On 18 shares Rollstone National Bank, Fitchburg,	\$1,750 00
On 90 shares Wachusett National Bank, Fitchburg,	9,000 00
On 50 shares Safety Fund National Bank, Fitchburg,	4,500 00
On 40 shares Westminster National Bank, Westminster,	2,950 00
On 8 shares Agricultural National Bank, Pittsfield,	1,900 00
On 11 shares Pittsfield National Bank, Pittsfield,	

Amount of real estate held by foreclosure,	\$3,527 44
Assessed value of the same,	4,000 00
Amount of income received from the same,	612 00
Amount of municipal tax on real estate,	69 60

Cash on Deposit in Banks, amount in each:—

Rollstone National Bank, Fitchburg,	\$36,000 00
National Bank of the Commonwealth, Boston,	11,790 40

Whole amount of interest or profits received or earned,	\$116,105 38
Rate and amount of each semi-annual dividend for previous year,	} 2 per cent., 43,773 38 } 2 per cent., 44,749 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: \$5,000, 3½ per cent.; \$20,000, 3¾ per cent.; \$191,100, 4 per cent.; \$219,600, 4¼ per cent.; \$158,450, 4½ per cent.; \$8,000, 4¾ per cent.; \$642,209.16, 5 per cent.; \$467,828 23, 5½ per cent.; \$95,744, 6 per cent.; \$3,200, 6½ per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 420

Aggregate amount of the same, 457,979 39

Amount of investments from which no income is received, 437 99

Number of open accounts, 6,089

Number and amount of deposits (including dividends) received for previous year,	5,261	\$576,423 53
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	321	162,782 49
Number and amount of withdrawals,	3,260	468,172 71
Number of accounts opened the previous year,	1,204	
Number of accounts closed the previous year,	846	
Amount of expenses of the corporation during previous year,		6,567 50
Amount of treasurer's bond,		20,000 00
Date of examination by commissioner : November 5.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
City and town bonds:—			
Town of Abington,	\$10,000	\$10,281 25	\$10,000 00
of Attleborough,	24,000	24,600 00	24,000 00
City of Boston,	30,000	33,600 00	31,400 00
of Cleveland, Ohio,	45,000	50,150 00	49,300 00
of Dayton, Ohio,	25,000	26,250 00	25,000 00
of Des Moines, Iowa,	25,000	25,000 00	25,000 00
Town of Danvers,	10,000	12,000 00	10,000 00
City of Fall River,	20,000	24,350 00	20,000 00
Town of Greenfield,	30,000	30,393 75	30,600 00
City of Lynn,	10,000	12,000 00	10,000 00
of Lewiston, Me.,	10,000	12,000 00	10,000 00
Town of Montpelier, Vt.,	50,000	54,000 00	50,000 00
City of Norwich, Conn.,	20,000	28,000 00	22,400 00
of New Bedford,	20,000	25,650 00	21,300 00
of Portland, Me.,	15,000	18,300 00	15,593 00
of Springfield,	20,000	22,215 00	22,600 00
Town of Wayland,	10,000	11,200 00	10,000 00
of Medway,	10,000	10,170 00	10,000 00
of Rockland,	10,000	10,238 75	10,000 00
District of Columbia,	30,000	34,050 00	30,000 00
	\$424,000	\$474,448 75	\$437,193 00

BANK STOCK.

Atlas Nat'l Bank, Boston,	\$10,000	\$12,025 00	\$10,962 62
Boston Nat'l Bank, Boston,	10,000	12,125 00	9,000 00
Blackstone Nat'l Bank, Boston,	5,000	5,662 50	5,406 25
City Nat'l Bank, Boston,	10,000	10,100 00	10,689 00
Commerce Nat'l Bank, Boston,	10,000	12,600 00	10,487 50
Continental Nat'l Bank, Boston,	5,000	5,900 00	5,687 50
Eagle Nat'l Bank, Boston,	5,000	5,400 00	5,200 00
Fitchburg Nat'l Bank, Fitchburg,	2,500	3,750 00	3,950 00
Faneuil Hall Nat'l Bank, Boston,	1,500	2,047 50	1,871 25
Merchants' Nat'l Bank, Boston,	5,000	6,800 00	6,390 25
Rollstone Nat'l Bank, Fitchburg,	15,000	22,800 00	22,371 50

BANK STOCK — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Tremont Nat'l Bank, Boston, . . .	\$5 000	\$5,125 00	\$6,100 00
Webster Nat'l Bank, Boston, . . .	5,000	5,150 00	5,000 00
First Nat'l Bank, Leominster, . . .	*3,300	330 00	460 00
	\$92,300	\$109,815 00	\$103,575 87

RAILROAD BONDS.

Vermont & Massachusetts R.R., . . .	\$40,000	\$45,400 00	\$40,000 00
Boston & Albany R.R.,	10,000	11,650 00	10,000 00
	\$50,000	\$57,050 00	\$50,000 00

* This bank is in liquidation, and has paid 90 per cent. to the stockholders.

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated 1871. Number of corporators, 28.

D. L. GILLET, *President.*CHAS. L. WELLER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Deposits,	\$752,953 34	Public funds,	\$186,441 57
Earnings undivided,	9,003 54	Loan on public funds,	1,000 00
Guaranty fund,	16,020 57	Bank stock,	14,211 00
		Loans on bank stock,	8,820 00
		Real estate by foreclosure,	3,000 00
		Loans on real estate,	341,785 00
		Loans on personal security,	68,405 96
		Loans to counties, cities or towns,	61,000 00
		Loans on bank books,	1,090 00
		Deposit in banks, on interest,	90,000 00
		Deposit in banks, not on interest,	1,000 00
		Expense account,	303 63
		Cash on hand,	920 29
	\$777,977 45		\$777,977 45

Loan on Public Funds:—

On \$1,000 United States Bond, \$1,000 00

Loans on Bank Stock, amount on each:—

On 56 shares Hampden National Bank, Westfield, \$3,250 00

On 15 shares Taunton National Bank, Taunton, 1,400 00

On 27 shares First National Bank, Westfield, 2,670 00

On 15 shares Metacomet National Bank, Fall River, 1,500 00

Amount of real estate held by foreclosure, \$3,000 00

Assessed value of the same, 2,300 00

Amount of municipal tax on real estate, 32 78

Cash on Deposit in Banks, amount in each:—

Hampden National Bank, Westfield, \$1,000 00

Holyoke National Bank, Holyoke, 15,000 00

Third National Bank, Springfield, 25,000 00

Chapin National Bank, Springfield, 20,000 00

City National Bank, Springfield, 10,000 00

Agawam National Bank, Springfield, 20,000 00

Whole amount of interest or profits received or earned, \$33,558 53

Rate and amount of each semi-annual dividend for pre- } 2 per cent, { 13,586 18
vious year, } 2 per cent, { 14,074 84

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.; \$112,100.96, 5 per cent.

Number of outstanding loans which are of an amount not exceeding \$3,000 each, 177

Aggregate amount of the same, 213,970 96

Amount of investments from which no income is received,		\$3,000 00
Number of open accounts,	1,867	
Number and amount of deposits (including dividends) received for previous year,	1,406	193,790 33
Number and amount of deposits of and exceeding \$300 at any one time, for the previous year,	164	126,937 33
Number and amount of withdrawals,	1,256	143,374 32
Number of accounts opened the previous year,	352	
Number of accounts closed the previous year,	220	
Amount of expenses of the corporation during previous year,		1,047 26
Amount of treasurer's bond,		15,000 00
Date of examination by commissioner: July 9.		

PUBLIC FUNDS.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$20,000	\$20,000 00	\$20,000 00
United States 4s,	56,000	71,960 00	56,000 00
United States 4½s,	105,000	117,206 25	110,441 57
	\$181,000	\$209,166 25	\$186,441 57

BANK STOCK.

Hampden Nat'l Bank, Westfield,	\$4,600	\$7,130 00	\$6,895 00
First Nat'l Bank, Westfield,	4,100	5,658 00	5,756 00
Agawam Nat'l Bank, Springfield,	1,200	1,560 00	1,560 00
	\$9,900	\$14,348 00	\$14,211 00

AGGREGATE STATEMENT.

LIABILITIES.		ASSETS.	
Deposits, . . .	\$291,197,900 96	Public Funds:—	
Surplus, . . .	5,391,095 24	United States bonds, . . .	\$10,393,028 15
Guaranty fund, . . .	7,537,255 00	State, county, city and town bonds, . . .	32,921,245 61
Sundries, . . .	276,826 71	Loans on public funds, . . .	440,685 00
		Bank stock, . . .	26,722,512 68
		Loans on bank stock, . . .	1,411,284 84
		Railroad bonds, . . .	17,224,968 37
		Loans on railroad bonds, . . .	23,950 00
		Railroad notes, . . .	2,915,000 00
		Real estate by foreclosure, . . .	2,895,108 91
		Real estate for banking purposes, . . .	2,405,338 77
		Loans on mortgages of real estate, . . .	112,208,878 59
		Loans on personal security, . . .	71,396,514 83
		Loans to counties, cities or towns, . . .	9,037,038 31
		Deposit in banks on interest, . . .	11,513,840 87
		Sundries,* . . .	1,386,334 02
		Cash on hand, . . .	†1,507,348 96
	\$304,403,077 91		\$304,403,077 91

Whole amount of interest or profits received or earned, \$14,028,822 27

Percentage of earnings to total assets: 4.61.

Aggregate amount of ordinary dividends for the previous year, \$10,504,861 69

Average rate of ordinary dividends for the previous year: 4.06 per cent.

Rate of Ordinary Dividends paid by 168 Banks:—†

3 at 3 per cent.	128 at 4 per cent.	1 at 4 $\frac{3}{4}$ per cent.
6 at 3 $\frac{1}{2}$ per cent.	7 at 4 $\frac{1}{4}$ per cent.	4 at 5 per cent.
1 at 3 $\frac{3}{4}$ per cent.	18 at 4 $\frac{1}{2}$ per cent.	

Amount of loans, with specified rates of interest:—

\$108,547.81, 2 $\frac{1}{2}$ per cent.	\$1,495,000.00, 3 $\frac{3}{8}$ per cent.	\$65,150,268.64, 5 per cent.
100,000 00, 2 $\frac{1}{8}$ per cent.	8,500.00, 3 $\frac{9}{10}$ per cent.	443,006.44, 5 $\frac{1}{4}$ per cent.
53,562.00, 2 $\frac{3}{4}$ per cent.	33,974,440.77, 4 per cent.	12,783,250.39, 5 $\frac{1}{2}$ per cent.
97,000.00, 2 $\frac{7}{8}$ per cent.	275,000.00, 4 $\frac{1}{8}$ per cent.	93,650.00, 5 $\frac{3}{4}$ per cent.
15,000.00, 2 $\frac{1}{16}$ per cent.	545,500.00, 4 $\frac{1}{2}$ per cent.	34,576,652.73, 6 per cent.
1,453,583.92, 3 per cent.	6,443,661.08, 4 $\frac{1}{4}$ per cent.	6,400.00, 6 $\frac{1}{2}$ per cent.
30,000.00, 3 $\frac{1}{8}$ per cent.	50,000.00, 4 $\frac{3}{10}$ per cent.	1,236,441.55, 6 $\frac{1}{2}$ per cent.
251,700 00, 3 $\frac{1}{4}$ per cent.	103,000.00, 4 $\frac{3}{8}$ per cent.	225,000.00, 6 $\frac{6}{10}$ per cent.
75,000.00, 3 $\frac{3}{8}$ per cent.	24,952,395.35, 4 $\frac{1}{2}$ per cent.	2,398,934.78, 7 per cent.
5,853,971.32, 3 $\frac{1}{2}$ per cent.	125,000.00, 4 $\frac{3}{8}$ per cent.	130,393.00, 7 $\frac{3}{10}$ per cent.
30,000.00, 3 $\frac{6}{10}$ per cent.	10,000.00, 4 $\frac{7}{10}$ per cent.	112,975.60, 7 $\frac{1}{2}$ per cent.
1,185,000.00, 3 $\frac{3}{8}$ per cent.	2,973,001.95, 4 $\frac{3}{4}$ per cent.	119,688.70, 8 per cent.
7,526,421.32, 3 $\frac{3}{4}$ per cent.	45,000.00, 4 $\frac{5}{8}$ per cent.	3,085.00, 9 per cent.

* This item includes accrued interest, premium and expense accounts, etc.

† Of this amount \$647,920.76 is deposited in banks not on interest.

‡ No return of dividends from Framingham Savings Bank, which is temporarily enjoined, and three banks which have recently commenced business have paid no dividends.

Number of outstanding loans which are of an amount not exceeding \$3,000 each,	41,300	
Aggregate amount of the same,		\$42,915,472 86
Number of open accounts,	906,039	
Number and amount of deposits (including dividends) received for previous year,	1,011,551	66,804,728 82
Number and amount of deposits of and exceeding \$300 at any one time for the previous year,	41,451	23,990,297 19
Number and amount of withdrawals,	542,185	50,897,715 54
Number of accounts opened the previous year,	142,475	
Number of accounts closed the previous year,	91,451	
Amount of expenses of the corporations the previous year,		698,087 72

COMPARATIVE AGGREGATES.

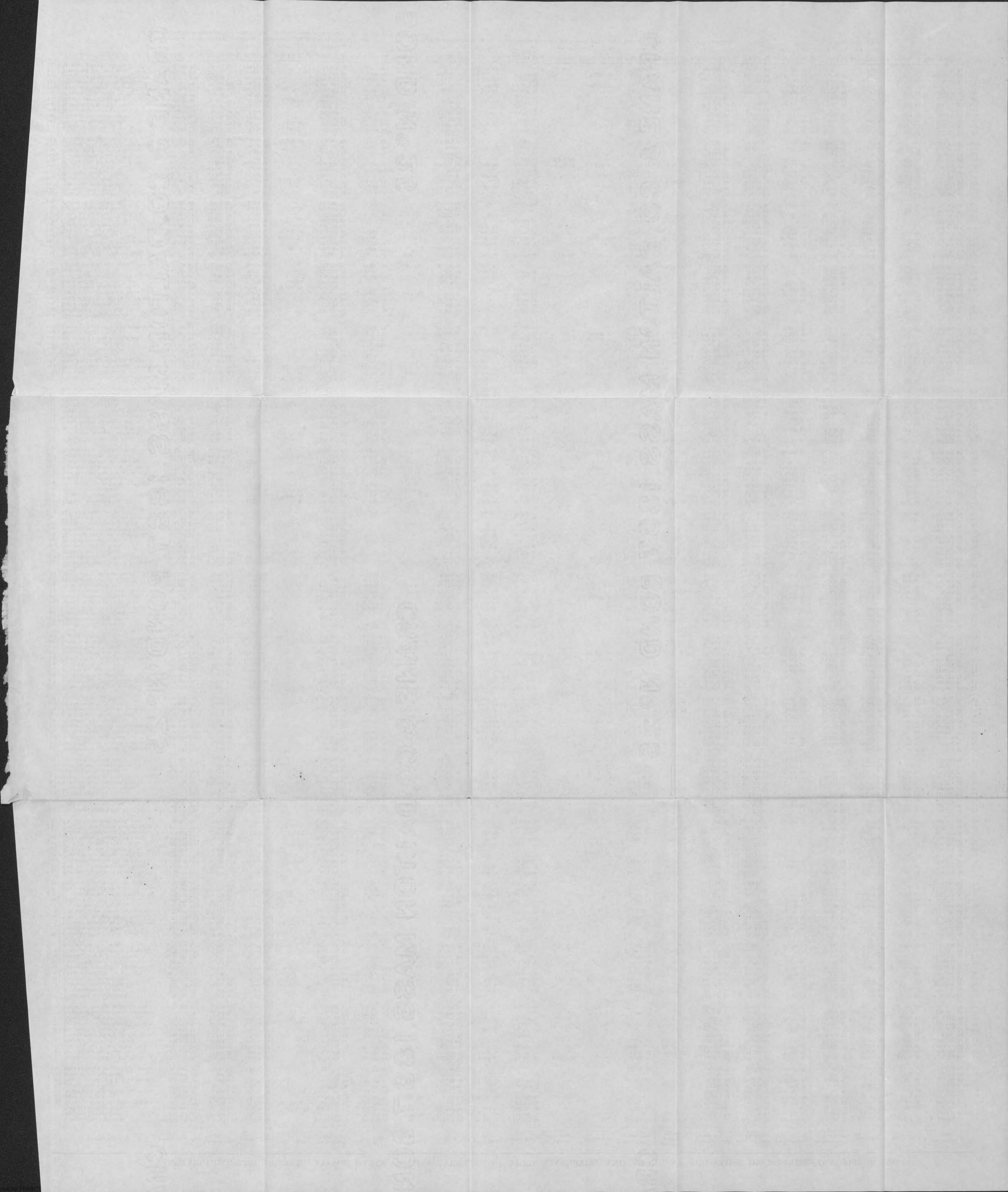
	1885. One hundred and seventy-one Banks.	1886. One hundred and seventy-two Banks.	Increase.	Decrease.
Number of open accounts,	848,787	906,039	57,252	-
Amount of deposits,	\$274,998,412 93	\$291,197,900 96	\$16,199,488 03	-
Number of deposits during the year preceding,	896,078*	1,011,551*	115,473	-
Amount of the same,	\$60,248,180 05*	\$66,804,728 82*	\$6,556,548 77	-
Number of deposits received during the year of and exceeding \$300 at one time,	39,344	41,451	2,107	-
Amount of the same,	\$22,695,421 95	\$23,990,297 19	\$1,294,875 24	-
Number of withdrawals during the year,	534,882	542,185	7,303	-
Amount of the same,	\$48,172,172 09	\$50,897,715 54	\$2,725,543 45	-
Number of accounts opened during the year,	120,949	142,475	21,526	-
Number of accounts closed during the year,	93,371	91,451	-	1,920
Amount of surplus on hand,	\$5,210,525 17	\$5,391,095 24	\$180,570 07	-
Amount of guaranty fund,	6,604,464 42	7,537,255 00	932,790 58	-
Public funds,	42,955,515 06	43,314,273 76	358,758 70	-
Loans on public funds,	441,021 00	440,685 00	-	\$336 00
Bank stock,	26,174,122 16	26,722,512 68	548,390 52	-
Loans on bank stock,	1,395,685 94	1,411,284 84	15,598 90	-

ALPHABETICAL LIST OF THE SAVINGS BANKS, WITH STATEMENTS OF THEIR LIABILITIES AND ASSETS AT THE CLOSE OF BUSINESS, OCTOBER 30, 1886.

Names of Banks.	Amount of Deposits.	Amount of Surplus.	Quantity Fund.	Sundry Liabilities.	Total Amount of Liabilities.	Public Funds.	Loans on Public Funds.	Bank Stock.	Loans on Bank Stock.	Railroad Bonds.	Loans on Railroad Bonds.	Railroad Notes.	Real Estate for Foreclosure.	Real Estate for Banking Purposes.	Loans on Mortgage of Real Estate.	Loans on Personal Security.	Deposits in Cities or Towns.	Deposits in Banks bearing Interest.	Cash on hand.	Sundry Assets.	Total Amount of Assets.
1 Abington Savings Bank,	\$1,901,829 07	\$22,733 07	\$35,700 00	-	\$1,960,262 14	\$99,209 90	-	\$148,450 00	\$1,400 00	\$45,661 08	-	-	\$12,069 00	\$56,000 00	\$831,224 07	\$19,077 00	\$12,100 00	\$20,057 62	\$10,915 93	\$5,117 64	\$1,360,262 14
2 Amherst Savings Bank,	985,881 07	28,282 32	28,775 69	-	1,042,439 08	91,600 00	\$500 00	1,178,511 00	2,700 00	85,000 00	-	-	-	15,000 00	526,910 00	52,358 55	30,700 00	10,202 02	10,902 02	200 00	1,042,439 08
3 Andover Savings Bank,	1,691,440 81	66,589 84	55,000 00	-	1,813,030 65	374,100 00	-	229,500 00	500 00	186,000 00	-	-	8,000 00	-	681,689 60	358,114 56	-	17,587 15	4,789 44	200 00	1,813,030 65
4 Arlington Five Cents Savings Bank,	888,256 73	12,758 42	21,509 61	\$2,500 00	908,024 76	97,000 00	-	20,200 00	-	83,500 00	-	-	22,881 70	20,000 00	523,989 28	40,278 63	69,000 00	26,617 49	1,223 78	1,450 38	905,024 76
5 Attleboro Savings Bank,	1,168,780 56	15,638 16	20,000 00	-	1,213,418 72	49,000 00	500 00	9,800 00	33,400 00	40,000 00	-	-	-	-	655,350 13	351,131 00	24,600 00	34,600 00	11,500 00	1,213,418 72	
6 Attleboro Savings Bank, N. Attleboro,	771,645 70	17,454 70	20,000 00	1,887 28	817,001 68	80,000 00	-	10,100 00	-	43,800 00	-	-	-	-	390,435 00	230,435 00	139,800 00	571 19	1,180 88	817,001 68	
7 Barre Savings Bank,	270,983 83	5,777 63	6,420 00	-	282,185 96	5,800 00	-	108,274 00	-	6,600 00	-	-	-	-	61,143 67	87,424 00	2,000 00	9,000 00	3,684 29	300 00	283,185 96
8 Bass River Sav'g's B'k, S. Yarmouth,	425,673 99	591 15	6,441 74	-	432,796 88	69,792 85	300 00	86,592 68	1,752 30	36,150 00	-	-	490 11	-	90,438 64	116,924 67	11,000 00	13,221 87	3,471 51	18,622 35	432,796 88
9 Belmont Savings Bank,	15,876 66	263 00	-	-	16,139 66	-	-	1,780 87	-	1,687 92	-	-	-	-	11,900 00	-	-	960 17	85 45	124 25	16,139 66
10 Benj. Franklin Sav'g's B'k, Franklin,	307,141 34	5,314 33	7,819 47	-	320,275 14	18,127 50	-	45,566 77	-	-	-	-	12,031 82	-	186,478 50	33,509 00	20,000 00	1,163 43	679 78	2,718 34	320,275 14
11 Berkshire Co. Sav'g's B'k, Pittsfield,	2,102,975 25	40,598 86	48,500 00	-	2,192,073 61	868,500 00	-	112,800 00	9,400 00	92,500 00	\$8,000 00	-	3,000 00	-	765,127 00	199,995 00	41,000 00	31,858 94	20,938 41	48,814 04	2,192,073 61
12 Beverly Savings Bank,	911,321 34	5,076 39	18,196 81	-	934,594 54	35,000 00	-	215,610 00	6,200 00	13,000 00	-	-	7,656 05	20,000 00	484,416 00	244,225 00	70,000 00	9,844 50	6,674 46	26,814 03	934,594 54
13 Boston Five Cents Savings Bank,	13,541,146 20	392,691 21	349,059 88	-	14,282,897 09	2,844,600 00	21,400 00	450,900 00	113,350 00	185,000 00	-	-	15,800 00	137,801 84	5,963,253 11	4,350,889 23	50,000 00	128,636 58	20,564 83	261 55	14,282,897 09
14 Boston Penny Savings Bank,	956,463 21	15,014 29	22,688 84	-	994,166 34	100,000 00	-	103,690 50	5,500 00	17,000 00	-	-	3,549 20	116,000 00	684,190 00	157 00	-	6,479 22	-	138,296 14	994,166 34
15 Braintree Sav'g's B'k, So. Braintree,	183,038 74	3,541 80	2,846 60	-	189,426 14	13,000 00	-	31,617 24	13,000 00	17,000 00	-	-	-	-	69,862 00	450 00	-	6,479 22	-	61 68	189,426 14
16 Bridgewater Savings Bank,	316,986 14	3,752 43	9,410 00	31 00	329,179 57	13,000 00	-	46,519 50	1,200 00	24,000 00	-	-	5,450 00	-	155,577 00	58,934 30	6,800 00	11,718 12	4,985 65	-	329,179 57
17 Brighton Five Cts. Sav. B'k, Boston,	223,496 63	12,298 32	6,000 00	-	241,794 95	13,000 00	-	43,203 13	-	1,293 75	-	-	24,126 87	-	137,101 37	19,000 00	-	15,569 97	559 21	540 65	241,794 95
18 Bristol Co. Savings Bank, Taunton,	3,161,749 28	18,365 67	94,000 00	37 85	3,274,142 80	506,000 00	1,000 00	341,400 00	625 00	165,000 00	-	-	25,000 00	1,303,778 51	838,785 95	60,000 00	18,447 08	1,447 98	12,064 88	3,274,142 80	
19 Broadway Savings Bank, Lawrence,	732,078 24	5,556 23	20,500 00	23,355 80	781,490 27	150,000 00	1,000 00	127,900 00	-	17,000 00	-	-	47,080 00	-	323,200 00	150,000 00	4,000 00	30,500 00	-	23,355 80	781,490 27
20 Brockton Savings Bank, Brockton,	614,319 26	818 21	8,100 00	-	623,237 47	45,115 00	-	11,800 00	-	63,700 00	-	-	-	-	323,200 00	150,000 00	-	23,514 55	99 52	623,237 47	
21 Brookfield Savings Bank,	60,978 61	1,144 48	979 45	-	63,102 54	-	-	32,746 63	-	-	-	-	1,626 22	6,683 57	35,726 62	10,276 23	7,500 00	9,259 84	289 85	60 00	63,102 54
22 Brookline Savings Bank,	277,611 35	903 14	8,618 17	-	287,126 66	14,750 00	-	38,100 00	500 00	47,500 00	-	-	1,500 00	-	1,066,441 56	351,500 00	165,032 78	53,191 88	1,753 84	1,750 40	2,879,261 59
23 Cambridgeport Savings Bank,	2,291,305 89	47,904 59	51,700 00	-	2,390,910 48	947,262 10	500 00	274,218 85	20,000 00	271,000 00	1,500 00	\$5,000 00	38,768 10	-	848,821 00	317,300 00	36,500 00	14,174 20	1,038 98	2,390,910 48	
24 Canton Institution for Savings,	521,292 35	16,766 07	15,834 05	-	558,892 45	102,418 75	-	49,170 00	-	26,000 00	-	-	10,130 00	-	208,066 00	92,061 74	42,949 60	23,948 80	162 66	-	558,892 45
25 Cape Ann Savings Bank, Gloucester,	1,587,699 83	29,250 11	72,000 00	13,460 05	1,701,409 99	86,400 00	200 00	208,200 00	27,000 00	31,875 00	-	-	409 89	1,900 00	829,785 00	439,100 00	62,800 00	10,217 63	4,181 47	241 10	1,701,409 99
26 Cape Cod Five Cts. Sav. B'k, Harwich,	337,813 88	8,861 85	14,750 00	-	351,425 73	14,750 00	-	63,121 75	2,480 00	39,903 00	-	-	3,100 00	1,103 33	203,081 51	300 00	4,480 00	38,893 44	5,730 48	13,771 28	351,425 73
27 Central Savings Bank, Lowell,	1,524,702 12	18,244 32	32,000 00	-	1,590,946 44	10,000 00	2,000 00	219,600 00	1,500 00	165,000 00	-	-	36,700 00	-	982,152 00	289,514 00	-	77,477 35	3,211 97	-	1,590,946 44
28 Charlestown Five Cents Sav'g's B'k,	3,273,781 18	137,960 14	116,000 00	-	3,527,741 32	1,000 00	-	731,000 00	1,500 00	27,000 00	-	-	170,800 00	70,000 00	1,386,050 00	1,150,200 00	-	37,266 17	3,925 15	-	3,527,741 32
29 Chelsea Savings Bank,	1,871,091 12	18,738 34	42,766 73	-	1,932,586 19	425,800 00	-	104,434 42	8,500 00	10,000 00	-	-	6,687 75	-	1,123,102 33	165,000 00	48,000 00	28,913 13	8,768 13	3,452 49	1,932,586 19
30 Chicopee Falls Savings Bank,	173,812 41	9,047 81	21,034 70	-	178,000 06	3,500 00	-	36,686 00	-	11,500 00	-	-	-	-	115,001 50	27,108 88	-	2,000 00	4,146 48	7 25	178,000 06
31 Chicopee Savings Bank,	585,648 49	14,647 76	12,800 00	-	612,676 25	-	-	34,350 00	1,800 00	26,000 00	-	-	-	-	380,919 06	102,464 00	28,450 00	23,000 00	20,633 19	-	612,676 25
32 Citizens' Savings Bank, Fall River,	2,767,693 15	81,684 61	70,302 70	3,248 44	2,922,828 90	-	-	311,619 00	-	-	-	-	35,095 91	-	1,615,772 20	854,905 77	51,000 00	52,456 80	1,979 72	2,922,828 90	
33 City Five Cts. Sav'g's B'k, Haverhill,	73,758 59	48,313 88	12,225 00	-	132,297 47	10,000 00	2,350 00	41,255 25	300 00	73,000 00	-	-	55,646 72	-	37,705 00	254,486 01	11,500 00	14,000 00	570 24	2,584 25	132,297 47
34 City Institution for Savings, Lowell,	4,346,370 39	288,140 11	150,000 00	-	4,774,510 50	164,100 00	-	727,944 01	18,721 00	349,500 00	-	-	22,661 94	3,000 00	2,190,771 48	1,544,536 01	134,000 00	38,893 44	4,570 28	4,774,510 50	
35 Clinton Savings Bank,	1,051,621 61	9,247 13	23,000 00	-	1,073,868 74	59,400 00	5,805 00	1,768,369 80	4,415 00	39,500 00	-	-	5,805 00	-	731,701 00	157 00	-	24,717 89	1,738 59	3,000 00	1,073,868 74
36 Cohasset Savings Bank,	400,280 74	9,423 38	10,700 00	170 83	420,574 95	-	-	54,000 00	-	22,000 00	-	-	5,500 00	-	252,999 00	71,150 00	7,000 00	6,974 67	594 84	556 64	420,574 95
37 Crocker Inst. for Sav., Turner's F'ls,	516,922 69	6,298 84	7,350 00	157 47	530,739 00	45,500 00	-	28,472 50	8,000 00	27,000 00	-	-	6,159 15	31,000 00	122,445 00	17,646 25	24,400 00	5,686 80	4,682 34	430,729 00	
38 Danvers Savings Bank,	1,061,946 28	28,253 02	31,900 00	-	1,122,149 30	21,605 00	-	138,338 00	13,800 00	31,625 00	-	-	45,530 00	-	402,712 00	366,552 44	10,000 00	84,676 49	7,310 37	-	1,122,149 30
39 Dedham Institution for Savings,	1,820,527 34	75,690 05	69,727 27	-	1,965,944 66	327,000 00	400 00	69,638 50	2,550 00	536,700 00	-	-	2,700 00	-	567,789 31	418,700 00	-	29,366 85	-	1,965,944 66	
40 East Boston Savings Bank,	1,514,014 69	43,457 22	47,990 33	-	1,605,462 24	6,000 00	-	248,200 00	1,000 00	37,000 00	-	-	24,249 41	15,033 78	808,467 68	397,287 57	-	43,451 66	2,331 21	2,940 93	1,605,462 24
41 East Bridgewater Savings Bank,	441,669 13	9,246 23	8,268 61	-	459,183 97	3,970 00	-	65,718 00	500 00	53,000 00	-	-	12,000 00	-	196,659 00	126,655 00	3,844 52	37,500 00	810 43	459,183 97	
42 E. Cambridge Five Cts. Sav'g's B'k,	1,233,296 65	25,357 47	46,508 04	3,784 84	1,328,977 90	15,000 00	-	128,166 67	-	19,000 00	-	-	22,661 94	3,000 00	702,439 46	385,500 00	8,000 00	42,390 94	2,818 89		

Deposits in banks bearing interest,	12,699,557 58	11,513,840 87	-	1,185,716 71
Railroad bonds,	16,127,794 94	17,224,968 37	1,097,173 43	-
Loans on railroad bonds,	-	23,950 00	23,950 00	-
Railroad notes,	-	2,915,000 00	2,915,000 00	-
Invested in real estate,	2,395,249 47	2,405,338 77	10,089 30	-
Real estate by foreclosure,	3,523,249 31	2,895,108 91	-	628,140 40
Loans on mortgages of real estate,	105,206,175 52	112,208,878 59	7,002,703 07	-
Loans to counties, cities or towns,	8,849,564 76	9,037,038 31	187,473 55	-
Loans on personal security,	62,378,368 58	71,396,514 83	9,018,146 25	-
Cash on hand,	1,825,801 60	1,507,348 96	-	318,452 64
Average rate of ordinary dividends for last year,	4.14 per cent.	4.06 per cent.	-	.08 per cent.
Aggregate amount of earnings,	\$13,869,466 30	\$14,028,822 27	\$159,355 97	-
Aggregate amount of ordinary dividends,	10,284,661 10	10,504,861 69	220,200 59	-
Number of outstanding loans not exceeding \$3,000,	39,914	41,300	1,386	-
Amount of same,	\$41,351,676 84	\$42,915,472 86	\$1,563,796 02	-
Annual expenses of the institutions,	674,561 84	698,087 72	23,525 88	-

* Including dividends.



GARDNER & BOND COMPANY

GARDNER & BOND COMPANY

GARDNER & BOND COMPANY

Attest: _____

Witness my hand and seal this _____ day of _____ 1897.

BANKS IN THE HANDS OF RECEIVERS.

BY THE HANDS OF RICHARDSON

LANCASTER SAVINGS BANK—LANCASTER.

Incorporated 1845; perpetually enjoined by decree of Supreme Judicial Court, Dec. 30, 1875.

ELISHA BRIMHALL, BENJAMIN SNOW, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.	
Due depositors, . . .	\$451,518 46	Profit and loss,	\$366,416 17
Unpaid dividends, . .	1,517 58	Cash on hand,	86,619 87
	<u>\$453,036 04</u>		<u>\$453,036 04</u>

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
 Percentage and amount of dividends allowed by the Supreme Judicial Court, 53½ per cent., 517,928 09
 Name of banks where the cash is deposited and amount in each: Lancaster National Bank, Clinton, \$74,122.69; International Trust Company, Boston, \$7,347.18; Wachusett National Bank, Fitchburg, \$5,150.
 Amount of compensation of receivership to date, 9,000 00

NORTH BRIDGEWATER SAVINGS BANK—BROCKTON.

RUFUS P. KINGMAN, *Receiver.*

STATEMENT.

Percentage and amount of dividends allowed by Supreme Judicial Court,
 94 ⁴⁵/₁₀₀ per cent.,* \$512,045 15
 Balance now due depositors, 3,021 07

* Final dividend allowed March 28, 1884.

READING SAVINGS BANK — READING.

Incorporated July 14, 1869; perpetually enjoined by decree of Supreme Judicial Court
April 11, 1879.

WILLIAM J. HOLDEN, SOLON BANCROFT, *Receivers.*

STATEMENT.

LIABILITIES.		ASSETS.*	
Depositors' account,	\$97,934 85	Mortgage loan,	\$23,635 00
Interest account,	12,570 36	Personal notes,	3,890 32
		United States bond,	1,000 00
		Bank stock,	2,900 00
		Due from the late treasurer,	52,038 01
		Real estate,	1,960 64
		Due on mortgage note after disposing of security,	409 41
		Expense,	13,128 22
		Profit and loss,	1,076 48
		Cash,	10,467 13
	\$110,505 21		\$110,505 21

Amount of assets delivered to the receivers, \$108,962 81

Date of delivery: April 23, 1879.

Assets afterwards recovered by the receivers, 6,750 00

Amount due depositors at time the bank was placed in the hands of receivers, 156,325 97

Date, percentage and amount of dividends allowed by the Supreme Judicial Court: Nov. 3, 1879, 12½ per cent., \$19,540.75; Nov. 23, 1881, 15 per cent., \$23,448.95; July 10, 1885, 10 per cent., \$15,632.60.

Amount of each dividend paid to date,	}	19,532 84
		23,429 66
		15,428 62

Number of open accounts, 681

Number and amount of open accounts, on which no dividend has been claimed or paid, 10 67 55

Estimated amount to be realized from remaining assets applicable to payment of dividends, 12,000 00

Amount of each class of assets disposed of to date, and amount of profit or loss on each: Real estate and mortgages, \$50,178 — loss, \$894.35; Personal notes, \$12,402.53 — loss, \$182.13.

Amount of expenses of receivership to date, including expense of litigation, 13,128 22

Date of examination by commissioner: November 22.

* The total amount of assets includes a large amount which were abstracted from the bank before the failure, counterfeits having been substituted therefor. A suit is pending in the United States Circuit Court, which, if decided in favor of the receivers, will enable them to pay a 20 per cent. dividend in addition to the amount from assets which they have reckoned as available for that purpose. It has been argued, and a decision is expected soon.

SANDWICH SAVINGS BANK — SANDWICH.

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.

SCITUATE SAVINGS BANK — SCITUATE.

EBEN'R T. FOGG, WILLARD TORREY, *Receivers.*

STATEMENT.

Percentage and amount of dividends allowed by Supreme Judicial Court,	
85 per cent.*,	\$108,433 00
Balance now due depositors,	24 72

* Final dividend allowed October 20, 1885.

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in each Year from 1834 to 1886 inclusive.
(Returns first required by Acts 1834, Chap. 190.)

YEAR.	No. of Banks.	Number of Deposit accounts.	Increase in Number of accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Am't of Deposits over Previous Year.	Percentage of Increase.	Average to each account.	Population of Massachusetts.	Deposits to each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834, .	22	24,256	-	-	\$3,407,773 00	-	-	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835, .	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	-	-	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11 1/2	146 19	-	-	14,413 00	
1837, .	30	32,564	2,778	9 3/4	4,781,426 00	400,848 00	9 3/4	146 51	-	-	17,504 00	
1838, .	30	33,063	499	1 1/2	4,869,393 00	87,967 00	2	147 27	-	-	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15 1/2	152 86	-	-	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3 3/4	157 98	737,609	7 88	17,952 00	
1841, .	30	41,423	3,953	10 1/2	6,714,182 00	894,628 00	15 1/2	162 08	-	-	19,248 00	
1842, .	-	42,587	1,164	2 3/4	6,900,451 00	186,270 00	2 3/4	162 03	-	-	-	
1843, .	31	43,217	630	1 1/2	6,935,547 00	35,095 00	1/2	160 40	-	-	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	-	-	22,688 00	.0029
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18 3/4	168 66	-	-	27,017 00	
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	10 3/4	169 82	-	-	29,307 00	
1847, .	39	68,312	5,419	8 1/2	11,780,813 00	1,099,880 00	10	172 45	-	-	34,490 00	
1848, .	41	69,894	1,582	2	11,970,448 00	189,635 00	1 1/2	171 26	-	-	36,405 00	
1849, .	43	71,629	1,735	2 1/2	12,111,554 00	141,106 00	1 1/4	169 08	-	-	37,361 00	
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	
1851, .	45	86,537	7,715	9 2/3	15,554,089 00	1,894,065 00	14	179 73	-	-	43,707 00	
1852, .	53	97,353	10,816	12 3/4	18,401,308 00	2,847,219 00	12	189 01	-	-	49,380 00	
1853, .	60	117,404	20,051	20 1/2	23,370,102 00	4,968,794 00	27	199 05	-	-	59,071 00	
1854, .	73	136,654	19,250	16 3/4	25,936,858 00	2,566,756 00	11	189 88	-	-	63,471 00	.0026
1855, .	80	148,263	11,609	8 3/4	27,296,217 00	1,257,359 00	4 3/4	184 10	1,132,369	24 12	77,757 00	
1856, .	81	165,484	17,221	11 1/2	30,373,447 00	3,077,231 00	10 3/4	184 15	-	-	89,309 00	

1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8	186 13	-	-	102,027 00	.0028
1858, .	86	182,655	5,280	3	33,914,972 00	899,215 00	2	185 67	-	-	105,339 00	
1859, .	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419 00	5,509,647 00	16	191 93	-	-	107,951 00	
1860, .	89	230,068	24,659	12 $\frac{1}{2}$	45,054,236 00	5,629,817 00	14	195 83	1,232,065	35 59	112,264 00	.0027
1861, .	93	225,058	5,010†	2 $\frac{1}{2}$ †	44,785,439 00	268,797 00†	14	198 99	-	-	120,886 00	
1862, .	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674 00	5,618,235 00	12	202 50	-	-	135,783 00	
1863, .	95	272,219	23,319	9 $\frac{1}{8}$	56,883,828 00	6,480,154 00	12	208 92	-	-	140,713 00	.0029
1864, .	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10	214 52	-	-	184,739 77	
1865, .	102	291,488	128†	-	59,936,482 52	2,621,121 78†	4	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	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 $\frac{1}{2}$ †	112,119,016 64	17,280,680 10	18	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	291 52	-	-	429,080 09	0026
1872, .	172	630,246	69,045	12 $\frac{3}{4}$	184,797,313 92	21,093,236 38	12	293 21	-	-	469,681 80	.0025
1873, .	175	666,229	35,983	5 $\frac{2}{3}$ †	202,195,343 70	17,398,029 78	8	303 49	-	-	547,518 83	.0026
1874, .	179	702,099	35,870	5 $\frac{2}{3}$	217,452,120 84	15,256,777 14	7	309 71	-	-	644,682 68	.0029
1875, .	180	720,639	18,540	2 $\frac{5}{10}$ †	237,848,963 21	20,396,842 37	9	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	329 15	-	-	657,858 72	.0027
1877, .	179	739,757	468	-	244,596,614 18	1,255,971 48	1	330 64	-	-	671,728 23	.00275
1878, .	168	674,251	65,506†	9 $\frac{1}{2}$ †	209,860,631 18	34,735,983 00†	14	311 25	-	-	606,550 23	.00289
1879, .	166	675,555	1,304	1 $\frac{1}{3}$	206,378,709 53	3,481,921 65†	1	305 50	-	-	590,820 18	.00286
1880, .	164	706,395	30,840	4 $\frac{3}{8}$	218,047,922 37	11,669,212 84	5	308 68	1,783,086	122 29	581,274 35	.00271
1881, .	165	738,951	32,556	4 $\frac{1}{2}$	230,444,479 10	12,396,556 73	5	311 85	-	-	617,672 51	.00268
1882, .	166	772,518	33,567	4 $\frac{5}{10}$	241,311,362 49	10,866,883 39	4	312 37	-	-	619,829 24	.00257
1883, .	168	806,010	33,492	4 $\frac{3}{8}$	252,607,593 02	11,296,230 53	4	313 40	-	-	650,247 92	.00257
1884, .	168	826,008	19,998	2 $\frac{4}{10}$	262,720,146 97	10,112,553 95	4	318 06	-	-	658,690 60	.00257
1885, .	171	848,787	22,779	2 $\frac{3}{10}$	274,998,412 93	12,278,265 96	4	323 99	1,941,465	141 64	674,561 84	.00245
1886, .	172	906,039	57,252	6 $\frac{3}{4}$	291,197,900 96	16,199,488 03	5	321 40	-	-	698,087 72	.00239

* In 1830.

† Decrease.

‡ Nearly.

Statements were made by the following named companies, in accordance with the provisions of their charter:—

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881.

EZRA H. BAKER, *President.*

N. W. JORDAN, *Actuary.*

Date of return, November 29, 1886.

<i>Assets.</i>		
Loans payable on time,		\$1,318,944 62
Loans payable on demand,		1,570,252 59
Railway bonds and stock,		337,963 55
Expenses and taxes paid,		25,235 21
Cash on hand and in banks,		474,903 21
		\$3,727,299 18
<i>Liabilities.</i>		
Capital,		\$1,000,000 00
Undivided profits,		103,658 63
Deposits subject to check,	\$2,514,085 78	
Certificates of deposit,	109,548 77	
		2,623,634 55
Dividends unpaid,		6 00
		\$3,727,299 18

Date of examination by commissioner: December 15.

BOSTON SAFE DEPOSIT AND TRUST COMPANY—BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.*

F. C. MILES, *Treasurer.*

Date of return, November 8, 1886.

<i>Assets.</i>		
United States government bonds at par:—		
4 per cent., due 1907,	\$160,000 00	
4½ per cent., due 1891,	100,000 00	
		\$260,000 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,	4,000 00	
		129,000 00
Town bonds at par:—		
Woburn, Mass., 5 per cent., due 1888,		10,000 00
		10,000 00

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 1893,	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
Loans : —		
On demand notes, with collaterals or sureties,	1,020,917 00	
On time notes, with collaterals or sureties,	2,026,784 78	
On mortgages of real estate,	183,678 00	3,231,379 78
Expenses : —		
General expenses,	\$17,837 67	
State taxes,	6,424 72	24,262 39
Cash : —		
In office,	\$157,885 65	
In banks, in Boston,	487,254 48	
In New York banks,	14,336 18	659,476 31
Stock Boston Safe Deposit and Trust Company, for distribution under by-laws,		10,500 00
		\$4,539,618 48
<i>Liabilities.</i>		
Capital stock,		\$600,000 00
Profit and loss,		189,167 49
Income,		74,728 74
Deposits subject to check,	\$3,541,135 29	
Deposits for payment of coupons, dividends and interest,	33,187 00	
Certificates of deposit,	12,727 56	3,587,049 85
Trust funds,		48,124 85
Special trusts,		40,547 55
		\$4,539,618 48
TRUST DEPARTMENT.		
<i>Assets.</i>		
United States government bonds,		\$298,636 11
City bonds,		37,410 00
Railroad bonds,		258,980 00
Railroad stocks,		260,741 88
Bank stocks,		25,405 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,		2,000 00
Real estate, etc.,		10,750 00
Mortgages of real estate,		471,172 73
Gas Light Co. stocks,		3,850 00
Deposits in savings banks,		2,873 48
Premiums,		2,884 94
Cash principal,	\$36,819 14	
income,	11,305 71	48,124 85
		\$1,668,481 56
<i>Liabilities.</i>		
In trust, under wills and trust agreements,		\$1,657,175 85
Income,		11,305 71
		\$1,668,481 56

Date of examination by commissioner: December 29.

COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

JOHN D. PARKER, *President.*EDWIN H. BATCHELER, *Cashier.*

Date of return, November 30, 1886.

<i>Liabilities.</i>		
Stock paid in,		\$150,000 00
Reserve account,		401 67
Notes payable,		21,018 17
Dividends uncalled for,		528 00
Undivided profits,		29,874 77
		\$201,822 61
<i>Resources.</i>		
Cash on hand,		\$4,770 42
Loans outstanding,		196,552 19
Furniture account,		500 00
		\$201,822 61

Date of examination by commissioner: December 30.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879.

JOHN M. GRAHAM, *President.*H. L. JEWETT, *Secretary.*

Date of return, October 30, 1886.

<i>Assets.</i>		
Demand loans,		\$777,038 13
Time loans,		1,332,435 09
Time loans to corporations in New England,		649,162 33
United States bonds,		115,000 00
Municipal and other bonds,		111,757 90
Railroad bonds,		830,226 25
Municipal bonds (special trust),		66,000 00
Sinking fund bonds (special trust),		20,000 00
Trust funds,		25,591 87
Expenses,		7,104 27
Cash on hand and in banks,		303,987 24
		\$4,238,303 08
<i>Liabilities.</i>		
Capital stock,		\$500,000 00
Surplus fund,	\$175,000 00	
Undivided profits,	66,704 31	
		241,704 31
Deposits subject to check,	\$3,082,220 75	
Certificates of deposit,	294,066 84	
Trust deposits,	91,591 87	
Deposits for coupons,	3,458 00	
		3,471,337 46
Sinking fund for corporations,		25,261 31
		\$4,238,303 08

Date of examination by commissioner: December 28.

MASSACHUSETTS LOAN AND TRUST COMPANY — BOSTON.

Incorporated February 18, 1875.

S. M. CROSBY, *President.*FRANK W. REYNOLDS, *Treasurer.*

Date of return, October 30, 1886.

Capital stock actually paid in,	\$500,000 00
Deposits,	251,459 63
Depositors: 115.	
Loans on notes of corporations,	25,000 00
Loans on notes of individuals,	390,789 08
Cash on hand,	52,260 25
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.

WM. ENDICOTT, JR., *President.*N. H. HENCHMAN, *Secretary.*

Date of return, October 30, 1886.

<i>Assets.</i>		
United States government bonds,	\$1,615,500 00	
City Charlestown bonds,	2,000 00	
Railroad bonds,	417,222 10	
Loans on time notes with collateral or sureties,	\$2,867,643 71	
Loans on time notes to corporations in New England,	3,139,015 33	
Loans on time notes to cities and towns in New England,	127,059 73	
Loans on call with collateral or sureties,	\$1,608,900 00	6,133,718 77
Loans on call to corporations in New England,	655,000 00	
Cash in banks in Boston and office,		2,263,900 00
Expense,		2,389,623 61
Expense of railway companies,		28,438 62
		50 00
		\$12,850,453 10
<i>Liabilities.</i>		
Capital stock,	\$500,000 00	
Deposits,	11,339,915 58	
Interest,	\$155,106 57	
	37,891 86	
Profit and loss account,	192,998 43	
Guarantee account,	75,216 86	
New stock,	500,000 00	
Commissions,	101,500 00	
For payment of bonds, coupons, dividends, etc.,	1,684 16	
Sinking funds, railroads,	38,380 50	
	100,757 57	
		\$12,850,453 10

NEW ENGLAND TRUST COMPANY — Concluded.

TRUSTS UNDER WILLS AND SPECIAL AGREEMENTS.		
<i>Assets.</i>		
United States government securities,	\$95,050 70	
State bonds,	500 00	
City bonds in Massachusetts,	13,508 95	
Railroad bonds,	282,874 13	
Railroad stocks,	57,251 80	
Manufacturing stocks (special trust),	22,000 00	
Mortgage notes,	283,077 03	
Demand notes with collateral,	10,000 00	
Real estate,	7,500 00	
Bank stocks,	23,461 50	
Policies general trust fund,	43,010 32	
Cash,	15,147 81	
		\$853,382 24
<i>Liabilities.</i>		
Trust accounts,	\$838,417 11	
Income,	14,009 19	
Dividends,	955 94	
		\$853,382 24

Date of examination by commissioner: November 3.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY — SPRINGFIELD.

Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*W. A. LINCOLN, *Treasurer.*

Date of return, November 1, 1886.

<i>Liabilities.</i>		
Capital stock paid in,		\$200,000 00
Undivided profits,		14,161 72
Deposits,		403,939 70
Due to banks, collections,		30,329 20
		\$648,430 62
<i>Assets.</i>		
Loans:—		
On demand with collateral,	\$19,283 17	
On time with collateral,	18,650 00	
Notes discounted,	471,544 82	
		\$509,477 99
Cash:—		
In office,	20,124 34	
Clearing-house checks and items,	2,966 90	
In Boston banks,	44,814 84	
In New York banks,	20,554 04	
Due from other banks,	8,554 44	
Clearing-house fund,	1,500 00	
		98,514 56
Vaults, safes, furniture and fixtures,		36,243 55
Current expenses paid,		4,194 52
		\$648,430 62

Number of depositors, 152

Date of examination by commissioner: October 6.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 20, 1868.

GEORGE M. RICE, *President.*

E. F. BISCO, *Secretary.*

Date of return, October 30, 1886.

<i>Liabilities.</i>			
Capital stock,			\$200,000 00
Deposits,			1,898,952 40
Trust funds,			5,073 26
Undivided profits,			4,652 46
Profit and loss,			26,496 63
Surplus fund,			70,000 00
Dividends unpaid,			30 00
			\$2,205,204 75
<i>Assets.</i>			
Cash :—			
In office,	\$142,100 67		
In banks,	190,951 72		
			\$333,052 39
Bonds :—			
Consolidated Railroads of Vermont,	\$152,000 00		
New York and New England Railroad,	50,000 00		
Worcester Street Railway,	20,000 00		
			222,000 00
Stock, Central National Bank, New York,			13,400 00
Loans and discounts,	\$1,542,418 55		
On mortgaged real estate,	45,200 00		
			1,587,618 55
Expenses paid,			1,063 46
Furniture and fixtures,			10,000 00
Premium account,			4,070 35
Clearing-house fund,			1,000 00
Real estate,			33,000 00
			\$2,205,204 75
TRUST DEPARTMENT.			
<i>Liabilities.</i>			
In trust under wills,			\$136,382 77
Other trusts,			52,892 47
Income,			3,025 53
			\$192,300 77
<i>Assets.</i>			
United States bonds,			\$54,320 00
Railroad bonds,			56,560 00
Railroad stocks,			900 00
Bank stocks,			9,725 00
Savings bank deposits,			31,300 42
Mortgages of real estate,			34,422 09
Cash,			5,073 26
			\$192,300 77
Dividends paid, 6 per cent.,			\$12,000 00
Number of accounts,			1,939

Date of examination by commissioner: November 15.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY—BOSTON.

Incorporated February 24, 1818.

Date of return, December 31, 1886.

SAMUEL C. COBB, *Actuary.*

<i>Liabilities.</i>		
Deposits,		\$17,711,262 62
Earnings undivided,		121,290 77
Insurance on lives,		3,414 28
Annuities on lives,		497,099 57
Capital stock,		500,000 00
Mortgage guaranteed fund,		71,650 00
New building income account,		7,186 78
Surplus,		169,800 88
		\$19,081,704 90
<i>Assets.</i>		
Mortgages,		\$8,294,388 81
Personal and collateral loans,		5,221,850 00
Real estate,		741,050 90
Municipal bonds,		75,000 00
Railroad bonds,		3,521,000 00
Railroad stocks and note,		544,200 00
Bank stock,		130,700 00
Cash on hand subject to draft,		553,515 19
		\$19,081,704 90

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 28.

STATEMENTS
OF THE
CO-OPERATIVE BANKS.

MADE IN CONFORMITY TO THE REQUIREMENTS OF
SECT. 20, CHAPTER 117 OF THE PUBLIC
STATUTES, OCTOBER 30, 1886.

AMESBURY CO-OPERATIVE BANK—AMESBURY.

Incorporated 1886.

Commenced business May 1, 1886.

Capital to be accumulated, \$1,000,000.

GEORGE E. BATCHELDER, *President.*

G. E. GALE, *Secretary.*

F. R. WHITCHER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
295 shares of stock, first series, at \$6,	\$1,770 00	Expenses,	\$125 14
Fines,	11 00	Cash on hand,	1,958 74
Interest,	12 88		
Other liabilities,	290 00		
	\$2,083 88		\$2,083 88

Number of shares issued during the year,	300	
Number of shares now in force,	295	
Amount of dues received during the year,		\$1,785 00
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	1	
Present number of members,	57	
Present number of non-borrowers,	57	
Largest number of shares held by any one member,	10	
Amount of expenses of the corporation for previous year (not including interest),		125 14
Total value of unpledged shares (including unpaid dues),		1,770 00
Number of shares withdrawn during the year,	5	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year,		2,098 88
Amount of cash paid during the year,		140 14
Secretary's salary,		60 00
Treasurer's salary,		36 00
Treasurer's bond,		1,000 00
Secretary's bond,		500 00
Date of examination by commissioner: October 13.		

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.	
1 share of stock, first series, at \$137.21, . . .	\$137 21	Loans on real estate, . . .	\$9,400 00
7 shares of stock, second series, at \$131.23, . . .	918 61	Loans on shares, . . .	545 00
4 shares of stock, fourth series, at \$122.29, . . .	489 16	Unpaid dues, . . .	152 00
3 shares of stock, sixth series, at \$113.48, . . .	340 44	Balance of permanent expense account, . . .	38 84
1 share of stock, eleventh series, at \$88.91, . . .	88 91	Balance of temporary expense account, . . .	61 32
5 shares of stock, thirteenth series, at \$79.70, . . .	398 50	Unpaid interest, . . .	31 66
10 shares of stock, fourteenth series, at \$75.66, . . .	756 60	Unpaid premiums, . . .	4 15
7 shares of stock, seventeenth series, at \$63.42, . . .	443 94	Unpaid fines, . . .	7 48
7 shares of stock, eighteenth series, at \$58.24, . . .	407 68	Other assets, . . .	79 43
2 shares of stock, nineteenth series, at \$54.41, . . .	108 82	Cash on hand, . . .	406 60
8 shares of stock, twentieth series, at \$50.63, . . .	405 04		
15 shares of stock, twenty-second series, at \$42.30, . . .	634 51		
5 shares of stock, twenty-third series, at \$38.83, . . .	194 15		
12 shares of stock, twenty-fourth series, at \$35.41, . . .	424 92		
29 shares of stock, twenty-fifth series, at \$32, . . .	928 00		
30 shares of stock, twenty-sixth series, at \$28.65, . . .	859 50		
11 shares of stock, twenty-seventh series, at \$25.35, . . .	278 85		
2 shares of stock, twenty-eighth series, at \$22.06, . . .	44 12		
7 shares of stock, twenty-ninth series, at \$18.83, . . .	131 81		
7 shares of stock, thirtieth series, at \$15.63, . . .	109 41		
8 shares of stock, thirty-first series, at \$12.44, . . .	99 52		
125 shares of stock, thirty-second series, at \$6.15, . . .	768 75		
Surplus, . . .	5 21		
Guaranty fund, . . .	5 70		
Forfeited share account, . . .	11 12		
Profit and loss, . . .	21 31		
Dues, . . .	1,501 00		
Interest, . . .	179 28		
Premiums, . . .	24 09		
Fines, . . .	10 32		
	\$10,726 48		\$10,726 48

Number of shares issued during the year,	235	
Number of shares now in force,	306	
Number of shares now borrowed upon,	83	
Amount of dues received during the year,		\$4,264 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,	31	
Present number of members,	66	
Present number of borrowers,	23	
Present number of non-borrowers,	43	
Amount of loans at date,		9,945 00
Number and amount of loans on real estate,	14	9,400 00
Number and amount of loans secured by first mortgage of real estate,	14	9,400 00
Number and amount of loans on shares,	12	545 00
Largest loan to any one member,		1,200 00
Smallest loan to any one member,		20 00
Largest number of shares held by any one member,	15	
Amount of expenses of the corporation for previous year (not including interest),		190 21
Value of shares at last report,		7,981 00
Total value of unpledged shares (including unpaid dues),		6,444 52
Amount of interest credited to shares during the year,		503 81
Number of shares withdrawn during the year,	214	
Proportion of profits reserved upon voluntary withdrawals: One-third.		
Number and amount of loans repaid during the year,	9	2,635 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		7,222 57
Amount of cash paid during the year,		6,827 84
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 clerk of commission: June 12.		

CAMPELLO CO-OPERATIVE BANK—BROCKTON.

Incorporated October 3, 1877. Commenced business October 8, 1877.

Capital to be accumulated, \$1,000,000.

GEORGE E. KEITH, *President*.WARREN T. COPELAND, *Secretary*.WARREN T. COPELAND, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
27 shares of stock, first series, at \$158.45, . . .	\$4,278 15	Loans on real estate, . . .	\$133,625 00
116 shares of stock, second series, at \$134.74, . . .	15,629 84	Loans on shares, . . .	950 00
133 shares of stock, third series, at \$112.78, . . .	14,999 74	Unpaid dues, . . .	723 00
192 shares of stock, fourth series, at \$92.55, . . .	17,769 60	Balance of permanent expense account, . . .	250 00
229 shares of stock, fifth series, at \$74.05, . . .	16,957 45	Balance of temporary expense account, . . .	77 34
382 shares of stock, sixth series, at \$57.12, . . .	21,819 84	Real estate, . . .	1,200 00
449 shares of stock, seventh series, at \$41.47, . . .	18,620 03	Rent, . . .	7 50
648 shares of stock, eighth series, at \$26.94, . . .	17,457 12	Fines, . . .	21 26
586 shares of stock, ninth series, at \$13.47, . . .	7,893 42	Cash on hand, . . .	3,128 16
371 shares of stock, tenth series, at \$7.12, . . .	2,641 52		
473 shares of stock, eleventh series, at \$1, . . .	473 00		
Dues paid in advance, . . .	464 00		
Interest, . . .	319 50		
Premium, . . .	79 79		
Transfer fees, . . .	75		
Guaranty fund, . . .	194 62		
Withdrawal profits, . . .	383 89		
	\$139,982 26		\$139,982 26

Number of shares issued during the year,	1,090	
Number of shares now in force,	3,606	
Number of shares now borrowed upon,	778	
Amount of dues received during the year,		\$43,294 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,	83	
Present number of members,	491	
Present number of borrowers,	118	
Present number of non-borrowers,	373	
Amount of loans at date,		134,575 00
Number and amount of loans on real estate,	109	133,625 00
Number and amount of loans secured by first mortgage of real estate,	109	133,625 00
Number and amount of loans on shares,	9	950 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),	692 58
Value of shares at last report,	134,590 75
Total value of unpledged shares (including unpaid dues),	103,066 25
Number of shares forfeited during the year,	10
Amount of interest credited to shares during the year,	10,431 45
Number of shares withdrawn during the year,	1,079
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	41 37,400 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	90,975 06
Amount of cash paid during the year,	92,732 15
Secretary and Treasurer's salary,	500 00
Security Committee's salary,	30 00
Treasurer and Secretary's bond,	5,000 00
Date of examination by commissioner: September 27.	

CANADIAN CO-OPERATIVE BANK — LOWELL.*

Incorporated May 2, 1885.

Commenced business May 14, 1885.

Capital to be accumulated, \$1,000,000.

*President.*A. BOURBONNIERE, *Secretary.*ALFRED LEBLANC, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
Forfeited share account,	\$105 58	Cash on hand,	\$105 58
Number of shares issued during the year,	2		
Amount of dues received during the year,	\$194 00		
Fine for non-payment of dues: 2 per cent. per month.			
Transfer fee,	25		
Number of members withdrawn during the year,	33		
Amount of expenses of the corporation for previous year (not including interest),	129 09		
Value of shares at last report,	354 00		
Number of shares withdrawn during the year,	61		
Geographical limit: Massachusetts.			
Amount of cash received during the year,	195 22		
Amount of cash paid during the year,	260 13		
Treasurer's bond,	1,000 00		
Secretary's bond,	1,000 00		

* This bank is winding up its affairs.

DEDHAM CO-OPERATIVE BANK—DEDHAM.

Incorporated February 11, 1886. Commenced business February 16, 1886.

Capital to be accumulated, \$1,000,000.

FERDINAND F. FAVOR, *President.*PHILANDER S. YOUNG, *Secretary.*PHILANDER S. YOUNG, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
185 shares of stock, first series, at \$9,	\$1,665 00	Loans on real estate,	\$700 00
30 shares of stock, second series, at \$6,	180 00	Unpaid dues,	122 00
Advance dues,	1 00	Balance of permanent expense account,	163 92
Surplus,	56	Other assets,	6 22
Guaranty fund,	1 59	Cash on hand,	895 71
Other liabilities,	39 70		
	\$1,887 85		\$1,887 85

Number of shares issued during the year,	261
Number of shares now in force,	215
Number of shares now borrowed upon,	4
Amount of dues received during the year,	\$2,011 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,	9
Present number of members,	76
Present number of borrowers,	1
Present number of non-borrowers,	75
Amount of loans at date,	700 00
Number and amount of loans on real estate,	1 700 00
Number and amount of loans secured by first mortgage of real estate,	1 700 00
Largest loan to any one member,	700 00
Smallest loan to any one member,	700 00
Largest number of shares held by any one member,	15
Amount of expenses of the corporation for previous year (not including interest),	183 81
Total value of unpledged shares (including unpaid dues),	1,809 00
Amount of interest credited to shares during the year,	39 70
Number of shares withdrawn during the year,	46
Proportion of profits reserved upon voluntary withdrawals: One-quarter.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	2,087 94
Amount of cash paid during the year,	1,192 23
Treasurer and Secretary's bond,	1,000 00
Date of examination by clerk of commission: September 1.	

EQUITABLE CO-OPERATIVE BANK—LYNN.

Incorporated October 2, 1877. Commenced business October 8, 1877.

Capital to be accumulated, \$1,000,000.

JAMES H. RICHARDS, *President.*THOMAS COLLYER, JR., *Secretary.*WILLIAM A. ESTES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
83 shares of stock, first series, at \$137.08, . . .	\$11,377 64	Loans on real estate, . . .	\$44,065 00
22 shares of stock, second series, at \$118.90, . . .	2,615 80	Loans on shares, . . .	2,110 00
32 shares of stock, third series, at \$101.29, . . .	3,241 28	Unpaid dues, . . .	677 26
24 shares of stock, fourth series, at \$92 85, . . .	2,228 40	Other assets, . . .	325 61
18 shares of stock, fifth series, at \$84.61, . . .	1,522 98	Cash on hand, . . .	2,198 40
48 shares of stock, sixth series, at \$76.55, . . .	3,674 40		
21 shares of stock, seventh series, at \$72 54, . . .	1,523 34		
15 shares of stock, eighth series, at \$68.68, . . .	1,030 20		
40 shares of stock, ninth series, at \$60.97, . . .	2,438 80		
27 shares of stock, tenth series, at \$53.47, . . .	1,443 69		
65 shares of stock, eleventh series, at \$46.27, . . .	3,007 55		
44 shares of stock, twelfth series, at \$39.03, . . .	1,717 32		
68 shares of stock, thirteenth series, at \$32.08, . . .	2,181 44		
118 shares of stock, fourteenth series, at \$25.23, . . .	2,983 04		
150 shares of stock, fifteenth series, at \$18.70, . . .	2,805 00		
303 shares of stock, sixteenth series, at \$12.31, . . .	3,729 93		
220 shares of stock, seventeenth series, at \$6.08, . . .	1,337 60		
Surplus, . . .	110 39		
Guaranty fund, . . .	312 20		
Forfeited share account, . . .	95 27		
	\$49,376 27		\$49,376 27

Number of shares issued during the year,	595	
Number of shares now in force,	1,298	
Number of shares now borrowed upon,	283	
Amount of dues received during the year,	\$15,228 29	
Highest premium received during the year,	20	
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,	45	
Present number of members,	217	

Present number of borrowers,	44	
Present number of non-borrowers,	173	
Amount of loans at date,		\$46,175 00
Number and amount of loans on real estate,	42	44,065 00
Number and amount of loans secured by first mortgage of real estate,	42	44,065 00
Number and amount of loans on shares,	12	2,110 00
Largest loan to any one member,		3,400 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),		429 60
Value of shares at last report,		38,771 41
Total value of unpledged shares (including unpaid dues),		33,810 78
Amount of interest credited to shares during the year,		2,074 71
Number of shares withdrawn during the year,	299	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	5	1,150 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		*21,836 53
Amount of cash paid during the year,		†19,638 13
Secretary's salary,		150 00
Treasurer's salary,		50 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by clerk of commission: July 21.		

* This amount includes \$1,227.64 due from the late secretary, Oct. 31, 1885.

† This amount includes \$63.68 advanced by the treasurer, Oct. 31, 1885.

FITCHBURG CO-OPERATIVE BANK — FITCHBURG.

Incorporated October 27, 1877. Commenced business November 8, 1877.

Capital to be accumulated, \$1,000,000.

JABEZ FISHER, *President.*JOSEPH F. SIMONDS, *Secretary.*CHARLES F. BAKER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
220 shares of stock, first series, at \$142.33, . . .	\$31,312 60	Loans on real estate, . . .	\$234,565 00
164 shares of stock, second series, at \$132.35, . . .	21,705 40	Loans on shares, . . .	21,740 00
69 shares of stock, third series, at \$122.66, . . .	8,463 54	Unpaid dues, interest, premiums and fines, . . .	5,980 71
63 shares of stock, fourth series, at \$113.20, . . .	7,131 60	Other assets, . . .	215 87
90 shares of stock, fifth series, at \$104, . . .	9,360 00	Cash on hand, . . .	377 42
172 shares of stock, sixth series, at \$95.07, . . .	16,352 04		
114 shares of stock, seventh series, at \$86.51, . . .	9,862 14		
223 shares of stock, eighth series, at \$78.08, . . .	17,411 84		
142 shares of stock, ninth series, at \$69.89, . . .	9,924 38		
332 shares of stock, tenth series, at \$61.94, . . .	20,564 08		
375 shares of stock, eleventh series, at \$54.22, . . .	20,332 50		
438 shares of stock, twelfth series, at \$46.72, . . .	20,463 36		
405 shares of stock, thirteenth series, at \$39.44, . . .	15,973 20		
520 shares of stock, fourteenth series, at \$32.37, . . .	16,832 40		
475 shares of stock, fifteenth series, at \$25.51, . . .	12,117 25		
512 shares of stock, sixteenth series, at \$18.85, . . .	9,651 20		
594 shares of stock, seventeenth series, at \$12.38, . . .	7,353 72		
1042 shares of stock, eighteenth series, at \$6.10, . . .	6,356 20		
Dues paid in advance, . . .	633 24		
Surplus, . . .	524 84		
Guaranty fund, . . .	289 32		
Forfeited share account, . . .	40 17		
Other liabilities, . . .	223 98		
	\$262,879 00		\$262,879 00

Number of shares issued during the year,	1,887	
Number of shares now in force,	*5,950	
Number of shares now borrowed upon,	1,785	
Amount of dues received during the year,		\$69,025 60
Highest per centum of interest received during the year: 6 12-100.		
Lowest per centum of interest received during the year: 6.		
Fine for non-payment of dues: 1 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	90	
Present number of members,	768	
Present number of borrowers,	286	
Present number of non-borrowers,	482	
Amount of loans at date,		256,305 00
Number and amount of loans on real estate,	283	234,565 00
Number and amount of loans secured by first mortgage of real estate, 283		234,565 00
Number and amount of loans on shares,	118	21,740 00
Largest loan to any one member,		4,000 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),		657 73
Value of shares at last report,		205,737 06
Total value of unpledged shares (including unpaid dues),		182,846 41
Number of shares forfeited during the year,	26	
Amount of interest credited to shares during the year,		13,386 14
Number of shares withdrawn during the year,	1,062	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Number and amount of loans repaid during the year,	85	37,595 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		106,864 73
Amount of cash paid during the year,		112,020 78
Treasurer's salary,		100 00
Secretary's salary,		400 00
Security Committee's salary,		75 00
Treasurer's bond,		3,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner: November 8.		

* This bank has been notified that the excess over 5,000 shares is illegal, and it has been requested to reduce the same within the legal limit.

GERMANIA CO-OPERATIVE BANK—BOSTON.

Incorporated October 3, 1885. Commenced business October 20, 1885.

Capital to be accumulated, \$1,000,000.

JOSEPH TONDORF, JR., *President.*CHRISTIAN LAMBRECHT, *Secretary.*MARTIN HASENFUSS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,600 shares of stock, first series, at \$13.33,	\$21,328 00	Loans on real estate,	\$21,500 00
479 shares of stock, second series, at \$7.09,	3,396 11	Loans on shares,	500 00
445 shares of stock, third series, at \$1,	445 00	Unpaid dues,	644 28
Interest,	138 91	Other assets,	218 64
Fines,	10 02	Cash on hand,	2,478 31
Transfer fees,	25		
Guaranty fund,	5 00		
Other liabilities,	17 94		
	\$25,341 23		\$25,341 23

Number of shares issued during the year,	1,108
Number of shares now in force,	2,524
Number of shares now borrowed upon,	184
Amount of dues received during the year,	\$23,338 00
Highest per cent. of interest received during the year: 7½.	
Lowest per cent. of interest received during the year: 6.	
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	15
Present number of members,	481
Present number of borrowers,	25
Present number of non-borrowers,	456
Amount of loans at date,	22,000 00
Number and amount of loans on real estate,	15 21,500 00
Number and amount of loans secured by first mortgage of real estate,	15 21,500 00
Number and amount of loans on shares,	10 500 00
Largest loan to any one member,	3,600 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),	209 32
Value of shares at last report,	1,537 00
Total value of unpledged shares (including unpaid dues),	22,898 33
Amount of interest credited to shares during the year,	582 45
Number of shares withdrawn during the year,	121
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	2 100 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	24,381 28
Amount of cash paid during the year,	22,039 97

Secretary's salary,	\$106 00
Treasurer's salary,	33 00
Treasurer's bond,	4,000 00
Secretary's bond,	2,000 00
Date of examination by clerk of the commission: August 21.	

GUARDIAN CO-OPERATIVE BANK—BOSTON.

Incorporated July 2, 1886. Commenced business August 6, 1886.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*

D. ELDREDGE, *Secretary.*

D. ELDREDGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1,338 shares of stock, first series, at \$3,	\$4,014 00	Loans on real estate,	\$2,400 00
Advance dues,	4 00	Unpaid dues,	380 00
Other liabilities,	48 08	Balance of permanent expense account,	220 58
		Cash on hand,	1,065 50
	\$4,066 08		\$4,066 08

Number of shares issued during the year,	1,345
Number of shares now in force,	1,338
Number of shares now borrowed upon,	12
Amount of dues received during the year,	\$3,645 00
Highest premium received during the year,	15
Lowest premium received during the year,	15
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	2
Present number of members,	228
Present number of borrowers,	2
Present number of non-borrowers,	226
Amount of loans at date,	\$2,400 00
Number and amount of loans on real estate,	2 2,400 00
Number and amount of loans secured by first mortgage of real estate,	2 2,400 00
Largest loan to any one member,	1,400 00
Smallest loan to any one member,	1,000 00
Largest number of shares held by any one member,	25
Total value of unpledged shares (including unpaid dues),	3,978 00
Number of shares withdrawn during the year,	7
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	3,692 94
Amount of cash paid during the year,	2,627 44
Salaries,	Not fixed.
Treasurer and secretary's bond,	\$2,000 00
Date of examination by clerk of the commission: October 18.	

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.	
93 shares of stock, first series, at \$152.13, . . .	\$14,148 09	Loans on real estate, . . .	\$120,170 00
28 shares of stock, second series, at \$138.03, . . .	3,864 84	Loans on shares, . . .	2,050 00
56 shares of stock, third series, at \$114.28, . . .	6,399 68	Unpaid dues, . . .	1,953 00
100 shares of stock, fourth series, at \$95.63, . . .	9,563 00	Unpaid interest, . . .	1,754 25
52 shares of stock, fifth series, at \$86.08, . . .	4,476 16	Unpaid premiums, . . .	470 00
69 shares of stock, sixth series, at \$77.32, . . .	5,335 08	Unpaid fines, . . .	158 29
144 shares of stock, seventh series, at \$68.84, . . .	9,912 96	Cash on hand, . . .	17,132 55
102 shares of stock, eighth series, at \$60.62, . . .	6,183 24		
252 shares of stock, ninth series, at \$52.67, . . .	13,272 84		
361 shares of stock, tenth series, at \$44.98, . . .	16,237 78		
362 shares of stock, eleventh series, at \$37.56, . . .	13,596 72		
523 shares of stock, twelfth series, at \$25.74, . . .	13,462 02		
471 shares of stock, thirteenth series, at \$18.97, . . .	8,934 87		
989 shares of stock, fourteenth series, at \$12.43, . . .	12,293 27		
726 shares of stock, fifteenth series, at \$6.11, . . .	4,435 86		
Surplus, . . .	1,063 37		
Guaranty fund, . . .	143 97		
Forfeited share account, . . .	151 34		
Dues paid in advance, . . .	213 00		
	\$143,688 09		\$143,688 09

Number of shares issued during the year,	2,056
Number of shares now in force,	4,328
Number of shares now borrowed upon,	767
Amount of dues received during the year,	\$50,763 00
Highest premium received during the year,	35
Lowest premium received during the year,	10
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	94
Present number of members,	550

Present number of borrowers,	116	
Present number of non-borrowers,	434	
Amount of loans at date,		\$122,220 00
Number and amount of loans on real estate,	104	120,170 00
Number and amount of loans secured by first mortgage of real estate,	104	120,170 00
Number and amount of loans on shares,	12	2,050 00
Largest loan to any one member,		4,000 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),		1,052 56
Value of shares at last report,		100,344 28
Total value of unpledged shares (including unpaid dues),		108,747 00
Number of shares forfeited during the year,	25	
Amount of interest credited to shares during the year,		7,992 24
Number of shares withdrawn during the year,	962	
Proportion of profits reserved upon voluntary withdrawals: One-tenth.		
Number and amount of loans repaid during the year,	15	8,500 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		69,510 85
Amount of cash paid during the year,		55,436 09
Secretary's salary: $1\frac{1}{2}$ per cent. of monthly receipts.		
Treasurer's bond,		2,000 00
Secretary's bond,		3,000 00
Date of examination by commissioner: December 1.		

HOLYOKE CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 24, 1880. Commenced business August 25, 1880.

Capital to be accumulated, \$1,000,000.

JOSEPH W. MOORE, *President.*DWIGHT O. JUDD, *Secretary.*DWIGHT O. JUDD, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
108 shares of stock, first series, at \$91.29, . . .	\$9,859 32	Loans on real estate, . . .	\$59,350 00
46 shares of stock, second series, at \$84.09, . . .	3,868 14	Loans on shares, . . .	3,700 00
43 shares of stock, third series, at \$75.69, . . .	3,254 67	Unpaid dues, . . .	614 00
20 shares of stock, fourth series, at \$70.18, . . .	1,403 60	Balance of permanent expense account, . . .	178 20
142 shares of stock, fifth series, at \$62.16, . . .	8,826 72	Unpaid interest, . . .	380 75
129 shares of stock, sixth series, at \$54.40, . . .	7,017 60	Unpaid premiums, . . .	32 70
336 shares of stock, seventh series, at \$39.48, . . .	13,265 28	Unpaid fines, . . .	19 15
174 shares of stock, eighth series, at \$32 30, . . .	5,620 20	Cash on hand, . . .	2,520 75
237 shares of stock, ninth series, at \$25.45, . . .	6,031 65		
129 shares of stock, tenth series, at \$18.81, . . .	2,426 49		
238 shares of stock, eleventh series, at \$12.34, . . .	2,936 92		
354 shares of stock, twelfth series, at \$6.08, . . .	2,152 32		
Dues paid in advance, . . .	15 00		
Surplus, . . .	50 43		
Guaranty fund, . . .	48 20		
Forfeited share account, . . .	19 01		
	\$66,795 55		\$66,795 55

Number of shares issued during the year,	651	
Number of shares now in force,	1,956	
Number of shares now borrowed upon,	466	
Amount of dues received during the year,		\$23,121 00
Highest premium received during the year,		28
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,	65	
Present number of members,	320	
Present number of borrowers,	85	
Present number of non-borrowers,	235	
Amount of loans at date,		63,050 00
Number and amount of loans on real estate,	64	59,350 00
Number and amount of loans secured by first mortgage of real estate,	64	59,350 00
Number and amount of loans on shares,	21	3,700 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),	541 53
Value of shares at last report,	51,268 00
Total value of unpledged suares (including unpaid dues),	45,447 68
Amount of interest credited to shares during the year,	3,366 18
Number of shares withdrawn during the year,	440
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	18 2,525 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	27,498 16
Amount of cash paid during the year,	27,918 14
Secretary and treasurer's salary: One and one-half per cent. of gross receipts, except repaid loans.	
Treasurer and secretary's bond,	4,000 00
Date of examination by commissioner: July 27.	

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.	
382 shares of stock, first series, at \$59.52,	\$22,736 64	Loans on real estate,	\$97,100 00
197 shares of stock, second series, at \$51.97,	10,238 09	Loans on shares,	2,570 00
264 shares of stock, third series, at \$44.66,	11,790 24	Unpaid dues,	646 00
368 shares of stock, fourth series, at \$37.55,	13,818 40	Balance of permanent expense account,	506 93
414 shares of stock, fifth series, at \$30.63,	12,680 82	Balance of temporary expense account,	272 68
314 shares of stock, sixth series, at \$23.92,	7,510 88	Other assets,	193 98
408 shares of stock, seventh series, at \$17.41,	7,103 28	Cash on hand,	69 27
672 shares of stock, eighth series, at \$11.11,	7,465 92		
1006 shares of stock, ninth series, at \$5,	5,030 00		
Surplus,	2,618 69		
Guaranty fund,	60 00		
Forfeited share account,	14 90		
Other liabilities,	291 00		
	\$101,358 86		\$101,358 86

Number of shares issued during the year,	2,073	
Number of shares now in force,	4,025	
Number of shares now borrowed upon,	574	
Amount of dues received during the year,		\$44,514 00
Highest per cent. of interest received during the year: 10 $\frac{1}{2}$.		
Lowest per cent. of interest received during the year: 6.		
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	89	
Present number of members,	496	
Present number of borrowers,	88	
Present number of non-borrowers,	408	
Amount of loans at date,		99,670 00
Number and amount of loans on real estate,	85	97,100 00
Number and amount of loans secured by first mortgage of real estate,	85	97,100 00
Number and amount of loans on shares,	26	2,570 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),		842 02
Value of shares at last report,		64,710 76
Total value of unpledged shares (including unpaid dues),		84,006 28
Amount of interest credited to shares during the year,		4,340 51
Number of shares withdrawn during the year,	793	
Proportion of profits reserved upon voluntary withdrawals: One-half or one-fourth of last dividend, according to time of withdrawal.		
Number and amount of loans repaid during the year,	20	11,125 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		62,403 84
Amount of cash paid during the year,		63,392 19
Secretary and Treasurer's salary,		400 00
Secretary and Treasurer's bond,		3,500 00
Date of examination by commissioner: August 24.		

HOMESTEAD CO-OPERATIVE BANK — BOSTON.

Incorporated September 11, 1877. Commenced business September 12, 1877.

Capital to be accumulated, \$1,000,000.

JOSEPH S. ROPES, *President.*D. ELDREDGE, *Secretary.*D. ELDREDGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
35 shares of stock, first series, at \$154.87, . . .	\$5,420 45	Loans on real estate, . . .	\$169,050 00
50 shares of stock, second series, at \$143.81, . . .	7,190 50	Loans on shares, . . .	10,250 00
27 shares of stock, third series, at \$132.78, . . .	3,585 06	Unpaid dues, . . .	2,689 00
34 shares of stock, fourth series, at \$122.13, . . .	4,152 42	Balance of temporary expense account, . . .	350 01
67 shares of stock, fifth series, at \$111.95, . . .	7,500 65	Other assets, . . .	14 56
50 shares of stock, sixth series, at \$102.05, . . .	5,102 50	Cash on hand, . . .	6,331 28
48 shares of stock, seventh series, at \$92.61, . . .	4,445 28		
111 shares of stock, eighth series, at \$83.47, . . .	9,265 17		
149 shares of stock, ninth series, at \$74.67, . . .	11,125 83		
110 shares of stock, tenth series, at \$66.14, . . .	7,275 40		
271 shares of stock, eleventh series, at \$57.88, . . .	15,685 48		
231 shares of stock, twelfth series, at \$49.91, . . .	11,529 21		
423 shares of stock, thirteenth series, at \$42.25, . . .	17,871 75		
588 shares of stock, fourteenth series, at \$34.88, . . .	20,509 44		
659 shares of stock, fifteenth series, at \$27.79, . . .	18,313 61		
831 shares of stock, sixteenth series, at \$20.98, . . .	17,434 38		
674 shares of stock, seventeenth series, at \$14.43, . . .	9,725 82		
895 shares of stock, eighteenth series, at \$8.11, . . .	7,258 45		
1042 shares of stock, nineteenth series, at \$2, . . .	2,084 00		
Advance dues, . . .	332 00		
Surplus, . . .	1,354 07		
Guaranty fund, . . .	500 00		
Forfeited share account, . . .	68 87		
Withdrawal profits, . . .	174 53		
Other liabilities, . . .	779 98		
	\$188,684 85		\$188,684 85

Number of shares issued during the year,	2,175	
Number of shares now in force,	*6,295	
Number of shares now borrowed upon,	1,227	
Amount of dues received during the year,		\$67,309 00
Highest premium received during the year,		85
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,	195	
Present number of members,	859	
Present number of borrowers,	140	
Present number of non-borrowers,	719	
Amount of loans at date,		179,300 00
Number and amount of loans on real estate,	102	169,050 00
Number and amount of loans secured by first mortgage of real estate,	102	169,050 00
Number and amount of loans on shares,	39	10,250 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),		1,929 14
Value of shares at last report,		147,614 39
Total value of unpledged shares (including unpaid dues),		143,228 92
Number of shares forfeited during the year,	6	
Amount of interest credited to shares during the year,		10,673 42
Number of shares withdrawn during the year,	†1,438	
Proportion of profits reserved upon voluntary withdrawals : One-fourth.		
Number and amount of loans repaid during the year,	66	46,875 00
Geographical limit : Massachusetts.		
Amount of cash received during the year,		126,561 85
Amount of cash paid during the year,		131,716 21
Secretary's salary,		800 00
Treasurer's salary,		100 00
Treasurer and secretary's bond,		5,000 00
Date of examination by clerk of the commission : July 28.		

* This bank has been notified that the excess over 5,000 shares is illegal, and it has been requested to reduce the same within the legal limit.

† Including 150 shares retired.

HUDSON CO-OPERATIVE BANK—HUDSON.

Incorporated October 22, 1885. Commenced business November, 1885.

Capital to be accumulated, \$1,000,000.

L. T. JEFTS, *President.*C. H. HILL, *Secretary.*JOSIAH S. WELSH, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
397 shares of stock, first series, at \$12.07,	\$4,791 79	Loans on real estate,	\$4,200 00
117 shares of stock, second series, at \$6,	702 00	Unpaid dues,	288 00
Advance dues,	5 00	Balance of permanent expense account,	129 91
Surplus,	44	Balance of temporary expense account,	31 00
Guaranty fund,	1 58	Other assets,	4 00
Withdrawal profits,	96	Cash on hand,	944 78
Other liabilities,	95 92		
	\$5,597 69		\$5,597 69

Number of shares issued during the year,	591
Number of shares now in force,	514
Number of shares now borrowed upon,	24
Amount of dues received during the year,	\$5,625 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,	21
Present number of members,	119
Present number of borrowers,	5
Present number of non-borrowers,	114
Amount of loans at date,	4,200 00
Number and amount of loans on real estate,	5 4,200 00
Number and amount of loans secured by first mortgage of real estate,	5 4,200 00
Largest loan to any one member,	1,800 00
Smallest loan to any one member,	400 00
Largest number of shares held by any one member,	20
Amount of expenses of the corporation for previous year (not including interest),	51 75
Total value of unpledged shares (including unpaid dues),	5,232 00
Amount of interest credited to shares during the year,	31 64
Number of shares withdrawn during the year,	78
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	2 800 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	6,617 42
Amount of cash paid during the year,	5,672 64
Salaries,	75 00

Treasurer's bond,	\$1,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: August 20.	

HYDE PARK CO-OPERATIVE BANK — HYDE PARK.

Incorporated March 26, 1886.

Commenced business May 5, 1886.

Capital to be accumulated, \$1,000,000.

ANDREW WASHBURN, *President.*THOMAS E. FAUNCE, *Secretary.*JOHN MACKRILLE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
393 shares of stock, first series, at \$6,	\$2,358 00	Loans on real estate,	\$1,200 00
Other liabilities,	42 23	Unpaid dues,	191 00
		Balance of permanent expense account,	170 01
		Cash on hand,	839 22
	\$2,400 23		\$2,400 23

Number of shares issued during the year,	407
Number of shares now in force,	393
Number of shares now borrowed upon,	6
Amount of dues received during the year,	\$2,209 00
Highest premium received during the year,	55
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	3
Present number of members,	88
Present number of borrowers,	1
Present number of non-borrowers,	87
Amount of loans at date,	1,200 00
Number and amount of loans on real estate,	1 1,200 00
Number and amount of loans secured by first mortgage of real estate,	1 1,200 00
Largest loan to any one member,	1,200 00
Smallest loan to any one member,	1,200 00
Largest number of shares held by any one member,	25
Total value of unpledged shares (including unpaid dues),	2,322 00
Number of shares withdrawn during the year,	14
Proportion of profits reserved upon voluntary withdrawals: One-quarter.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	2,250 79
Amount of cash paid during the year,	1,411 57
Treasurer's bond,	2,000 00
Secretary's bond,	1,000 00
Date of examination by clerk of commission: September 2.	

LOWELL CO-OPERATIVE BANK—LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

Capital to be accumulated, \$1,000,000.

ARTEMAS B. WOODWORTH, *President.*GEORGE W. BATCHELDER, *Secretary.*GEORGE E. METCALF, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
594 shares of stock, first series, at \$18,	\$10,692 00	Loans on real estate,	\$14,490 00
318 shares of stock, second series, at \$12,	3,816 00	Loans on shares,	620 00
220 shares of stock, third series, at \$6,	1,320 00	Unpaid dues,	260 00
139 shares of stock, fourth series, at \$1,	139 00	Balance of permanent expense account,	170 00
Profits divided,	615 42	Other assets,	41 22
Guaranty fund,	1 82	Cash on hand,	1,053 47
Other liabilities,	50 45		
	<hr/>		<hr/>
	\$16,634 69		\$16,634 69

Number of shares issued during the year,	743
Number of shares now in force,	1,271
Number of shares now borrowed upon,	141
Amount of dues received during the year,	\$13,414 00
Highest premium received during the year,	15
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	32
Present number of members,	222
Present number of borrowers,	23
Present number of non-borrowers,	199
Amount of loans at date,	\$15,110 00
Number and amount of loans on real estate,	14 14,490 00
Number and amount of loans secured by first mortgage of real estate,	14 14,490 00
Number and amount of loans on shares,	8 620 00
Largest loan to any one member,	1,800 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),	170 62
Value of shares at last report,	4,525 51
Total value of unpledged shares (including unpaid dues),	14,385 10
Number of shares forfeited during the year,	6
Amount of interest credited to shares during the year,	596 61
Number of shares withdrawn during the year,	205
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	14,111 80

Amount of cash paid during the year,	\$14,386 22
Secretary's salary,	120 00
Treasurer's bond,	2,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: August 9.	

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.	
435 shares of stock, first series, at \$49.02,	\$21,323 70	Loans on real estate,	\$41,825 00
184 shares of stock, second series, at \$39.34,	7,238 56	Loans on shares,	3,810 00
233 shares of stock, third series, at \$32.31,	7,528 23	Unpaid dues,	374 92
140 shares of stock, fourth series, at \$25.44,	3,561 60	Balance of permanent expense account,	142 92
239 shares of stock, fifth series, at \$18.79,	4,490 81	Cash on hand,	806 25
110 shares of stock, sixth series, at \$12.37,	1,360 70		
213 shares of stock, seventh series, at \$6.10,	1,299 30		
Advanced payments,	111 00		
Surplus,	7 78		
Guaranty fund,	37 41		
	\$46,959 09		\$46,959 09

Number of shares issued during the year,	331
Number of shares now in force,	1,554
Number of shares now borrowed upon,	460
Amount of dues received during the year,	\$18,623 00
Highest premium received during the year,	02
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,	56
Present number of members,	255
Present number of borrowers,	63
Present number of non-borrowers,	192
Amount of loans at date,	45,635 00
Number and amount of loans on real estate,	39 41,825 00
Number and amount of loans secured by first mortgage of real estate,	39 41,825 00
Number and amount of loans on shares,	36 3,810 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),	271 49
Value of shares at last report,	31,617 25
Total value of unpledged shares (including unpaid dues),	34,397 81
Amount of interest credited to shares during the year,	2,158 34
Number of shares withdrawn during the year,	207
Proportion of profits reserved upon voluntary withdrawals: One-tenth.	
Number and amount of loans repaid during the year,	27 4,170 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	24,862 59
Amount of cash paid during the year,	25,615 35
Salaries,	250 00
Treasurer's bond,	2,500 00
Secretary's bond,	2,000 00
Date of examination by commissioner: July 22.	

MARBLEHEAD CO-OPERATIVE BANK—MARBLEHEAD.

Incorporated May 5, 1886.

Commenced business May 6, 1886.

Capital to be accumulated, \$1,000,000.

WILLIAM B. BROWN, *President*.ARTHUR W. COLE, *Secretary*.N. ALLEN LINDSEY, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
607 shares of stock, first series, at \$6 09,	\$3,696 63	Loans on real estate,	\$2,500 00
Dues paid in advance,	323 00	Unpaid dues,	140 00
Surplus,	11 41	Balance of permanent expense account,	98 69
Guaranty fund,	3 47	Suspense,	8 26
		Cash on hand,	1,287 56
	\$4,034 51		\$4,034 51

Number of shares issued during the year,	607
Number of shares now in force,	607
Number of shares now borrowed upon,	13
Amount of dues received during the year,	\$3,825 00
Highest premium received during the year,	40
Lowest premium received during the year,	65
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Present number of members,	188
Present number of borrowers,	5
Present number of non-borrowers,	183
Amount of loans at date,	2,500 00
Number and amount of loans on real estate,	6 2,500 00

Number and amount of loans secured by first mortgage of real estate,	5	\$2,300 00
Number and amount of loans secured by other mortgage of real estate,	1	*200 00
Largest loan to any one member,		600 00
Smallest loan to any one member,		200 00
Largest number of shares held by any one member,	20	
Total value of unpledged shares (including unpaid dues),		4,019 00
Amount of interest credited to shares during the year,		54 63
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year,		3,900 69
Amount of cash paid during the year,		2,613 13
Salaries: Not fixed.		
Treasurer's bond,		1,000 00
Secretary's bond,		500 00
Date of examination by clerk of commission: September 17.		

MECHANICS' CO-OPERATIVE BANK—TAUNTON.

Incorporated September 14, 1877. Commenced business September 17, 1877.

Capital to be accumulated, \$1,000,000.

ELIJAH TOLMAN, *President*.EDWARD S. HERSEY, *Secretary*.CHARLES L. LOVERING, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
124 shares of stock, first series, at \$145.01,	\$17,981 24	Loans on real estate,	\$227,564 00
172 shares of stock, second series, at \$135.09,	23,235 48	Loans on shares,	23,465 00
173 shares of stock, third series, at \$119.11,	20,606 03	Unpaid dues,	2,414 35
296 shares of stock, fourth series, at \$100.80,	29,836 80	Balance of temporary expense account,	207 87
432 shares of stock, fifth series, at \$83.53,	36,084 96	Suspense account,	58 07
706 shares of stock, sixth series, at \$66.86,	47,203 16	Cash on hand,	50 17
575 shares of stock, seventh series, at \$51.27,	29,480 25		
471 shares of stock, eighth series, at \$36.64,	17,257 44		
705 shares of stock, ninth series, at \$22.95,	16,179 75		
953 shares of stock, tenth series, at \$10.12,	9,644 36		
Advance payments,	539 38		
Interest,	4,925 06		
Premium,	374 69		
Fines,	148 53		
Surplus,	1 15		
Guaranty fund,	201 78		
Forfeited share account,	59 40		
	\$253,759 46		\$253,759 46

* The first mortgage is held by this bank.

Number of shares issued during the year,	1,019	
Number of shares now in force,	4,607	
Number of shares now borrowed upon,	1,721	
Amount of dues received during the year,		\$56,667 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,	85	
Present number of members,	694	
Present number of borrowers,	245	
Present number of non-borrowers,	449	
Amount of loans at date,		251,029 00
Number and amount of loans on real estate,	176	227,564 00
Number and amount of loans secured by first mortgage of real estate, 176		227,564 00
Number and amount of loans on shares,	71	23,465 00
Largest loan to any one member,		4,100 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),		617 74
Value of shares at last report,		203,679 14
Total value of unpledged shares (including unpaid dues),		170,128 75
Number of shares forfeited during the year,	6	
Amount of interest credited to shares during the year,		13,593 98
Number of shares withdrawn during the year,	662	
Proportion of profits reserved upon voluntary withdrawals : None.		
Number and amount of loans repaid during the year,	79	62,329 00
Geographical limit : Massachusetts.		
Amount of cash received during the year,		118,006 95
Amount of cash paid during the year,		119,763 23
Secretary's salary,		420 00
Treasurer's bond,		5,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner : August 14.		

MEDFORD CO-OPERATIVE BANK — MEDFORD.

Incorporated June 21, 1886.

Commenced business July 7, 1886.

Capital to be accumulated, \$1,000,000.

DANA I. McINTIRE, *President.*

JAMES S. STURTEVANT, *Secretary.*

JAMES S. STURTEVANT, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
630 shares of stock, first series, at \$4.05,	\$2,551 50	Loans on real estate,	\$2,400 00
Advance dues,	7 00	Unpaid dues,	157 00
Surplus,	6 99	Balance of permanent expense account,	70 07
Guaranty fund,	1 57	Other assets,	4 56
Other liabilities,	64 57		
	<hr/>		<hr/>
	\$2,631 63		\$2,631 63

Number of shares issued during the year,	630
Number of shares now in force,	630
Number of shares now borrowed upon,	12
Amount of dues received during the year,	\$2,370 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,	116
Present number of borrowers,	1
Present number of non-borrowers,	115
Amount of loans at date,	2,400 00
Number and amount of loans on real estate,	1 2,400 00
Number and amount of loans secured by first mortgage of real estate,	1 2,400 00
Largest loan to any one member,	2,400 00
Smallest loan to any one member,	2,400 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	3 68
Total value of unpledged shares (including unpaid dues),	2,502 90
Amount of interest credited to shares during the year,	31 50
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	2,409 18
Amount of cash paid during the year,	2,473 75
Salaries: Not fixed.	
Treasurer and secretary's bond,	5,000 00
Date of examination by clerk of the commission: September 25.	

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated December 20, 1881. Commenced business February, 1882.

Capital to be accumulated, \$1,000,000.

A. J. MERCER, *President.*E. C. FLETCHER, *Secretary.*WM B. ROBINSON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
179 shares of stock, first series, at \$65.58,	\$11,738 82	Loans on real estate,	\$96,640 00
207 shares of stock, second series, at \$60.33,	12,488 31	Loans on shares,	2,780 00
260 shares of stock, third series, at \$52.55,	13,663 00	Unpaid dues,	1,468 53
243 shares of stock, fourth series, at \$45.08,	10,954 44	Balance of permanent expense account,	125 00
373 shares of stock, fifth series, at \$37.80,	14,099 40	Balance of temporary expense account,	195 66
239 shares of stock, sixth series, at \$30.78,	7,356 42	Cash on hand,	5,150 44
444 shares of stock, seventh series, at \$24,	10,656 00		
428 shares of stock, eighth series, at \$17.45,	7,468 60		
894 shares of stock, ninth series, at \$11.12,	9,941 28		
991 shares of stock, tenth series, at \$5,	4,955 00		
Interest,	2,010 99		
Premium,	347 70		
Fines,	69 25		
Transfer fees,	2 25		
Surplus,	215 30		
Guaranty fund,	202 09		
Forfeited share account,	37 60		
Withdrawal profits,	149 95		
Other liabilities,	3 23		
	\$106,359 63		\$106,359 63

Number of shares issued during the year,	2,213	
Number of shares now in force,	4,258	
Number of shares now borrowed upon,	713	
Amount of dues received during the year,		\$54,074 01
Highest premium received during the year,		85
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,	123	
Present number of members,	562	
Present number of borrowers,	76	
Present number of non-borrowers,	486	
Amount of loans to date,		99,420 00
Number and amount of loans on real estate,	55	96,640 00
Number and amount of loans secured by first mortgage of real estate,	55	96,640 00
Number and amount of loans on shares,	21	2,780 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),	846 39
Value of shares at last report,	67,289 28
Total value of unpledged shares (including unpaid dues),	82,825 07
Number of shares forfeited during the year, 6	
Amount of interest credited to shares during the year,	4,998 62
Number of shares withdrawn during the year, 934	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year, 18	7,320 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	61,619 56
Amount of cash paid during the year,	58,875 08
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 clerk of the commission: September 2.	

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.	
448 shares of stock, first series, at \$75.09,	\$33,640 32	Loans on real estate,	\$95,150 00
438 shares of stock, second series, at \$66.79,	29,254 02	Loans on shares,	5,735 00
189 shares of stock, third series, at \$58.74,	11,101 86	Unpaid dues,	530 00
157 shares of stock, fourth series, at \$50.96,	8,000 72	Balance of permanent expense account,	113 04
166 shares of stock, fifth series, at \$43.40,	7,204 40	Real estate account,	2,424 91
158 shares of stock, sixth series, at \$36.10,	5,703 80	Cash on hand,	15,057 03
201 shares of stock, seventh series, at \$29.05,	5,839 05		
243 shares of stock, eighth series, at \$22.23,	5,401 89		
258 shares of stock, ninth series, at \$18.90,	4,876 20		
293 shares of stock, tenth series, at \$12.39,	3,630 27		
541 shares of stock, eleventh series, at \$6.10,	3,300 10		
Surplus,	219 55		
Guaranty fund,	526 24		
Forfeited share account,	19 06		
Rent account,	292 50		
	\$119,009 98		\$119,009 98

Number of shares issued during the year,	861	
Number of shares now in force,	3,092	
Number of shares now borrowed upon, . . . . .	.762 $\frac{3}{4}$	
Amount of dues received during the year,		\$36,423 00
Highest premium received during the year,		31
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,	77	
Present number of members,	487	
Present number of borrowers,	111	
Present number of non-borrowers,	376	
Amount of loans at date,		100,885 00
Number and amount of loans on real estate,	88	95,150 00
Number and amount of loans secured by first mortgage of real estate,	88	95,150 00
Number and amount of loans on shares,	23	5,735 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		30 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		715 86
Value of shares at last report,		91,429 78
Total value of unpledged shares (including unpaid dues),		88,590 18
Number of shares forfeited during the year,	14	
Amount of interest credited to shares during the year,		6,217 59
Number of shares withdrawn during the year,	488	
Proportion of profits reserved upon voluntary withdrawals : $\frac{1}{2}$ on all shares carried 39 months or over ; $\frac{1}{4}$ on all others.		
Number and amount of loans repaid during the year,	35	30,490 00
Geographical limit : Massachusetts.		
Amount of cash received during the year,		76,304 06
Amount of cash paid during the year,		64,955 22
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 : August 10.		

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.	
373 shares of stock, first series, at \$65.90, . . .	\$24,580 70	Loans on real estate, . . .	\$47,875 00
108 shares of stock, second series, at \$60.52, . . .	6,536 16	Loans on shares, . . .	2,850 00
67 shares of stock, third series, at \$52.58, . . .	3,522 86	Unpaid dues, . . .	531 00
70 shares of stock, fourth series, at \$44.90, . . .	3,143 00	Balance of permanent expense account, . . .	30 00
48 shares of stock, fifth series, at \$37.46, . . .	1,798 08	Real estate, . . .	1,363 40
76 shares of stock, sixth series, at \$30.28, . . .	2,301 28	Other assets, . . .	133 82
203 shares of stock, seventh series, at \$23.38, . . .	4,746 14	Cash on hand, . . .	241 91
96 shares of stock, eighth series, at \$16.72, . . .	1,605 12		
154 shares of stock, ninth series, at \$12.40, . . .	1,909 60		
412 shares of stock, tenth series, at \$6.10, . . .	2,513 20		
Surplus, . . .	39 41		
Guaranty fund, . . .	51 44		
Forfeited share account, . .	127 14		
Advance dues, . . .	151 00		
	\$53,025 13		\$53,025 13

Number of shares issued during the year,	575
Number of shares now in force,	1,607
Number of shares now borrowed upon,	378
Amount of dues received during the year,	\$17,861 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,	40
Present number of members,	248
Present number of borrowers,	52
Present number of non-borrowers,	196
Amount of loans at date,	50,725 00
Number and amount of loans on real estate,	43 47,875 00
Number and amount of loans secured by first mortgage of real estate,	43 47,875 00
Number and amount of loans on shares,	20 2,850 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),	\$319 25
Value of shares at last report,	40,512 36
Total value of unpledged shares (including unpaid dues),	38,185 60
Number of shares forfeited during the year,	19
Amount of interest credited to shares during the year,	2,861 41
Number of shares withdrawn during the year,	282
Proportion of profits reserved upon voluntary withdrawals: None.	
Number and amount of loans repaid during the year,	11 6,050 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	27,128 07
Amount of cash paid during the year,	27,796 24
Secretary's salary,	100 00
Treasurer's salary,	50 00
Treasurer's bond,	2,000 00
Secretary's bond,	2,000 00
Date of examination by clerk of the commission: September 21.	

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877.

Commenced business August 6, 1877.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*D. ELDREDGE, *Secretary.*D. ELDREDGE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
73 shares of stock, first series, at \$154.27, . . .	\$11,261 71	Loans on real estate, . . .	\$183,850 00
39 shares of stock, second series, at \$139.57, . . .	5,443 23	Loans on shares, . . .	7,500 00
44 shares of stock, third series, at \$118.49, . . .	5,213 56	Unpaid dues, . . .	1,972 00
179 shares of stock, fourth series, at \$98.94, . . .	17,710 26	Balance of permanent expense account, . . .	150 00
204 shares of stock, fifth series, at \$89.73, . . .	18,304 92	Balance of temporary expense account, . . .	275 00
251 shares of stock, sixth series, at \$80.87, . . .	20,298 37	Other assets, . . .	39 90
207 shares of stock, seventh series, at \$72.34, . . .	14,974 38	Cash on hand, . . .	957 94
268 shares of stock, eighth series, at \$64 08, . . .	17,173 44		
194 shares of stock, ninth series, at \$56 07, . . .	10,877 58		
135 shares of stock, tenth series, at \$48 34, . . .	6,525 90		
253 shares of stock, eleventh series, at \$40.87, . . .	10,340 11		
518 shares of stock, twelfth series, at \$33.63, . . .	17,420 34		
506 shares of stock, thirteenth series, at \$26.65, . . .	13,484 90		
441 shares of stock, fourteenth series, at \$19.90, . . .	8,775 90		
551 shares of stock, fifteenth series, at \$13.39, . . .	7,377 89		
786 shares of stock, sixteenth series, at \$7.10, . . .	5,580 60		
523 shares of stock, seventeenth series, at \$1, . . .	523 00		
Advance dues, . . .	335 00		
Retired share account, . . .	1,822 55		
Surplus, . . .	464 29		
Guaranty fund, . . .	500 00		
Forfeited share account, . . .	25 26		
Withdrawal profits, . . .	42 76		
Other liabilities, . . .	268 89		
	\$194,744 84		\$194,744 84

Number of shares issued during the year,	1,527	
Number of shares now in force,	*5,172	
Number of shares now borrowed upon,	1,196	
Amount of dues received during the year,		\$56,951 00
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,	167	
Present number of members,	786	
Present number of borrowers,	161	
Present number of non-borrowers,	625	
Amount of loans at date,		191,350 00
Number and amount of loans on real estate,	140	183,850 00
Number and amount of loans secured by first mortgage of real estate, 138		181,850 00
Number and amount of loans secured by other mortgage of real estate, 2		2,000 00
Number and amount of loans on shares,	45	7,500 00
Largest loan to any one member,		4,600 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		2,000 02
Value of shares at last report,		162,019 05
Total value of unpledged shares (including unpaid dues),		134,618. 91
Amount of interest credited to shares during the year,		11,050 78
Number of shares withdrawn during the year,	955†	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	56	32,650 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		103,496 88
Amount of cash paid during the year,		116,100 79
Secretary's salary,		800 00
Treasurer's salary,		100 00
Treasurer and secretary's bond,		5,000 00
Date of examination by clerk of the commission: July 28.		

* This bank has been notified that the excess over 5,000 shares is illegal, and it has been requested to reduce the same within the legal limit.

† Including 140 shares retired.

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.	
144 shares of stock, first series, at \$59.89, . . .	\$8,624 16	Loans on real estate, . . .	\$13,800 00
13 shares of stock, second series, at \$52.34, . . .	680 42	Loans on shares, . . .	670 00
28 shares of stock, third series, at \$44.91, . . .	1,257 48	Unpaid dues, . . .	842 69
67 shares of stock, fourth series, at \$37.70, . . .	2,525 90	Balance of permanent expense account, . . .	111 99
46 shares of stock, fifth series, at \$30.71, . . .	1,412 66	Balance of temporary expense account, . . .	4 30
22 shares of stock, sixth series, at \$23.96, . . .	527 12	Cash on hand, . . .	695 99
10 shares of stock, seventh series, at \$17 43, . . .	174 30		
10 shares of stock, eighth series, at \$11.11, . . .	111 10		
32 shares of stock, ninth series, at \$5, . . .	160 00		
Surplus, . . .	27 19		
Forfeited share account, . . .	5 16		
Withdrawal profits, . . .	17 46		
Dues paid in advance, . . .	122 18		
Other liabilities, . . .	479 84		
	\$16,124 97		\$16,124 97

Number of shares issued during the year,	49	
Number of shares now in force,	372	
Number of shares now borrowed upon,	95	
Amount of dues received during the year,		\$4,340 23
Highest premium received during the year,		15
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	29	
Present number of members,	102	
Present number of borrowers,	22	
Present number of non-borrowers,	80	
Amount of loans at date,		14,470 00
Number and amount of loans on real estate,	19	13,800 00
Number and amount of loans secured by first mortgage of real estate,	19	13,800 00
Number and amount of loans on shares,	4	670 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,	10	

Amount of expenses of the corporation for previous year (not including interest),	\$63 61
Value of shares at last report,	15,018 55
Total value of unpledged shares (including unpaid dues),	10,816 07
Amount of interest credited to shares during the year,	937 32
Number of shares withdrawn during the year,	144
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	4 850 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	5,634 62
Amount of cash paid during the year,	5,267 64
Secretary's salary,	25 00
Treasurer's bond,	1,000 00
Secretary's bond,	1,000 00
Date of examination by clerk of commission: July 13.	

PROVIDENT CO-OPERATIVE BANK—CHELSEA.

Incorporated September 25, 1885. Commenced business September 28, 1885.

Capital to be accumulated, \$600,000.

THOMAS MARTIN, *President*.JOHN H. PUTNAM, *Secretary*.CHARLES EDWARDS, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
933 shares of stock, first series, at \$14.43,	\$13,463 19	Loans on real estate,	\$20,250 00
923 shares of stock, second series, at \$8.11,	7,485 53	Loans on shares,	50 00
539 shares of stock, third series, at \$2,	1,078 00	Unpaid dues,	830 36
Surplus,	15 93	Balance of permanent expense account,	245 00
Guaranty fund,	16 72	Cash on hand,	1,069 99
Withdrawal profits,	15 38		
Other liabilities,	370 60		
	\$22,445 35		\$22,445 35

Number of shares issued during the year,	1,441
Number of shares now in force,	2,395
Number of shares now borrowed upon,	122
Amount of dues received during the year,	\$21,064 00
Highest premium received during the year,	1 25
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	36
Present number of members,	329
Present number of borrowers,	17
Present number of non-borrowers,	312

Amount of loans at date,	\$20,300 00
Number and amount of loans on real estate,	23 20,250 00
Number and amount of loans secured by first mortgage of real estate,	23 20,250 00
Number and amount of loans on shares,	1 50 00
Largest loan to any one member,	3,000 00
Smallest loan to any one member,	50 00
Largest number of shares held by any one member,	25
Value of shares at last report,	1,908 00
Total value of unpledged shares (including unpaid dues),	20,036 19
Amount of interest credited to shares during the year,	555 28
Number of shares withdrawn during the year,	256
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	1 700 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	22,813 68
Amount of cash paid during the year,	23,438 89
Treasurer's bond,	1,000 00
Secretary's bond,	1,000 00
Date of examination by clerk of commission: September 14.	

SANDWICH CO-OPERATIVE BANK—SANDWICH.

Incorporated October 1, 1885. Commenced business December 15, 1885.

Capital to be accumulated, \$1,000,000.

JOHN E. PRATT, *President.*

W. H. HEALD, *Secretary.*

F. H. BURGESS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
189 shares of stock, first series, at \$11,	\$2,079 00	Loans on real estate,	\$1,200 00
53 shares of stock, second series, at \$5,	265 00	Unpaid dues,	84 00
Dues in advance,	3 00	Balance of permanent expense account,	126 16
Transfer fee,	25	Balance of temporary expense account,	20 84
Fines,	6 06	Cash on hand,	960 06
Interest on loans,	35 23		
Withdrawal profits,	2 52		
	\$2,391 06		\$2,391 06

Number of shares issued during the year,	254
Number of shares now in force,	242
Number of shares now borrowed upon,	6
Amount of dues received during the year,	\$2,281 00
Highest per cent. of interest received during the year: 5.	
Lowest per cent. of interest received during the year: 5.	
Fine for non-payment of dues: 2 per cent per month.	
Transfer fee,	25
Number of members withdrawn during the year,	3

Present number of members,	75	
Present number of borrowers,	3	
Present number of non-borrowers,	72	
Amount of loans at date,		\$1,200 00
Number and amount of loans on real estate,	3	1,200 00
Number and amount of loans secured by first mortgage of real estate,	3	1,200 00
Largest loan to any one member,		400 00
Smallest loan to any one member,		400 00
Largest number of shares held by any one member,	15	
Number of shares withdrawn during the year,	12	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year,		2,322 54
Amount of cash paid during the year,		1,362 48
Secretary's salary,		25 00
Treasurer's bond,		1,500 00
Secretary's bond,		500 00
Date of examination by commissioner: September 18.		

SECURITY CO-OPERATIVE BANK—BROCKTON.

Incorporated December 17, 1877. Commenced business December 20, 1877.

Capital to be accumulated, \$1,000,000.

B. E. JONES, *President*.ELLIS C. FALES, *Secretary*.FRED B. HOWARD, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
149 shares of stock, first series, at \$142.43,	\$21,222 07	Loans on real estate,	\$103,502 30
59 shares of stock, second series, at \$121.40,	7,162 60	Loans on shares,	6,550 00
102 shares of stock, third series, at \$101.82,	10,385 64	Unpaid dues,	1,520 00
186 shares of stock, fourth series, at \$83.49,	15,529 14	Balance of permanent expense account,	615 72
249 shares of stock, fifth series, at \$66.59,	16,580 91	Balance of temporary expense account,	618 02
279 shares of stock, sixth series, at \$51.09,	14,254 11	Cash on hand,	17,382 37
468 shares of stock, seventh series, at \$36.75,	17,199 00		
549 shares of stock, eighth series, at \$23.42,	12,857 58		
728 shares of stock, ninth series, at \$11,	8,008 00		
Interest,	5,350 19		
Premiums,	728 40		
Fines,	278 49		
Transfer fees,	3 25		
Surplus,	29 21		
Guaranty fund,	68 60		
Forfeited share account,	10 50		
Withdrawal profits,	520 72		
	\$130,188 41		\$130,188 41

Number of shares issued during the year,	810	
Number of shares now in force,	2,769	
Number of shares now borrowed upon,	774	
Amount of dues received during the year,		\$33,981 04
Highest premium received during the year,		25
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	97	
Present number of members,	389	
Present number of borrowers,	96	
Present number of non-borrowers,	293	
Amount of loans at date,		110,052 30
Number and amount of loans on real estate,	70	103,502 30
Number and amount of loans secured by first mortgage of real estate,	70	103,502 30
Number and amount of loans on shares,	22	6,550 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),		895 11
Value of shares at last report,		110,565 48
Total value of unpledged shares (including unpaid dues),		89,928 28
Amount of interest credited to shares during the year,		6,769 00
Number of shares withdrawn during the year,	766	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	24	24,230 00
Geographical limit: Provincetown and Newton.		
Amount of cash received during the year,		64,210 58
Amount of cash paid during the year,		56,214 48
Secretary's salary,		500 00
Treasurer's salary,		50 00
Security Committee's 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: September 28.		

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.*PHILIP O. WOODBERRY, *Secretary.*ROSWELL C. DOWNER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
63 shares of stock, first series, at \$93.05, . . .	\$5,862 15	Loans on real estate, . . .	\$77,775 00
88 shares of stock, second series, at \$84.72, . . .	7,455 36	Loans on shares, . . .	5,350 00
43 shares of stock, third series, at \$79.27, . . .	3,408 61	Unpaid dues, . . .	906 00
35 shares of stock, fourth series, at \$71.19, . . .	2,491 65	Balance of permanent expense account, . . .	285 00
178 shares of stock, fifth series, at \$63.27, . . .	11,262 06	Other assets, . . .	300 00
123 shares of stock, sixth series, at \$55.50, . . .	6,826 50	Cash on hand, . . .	4,641 74
327 shares of stock, seventh series, at \$47.93, . . .	15,673 11		
47 shares of stock, eighth series, at \$40.54, . . .	1,905 38		
402 shares of stock, ninth series, at \$33.37, . . .	13,414 74		
166 shares of stock, tenth series, at \$26.50, . . .	4,399 00		
249 shares of stock, eleventh series, at \$19.83, . . .	4,937 67		
421 shares of stock, twelfth series, at \$13.36, . . .	5,624 56		
634 shares of stock, thirteenth series, at \$7.09, . . .	4,495 06		
574 shares of stock, fourteenth series, at \$1, . . .	574 00		
Surplus, . . .	130 53		
Guaranty fund, . . .	67 70		
Forfeited share account, . . .	189 29		
Other liabilities, . . .	540 37		
	\$89,257 74		\$89,257 74

Number of shares issued during the year,	1,369	
Number of shares now in force,	3,350	
Number of shares now borrowed upon,	644	
Amount of dues received during the year,		\$35,657 00
Highest premium received during the year,		25
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,		86
Present number of members,	433	
Present number of borrowers,	76	
Present number of non-borrowers,	357	
Amount of loans at date,		83,125 00
Number and amount of loans on real estate,	51	77,775 00

Number and amount of loans secured by first mortgage of real estate,	51	\$77,775 00
Number and amount of loans on shares,	26	5,350 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),		512 22
Value of shares at last report,		73,241 90
Total value of unpledged shares (including unpaid dues),		64,562 79
Number of shares forfeited during the year,	15	
Amount of interest credited to shares during the year,		4,508 79
Number of shares withdrawn during the year,	1,098	
Number and amount of loans repaid during the year,	28	20,890 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		61,586 16
Amount of cash paid during the year,		61,197 40
Secretary's salary,		300 00
Treasurer's salary,		25 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by clerk of the commission: October 4.		

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.	
589 shares of stock, first series, at \$61.32,	\$36,117 48	Loans on real estate,	\$60,560 00
90 shares of stock, second series, at \$53.88,	4,849 20	Loans on shares,	6,100 00
135 shares of stock, third series, at \$46.52,	6,280 20	Unpaid dues,	438 00
121 shares of stock, fourth series, at \$39.34,	4,760 14	Balance of permanent ex-	
122 shares of stock, fifth series, at \$32.33,	3,944 26	pense account,	156 55
152 shares of stock, sixth series, at \$25.51,	3,877 52	Cash on hand,	4,666 69
312 shares of stock, seventh series, at \$18.87,	5,887 44		
218 shares of stock, eighth series, at \$12.40,	2,703 20		
396 shares of stock, ninth series, at \$6.11,	2,419 56		
Surplus,	44 26		
Guaranty fund,	328 85		
Withdrawal profits,	553 83		
Other liabilities,	155 30		
	\$71,921 24		\$71,921 24

Number of shares issued during the year,	661	
Number of shares now in force,	2,135	
Number of shares now borrowed upon,	613	
Amount of dues received during the year,		\$25,449 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,	70	
Present number of members,	298	
Present number of borrowers,	68	
Present number of non-borrowers,	231	
Amount of loans at date,		66,660 00
Number and amount of loans on real estate,	39	60,560 00
Number and amount of loans secured by first mortgage of real estate,	39	60,560 00
Number and amount of loans on shares,	34	6,100 00
Largest loan to any one member,		5,000 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),		483 47
Value of shares at last report,		58,890 25
Total value of unpledged shares (including unpaid dues),		48,830 51
Amount of interest credited to shares during the year,		3,605 40
Number of shares withdrawn during the year,	616	
Proportion of profits reserved upon voluntary withdrawals : One-fourth.		
Number and amount of loans repaid during the year,	53	28,735 40
Geographical limit: Massachusetts.		
Amount of cash received during the year,		58,134 79
Amount of cash paid during the year,		56,061 87
Secretary's salary,		360 00
Treasurer's salary,		50 00
Treasurer's bond,		2,000 00
Secretary's bond,		1,000 00
Date of examination by commissioner : July 10.		

STOUGHTON CO-OPERATIVE BANK—STOUGHTON.

Incorporated March 23, 1886.

Commenced business April 10, 1886.

Capital to be accumulated, \$1,000,000.

HENRI L. JOHNSON, *President.*HENRY W. BRITTON, *Secretary.*HENRY W. BRITTON, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
696 shares of stock, first series, at \$7,	\$4,872 00	Loans on real estate,	\$3,250 00
Dues paid in advance,	20 00	Unpaid dues,	164 00
Surplus,	83 14	Balance of permanent expense account,	190 18
		Balance of temporary expense account,	72 37
		Cash on hand,	1,298 59
	\$4,975 14		\$4,975 14

Number of shares issued during the year,	712
Number of shares now in force,	696
Number of shares now borrowed upon,	17
Amount of dues received during the year,	\$4,783 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,	3
Present number of members,	166
Present number of borrowers,	3
Present number of non-borrowers,	163
Amount of loans at date,	3,250 00
Number and amount of loans on real estate,	3,250 00
Number and amount of loans secured by first mortgage of real estate,	3,250 00
Largest loan to any one member,	1,600 00
Smallest loan to any one member,	450 00
Largest number of shares held by any one member,	25
Amount of expenses of the corporation for previous year (not including interest),	262 55
Total value of unpledged shares (including unpaid dues),	4,753 00
Number of shares withdrawn during the year,	16
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Geographical limit: Massachusetts.	
Amount of cash received during the year,	4,865 99
Amount of cash paid during the year,	3,567 40
Secretary's salary,	60 00
Treasurer's bond,	2,000 00
Secretary's bond,	1,000 00
Date of examination by commissioner: July 28.	

SUFFOLK CO-OPERATIVE BANK—BOSTON.

Incorporated December 11, 1885. Commenced business January, 1886.

Capital to be accumulated, \$1,000,000.

CHARLES J. PAGE, *President.*ANSON J. STONE, *Secretary.*ANSON J. STONE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
144 shares of stock, first series, at \$10,	\$1,440 00	Loans on real estate,	\$400 00
35 shares of stock, second series, at \$4,	140 00	Unpaid dues,	106 00
Advance dues,	30 00	Balance of permanent expense account,	104 00
Other liabilities,	50 85	Balance of temporary expense account,	68 91
		Cash on hand,	981 94
	\$1,660 85		\$1,660 85

Number of shares issued during the year,	200	
Number of shares now in force,	179	
Number of shares now borrowed upon,	2	
Amount of dues received during the year,		\$1,654 00
Highest premium received during the year,		25
Lowest premium received during the year,		15
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	8	
Present number of members,	50	
Present number of borrowers,	1	
Present number of non-borrowers,	49	
Amount of loans at date,		400 00
Number and amount of loans on real estate,	1	400 00
Number and amount of loans secured by first mortgage of real estate,	1	400 00
Largest loan to any one member,		400 00
Smallest loan to any one member,		400 00
Largest number of shares held by any one member,	10	
Amount of expenses of the corporation for previous year (not including interest),		172 91
Total value of unpledged shares (including unpaid dues),		1,560 00
Amount of interest credited to shares during the year,		32 90
Number of shares withdrawn during the year,	21	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Geographical limit: Massachusetts.		
Amount of cash received during the year,		1,704 85
Amount of cash paid during the year,		722 91
Treasurer and Secretary's bond,		2,000 00
Date of examination by clerk of commission: August 28.		

TAUNTON CO-OPERATIVE BANK—TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

Capital to be accumulated,¹ \$1,000,000.HENRY M. LOVERING, *President.*H. O. MORSE, *Secretary.*CHAS. FOSTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
1123 shares of stock, first series, at \$96.29, . . .	\$108,133 67	Loans on real estate, . . .	\$207,050 00
361 shares of stock, second series, at \$76.49, . . .	27,612 89	Loans on shares, . . .	7,600 00
391 shares of stock, third series, at \$60.54, . . .	23,671 14	Unpaid dues, . . .	1,805 00
393 shares of stock, fourth series, at \$45.61, . . .	17,924 73	Balance of permanent expense account, . . .	447 61
533 shares of stock, fifth series, at \$31.58, . . .	16,832 14	Balance of temporary expense account, . . .	384 32
677 shares of stock, sixth series, at \$18.41, . . .	12,463 57	Cash on hand, . . .	36 87
601 shares of stock, seventh series, at \$6.00, . . .	3,606 00		
Surplus, . . .	6,779 96		
Guaranty fund, . . .	215 86		
Forfeited share account, . . .	83 84		
	\$217,323 80		\$217,323 80

Number of shares issued during the year,	768
Number of shares now in force,	4,079
Number of shares now borrowed upon,	1,502
Amount of dues received during the year,	\$51,461 00
Highest premium received during the year,	15
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	46
Present number of members,	640
Present number of borrowers,	256
Present number of non-borrowers,	384
Amount of loans at date,	214,650 00
Number and amount of loans on real estate,	171 207,050 00
Number and amount of loans secured by first mortgage of real estate,	171 207,050 00
Number and amount of loans on shares,	113 7,600 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),	640 50
Value of shares at last report,	184,373 83
Total value of unpledged shares (including unpaid dues),	141,420 20
Amount of interest credited to shares during the year,	11,896.72
Number of shares withdrawn during the year,	648

Proportion of profits reserved upon voluntary withdrawals: None.	
Number and amount of loans repaid during the year,	68 \$61,875 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	120,210 64
Amount of cash paid during the year,	123,329 68
Secretary's salary,	500 00
Treasurer's salary,	50 00
Treasurer's bond,	3,000 00
Secretary's bond,	3,000 00
Date of examination by commissioner: September 3.	

TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July, 1880.

Commenced business July, 1880.

Capital to be accumulated, \$1,000,000.

ANDREW J. BORDEN, *President.*CYRUS C. ROUNSEVILLE, *Secretary.*CHAS. B. COOK, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
144 shares of stock, first series, at \$96.10,	\$13,838 40	Loans on real estate,	\$108,150 00
236 shares of stock, second series, at \$91.44,	21,579 84	Loans on shares,	5,850 00
162 shares of stock, third series, at \$82.34,	13,339 08	Unpaid dues,	1,001 00
248 shares of stock, fourth series, at \$73.48,	18,223 04	Balance of permanent expense account,	400 00
99 shares of stock, fifth series, at \$64.95,	6,430 05	Other assets,	871 80
101 shares of stock, sixth series, at \$56.73,	5,729 73	Cash on hand,	12,564 50
234 shares of stock, seventh series, at \$48.83,	11,426 22		
162 shares of stock, eighth series, at \$41.21,	6,676 02		
203 shares of stock, ninth series, at \$33.87,	6,875 61		
223 shares of stock, tenth series, at \$26.83,	5,983 09		
379 shares of stock, eleventh series, at \$20.02,	7,587 58		
430 shares of stock, twelfth series, at \$13.47,	5,792 10		
647 shares of stock, thirteenth series, at \$7.13,	4,613 11		
402 shares of stock, fourteenth series, at \$1,	402 00		
Surplus,	68 93		
Guaranty fund,	131 28		
Forfeited share account,	29 22		
Other liabilities,	112 00		
	\$128,837 30		\$128,837 30

Number of shares issued during the year,	1,400	
Number of shares now in force,	3,670	
Number of shares now borrowed upon,	744	
Amount of dues received during the year,		\$39,697 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,	89	
Present number of members,	493	
Present number of borrowers,	84	
Present number of non-borrowers,	409	
Amount of loans at date,		114,000 00
Number and amount of loans on real estate,	61	108,150 00
Number and amount of loans secured by first mortgage of real estate,	61	108,150 00
Number and amount of loans on shares,	26	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),		676 45
Value of shares at last report,		107,017 32
Total value of unpledged shares (including unpaid dues),		99,821 69
Amount of interest credited to shares during the year,		7,224 69
Number of shares withdrawn during the year,	772	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	31	25,500 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		63,334 47
Amount of cash paid during the year,		60,688 71
Secretary's salary,		300 00
Treasurer's salary,		100 00
Treasurer's bond,		5,000 00
Secretary's bond,		2,000 00
Date of examination by clerk of the commission; September 1.		

WALTHAM CO-OPERATIVE BANK—WALTHAM.

Incorporated October 13, 1880.

Commenced business October 21, 1880.

Capital to be accumulated, \$1,000,000.

FRANCIS BUTTRICK, *President.*DANIEL F. VILES, *Secretary.*DANIEL F. VILES, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
850 shares of stock, first series, at \$90.35, . . .	\$76,797 50	Loans on real estate, . . .	\$262,436 09
435 shares of stock, second series, at \$81.41, . . .	35,413 35	Loans on shares, . . .	6,500 00
225 shares of stock, third series, at \$72.77, . . .	16,373 25	Unpaid dues, . . .	1,077 00
320 shares of stock, fourth series, at \$64.43, . . .	20,617 60	Unpaid interest, . . .	406 50
339 shares of stock, fifth series, at \$56.37, . . .	19,109 43	Unpaid premiums, . . .	59 92
481 shares of stock, sixth series, at \$48.58, . . .	23,366 98	Unpaid fines, . . .	48 34
444 shares of stock, seventh series, at \$41 06, . . .	18,230 64	Other assets, . . .	22 50
506 shares of stock, eighth series, at \$33.80, . . .	17,102 80	Cash on hand, . . .	3,506 08
596 shares of stock, ninth series, at \$26.78, . . .	15,960 88		
559 shares of stock, tenth series, at \$20, . . .	11,180 00		
667 shares of stock, eleventh series, at \$13.45, . . .	8,971 15		
1050 shares of stock, twelfth series, at \$7.12, . . .	7,476 00		
1055 shares of stock, thirteenth series, at \$1, . . .	1,055 00		
Dues paid in advance, . . .	107 00		
Surplus, . . .	1,697 62		
Guaranty fund, . . .	500 00		
Withdrawal profits, . . .	9 00		
Other liabilities, . . .	88 23		
	\$274,056 43		\$274,056 43

Number of shares issued during the year,	2,343
Number of shares now in force,	*7,527
Number of shares now borrowed upon,	1,606
Amount of dues received during the year,	\$79,852 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,	150
Present number of members,	1,219
Present number of borrowers,	231

* This bank has been notified that the excess over 5,000 shares is illegal, and it has been requested to reduce the same within the legal limit.

Present number of non-borrowers,	988	
Amount of loans at date,		\$268,936 09
Number and amount of loans on real estate,	204	262,436 09
Number and amount of loans secured by first mortgage of real estate,	204	262,436 09
Number and amount of loans on shares,	27	6,500 00
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		1,276 08
Value of shares at last report,		222,788 00
Total value of unpledged shares (including unpaid dues),		206,967 12
Amount of interest credited to shares during the year,		16,657 18
Number of shares withdrawn during the year,	1,110	
Proportion of profits reserved upon voluntary withdrawals: 5 to 25 per cent. in different series.		
Number and amount of loans repaid during the year,	65	48,150 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		145,969 64
Amount of cash paid during the year,		143,377 62
Secretary and treasurer's salary,		1,000 00
Treasurer and secretary's bond,		10,000 00
Date of examination by commissioner: August 6.		

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.*JOHN H. DALGLISH, *Secretary.*LEWIS WILLIAMS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
561 shares of stock, first series, at \$29.40,	\$16,493 40	Loans on real estate,	\$38,100 00
602 shares of stock, second series, at \$22.85,	13,755 70	Loans on shares,	1,700 00
137 shares of stock, third series, at \$16.39,	2,245 43	Unpaid dues,	219 00
472 shares of stock, fourth series, at \$10.11,	4,771 92	Balance of permanent expense account,	164 21
730 shares of stock, fifth series, at \$4,	2,920 00	Balance of temporary expense account,	55 51
Surplus,	806 16	Other assets,	16 47
Guaranty fund,	9 57	Cash on hand,	823 49
Other liabilities,	76 50		
	\$41,078 68		\$41,078 68

Number of shares issued during the year,	1,249	
Number of shares now in force,	2,502	
Number of shares now borrowed upon,	296	
Amount of dues received during the year,		\$24,428 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,	40	
Present number of members,	366	
Present number of borrowers,	43	
Present number of non-borrowers,	323	
Amount of loans at date,		39,800 00
Number and amount of loans on real estate,	30	38,100 00
Number and amount of loans secured by first mortgage of real estate,	30	38,100 00
Number and amount of loans on shares,	13	1,700 00
Largest loan to any one member,		2,500 00
Smallest loan to any one member,		50 00
Largest number of shares held by any one member,	25	
Amount of expenses of the corporation for previous year (not including interest),		120 00
Value of shares at last report,		18,419 52
Total value of unpledged shares (including unpaid dues),		34,391 92
Number of shares forfeited during the year,	7	
Amount of interest credited to shares during the year,		1,292 22
Number of shares withdrawn during the year,	236	
Proportion of profits reserved upon voluntary withdrawals: None.		
Number and amount of loans repaid during the year,	5	500 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		26,868 49
Amount of cash paid during the year,		26,401 16
Secretary's salary,		180 00
Treasurer's bond,		1,500 00
Secretary's bond,		1,000 00
Date of examination by commissioner: September 1.		

WESTFIELD CO-OPERATIVE BANK — WESTFIELD.

Incorporated December 13, 1881. Commenced business December 19, 1881.

Capital to be accumulated, \$1,000,000.

MOSES P. BRECKENRIDGE, *President.*OLIN C. TOWLE, *Secretary.*OLIN C. TOWLE, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
209 shares of stock, first series, at \$66.20,	\$13,835 80	Loans on real estate,	\$33,477 00
185 shares of stock, second series, at \$51.27,	9,484 95	Loans on shares,	5,683 63
82 shares of stock, third series, at \$44.10,	3,616 20	Unpaid dues,	351 00
96 shares of stock, fourth series, at \$37.17,	3,568 32	Balance of permanent expense account,	86 00
35 shares of stock, fifth series, at \$30.42,	1,064 70	Balance of temporary expense account,	44 79
212 shares of stock, sixth series, at \$23.67,	5,018 04	Other assets,	328 14
108 shares of stock, seventh series, at \$17.31,	1,869 48	Cash on hand,	1,274 42
126 shares of stock, eighth series, at \$11.08,	1,396 08		
107 shares of stock, ninth series, at \$5,	535 00		
Surplus,	789 90		
Guaranty fund,	54 86		
Forfeited share account,	2 90		
Other liabilities,	8 75		
	\$41,244 98		\$41,244 98

Number of shares issued during the year,	242
Number of shares now in force,	1,160
Number of shares now borrowed upon,	435
Amount of dues received during the year,	\$13,651 00
Highest per cent. of interest received during the year: 6.	
Lowest per cent. of interest received during the year: 6.	
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	27
Present number of members,	231
Present number of borrowers,	76
Present number of non-borrowers,	155
Amount of loans at date,	39,160 63
Number and amount of loans on real estate,	38 33,477 00
Number and amount of loans secured by first mortgage of real estate,	38 33,477 00
Number and amount of loans on shares,	38 5,683 63
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),	\$197 50
Value of shares at last report,	28,794 80
Total value of unpledged shares (including unpaid dues),	24,985 79
Amount of interest credited to shares during the year,	1,538 98
Number of shares withdrawn during the year,	133
Proportion of profits reserved upon voluntary withdrawals: One-fourth.	
Number and amount of loans repaid during the year,	6 6,450 00
Geographical limit: Massachusetts.	
Amount of cash received during the year,	23,035 38
Amount of cash paid during the year,	23,089 83
Salaries,	100 00
Treasurer and secretary's bond,	2,000 00
Date of examination by commissioner: June 21.	

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*.BENJAMIN H. JONES, *Secretary*.EDWARD M. BREWER, *Treasurer*.

STATEMENT.

LIABILITIES.		ASSETS.	
86 shares of stock, first series, at \$80.48,	\$6,921 28	Loans on real estate,	\$29,900 00
46 shares of stock, second series, at \$72.48,	3,334 08	Loans on shares,	2,100 00
49 shares of stock, third series, at \$64.68,	3,169 32	Unpaid dues,	175 00
43 shares of stock, fourth series, at \$57.04,	2,452 72	Cash on hand,	5,724 77
121 shares of stock, fifth series, at \$49.52,	5,991 92		
80 shares of stock, sixth series, at \$39.80,	3,184 00		
75 shares of stock, seventh series, at \$32.68,	2,451 00		
58 shares of stock, eighth series, at \$25.68,	1,489 44		
174 shares of stock, ninth series, at \$18 96,	3,299 04		
323 shares of stock, tenth series, at \$12 44,	4,018 12		
216 shares of stock, eleventh series, at \$6.11,	1,319 76		
Surplus,	32 74		
Guaranty fund,	189 89		
Forfeited share account,	27 46		
Dues paid in advance,	19 00		
	\$37,899 77		\$37,899 77

Number of shares issued during the year,	669	
Number of shares now in force,	1,271	
Number of shares now borrowed upon,	236	
Amount of dues received during the year,		\$15,430 00
Highest premium received during the year,		55
Lowest premium received during the year,		05
Fine for non-payment of dues: 2 per cent. per month.		
Transfer fee,		25
Number of members withdrawn during the year,	32	
Present number of members,	207	
Present number of borrowers,	28	
Present number of non-borrowers,	179	
Amount of loans at date,		32,000 00
Number and amount of loans on real estate,	22	29,900 00
Number and amount of loans secured by first mortgage of real estate,	22	29,900 00
Number and amount of loans on shares,	6	2,100 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),		281 08
Value of shares at last report,		26,900 38
Total value of unpledged shares (including unpaid dues),		29,675 60
Amount of interest credited to shares during the year,		1,991 49
Number of shares withdrawn during the year,	318	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	10	8,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		26,081 41
Amount of cash paid during the year,		20,395 19
Secretary's salary,		200 00
Treasurer's bond,		2,000 00
Secretary's bond,		2,000 00
Date of examination by clerk of commission: September 1.		

WORCESTER CO-OPERATIVE BANK—WORCESTER.

Incorporated October 19, 1877. Commenced business October, 1877.

Capital to be accumulated, \$1,000,000.

STEPHEN C. EARLE, *President.*T. J. HASTINGS, *Secretary.*T. J. HASTINGS, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
119 shares of stock, first series, at \$147 41, . .	\$17,541 79	Loans on real estate, . . .	\$188,650 00
128 shares of stock, second series, at \$126.94, . .	16,248 32	Loans on shares, . . .	8,815 00
152 shares of stock, third series, at \$107.61, . .	16,356 72	Unpaid dues, . . .	1,210 00
281 shares of stock, fourth series, at \$89.35, . .	25,107 35	Balance of permanent expense account, . . .	500 00
381 shares of stock, fifth series, at \$72.18, . .	27,500 58	Balance of temporary expense account, . . .	147 19
365 shares of stock, sixth series, at \$56.04, . .	20,454 60	Other assets, . . .	981 00
339 shares of stock, seventh series, at \$40 88, . .	13,858 32	Cash on hand, . . .	1,403 62
458 shares of stock, eighth series, at \$33.66, . .	15,416 28		
728 shares of stock, ninth series, at \$26.68, . .	19,423 04		
386 shares of stock, tenth series, at \$19.94, . .	7,696 84		
838 shares of stock, eleventh series, at \$13.42, . .	11,245 96		
1040 shares of stock, twelfth series, at \$7.11, . .	7,394 40		
1076 shares of stock, thirteenth series, at \$1, . .	1,076 00		
Surplus, . . .	1,167 44		
Guaranty fund, . . .	163 00		
Forfeited share account, . .	159 17		
Other liabilities, . . .	897 00		
	\$201,706 81		\$201,706 81

Number of shares issued during the year,	2,302
Number of shares now in force,	*6,291
Number of shares now borrowed upon,	1,075

* This bank has been notified that the excess over 5,000 shares is illegal, and it has been requested to reduce the same within the legal limit.

Amount of dues received during the year,		\$64,156 00
Highest percentum of interest received during the year: 9 $\frac{3}{4}$.		
Lowest percentum 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,	127	
Present number of members,	816	
Present number of borrowers,	162	
Present number of non-borrowers,	654	
Amount of loans at date,		197,465 00
Number and amount of loans on real estate,	167	188,650 00
Number and amount of loans secured by first mortgage of real estate,	163	186,750 00
Number and amount of loans secured by other mortgage of real estate,	4	1,900 00
Number and amount of loans on shares,	52	8,815 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),		1,276 53
Value of shares at last report,		159,039 78
Total value of unpledged shares (including unpaid dues),		154,887 38
Number of shares forfeited during the year,	8	
Amount of interest credited to shares during the year,		11,258 25
Number of shares withdrawn during the year,	1,229	
Proportion of profits reserved upon voluntary withdrawals: One-half of last dividend.		
Number and amount of loans repaid during the year,	63	32,170 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		108,682 58
Amount of cash paid during the year,		108,412 16
Secretary and treasurer's salary,		700 00
Secretary and treasurer's bond,		8,000 00
Date of examination by commissioner: August 24.		

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880.

Commenced business June 11, 1880.

Capital to be accumulated, \$1,000,000.

R. T. PAINE, *President.*HENRY R. GARDNER, *Secretary.*CHARLES W. DEXTER, *Treasurer.*

STATEMENT.

LIABILITIES.		ASSETS.	
212 shares of stock, first series, at \$93.85, . . .	\$19,896 20	Loans on real estate, . . .	\$129,250 00
187 shares of stock, second series, at \$85.05, . . .	15,904 35	Loans on shares, . . .	3,800 00
80 shares of stock, third series, at \$76.51, . . .	6,120 80	Unpaid dues, . . .	1,731 00
163 shares of stock, fourth series, at \$68.24, . . .	11,123 12	Balance of temporary expense account, . . .	283 47
148 shares of stock, fifth series, at \$60.23, . . .	8,914 04	Real estate, . . .	4,008 70
205 shares of stock, sixth series, at \$52.49, . . .	10,760 45	Cash on hand, . . .	6,753 64
302 shares of stock, seventh series, at \$44.99, . . .	13,586 98		
359 shares of stock, eighth series, at \$37.74, . . .	13,548 66		
404 shares of stock, ninth series, at \$30.74, . . .	12,418 96		
470 shares of stock, tenth series, at \$23.97, . . .	11,265 90		
456 shares of stock, eleventh series, at \$17.43, . . .	7,948 08		
471 shares of stock, twelfth series, at \$11.11, . . .	5,232 81		
847 shares of stock, thirteenth series, at \$5, . . .	4,235 00		
Advance dues, . . .	414 00		
Surplus, . . .	158 61		
Guaranty fund, . . .	250 00		
Forfeited share account, . . .	38 25		
Withdrawal profits, . . .	326 08		
Other liabilities, . . .	3,684 52		
	\$145,826 81		\$145,826 81

Number of shares issued during the year,	1,524
Number of shares now in force,	4,304
Number of shares now borrowed upon,	826
Amount of dues received during the year,	\$49,252 00
Highest premium received during the year,	25
Lowest premium received during the year,	05
Fine for non-payment of dues: 2 per cent. per month.	
Transfer fee,	25
Number of members withdrawn during the year,	136
Present number of members,	617
Present number of borrowers,	123
Present number of non-borrowers,	494

Amount of loans at date,		\$133,050 00
Number and amount of loans on real estate,	102	129,250 00
Number and amount of loans secured by first mortgage of real estate,	102	129,250 00
Number and amount of loans on shares,	21	3,800 00
Largest loan to any one member,		3,600 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),		846 68
Value of shares at last report,		107,004 92
Total value of unpledged shares (including unpaid dues),		114,044 39
Number of shares forfeited during the year,	24	
Amount of interest credited to shares during the year,		7,496 46
Number of shares withdrawn during the year,	949	
Proportion of profits reserved upon voluntary withdrawals: One-fourth.		
Number and amount of loans repaid during the year,	54	48,450 00
Geographical limit: Massachusetts.		
Amount of cash received during the year,		101,740 16
Amount of cash paid during the year,		100,441 62
Secretary's salary,		500 00
Treasurer's bond,		1,000 00
Secretary's bond,		5,000 00
Date of examination by clerk of commission: July 22.		

CO-OPERATIVE BANKS.

NAME.	LOCATION.	Date of Incorporation.	Number of Shares now in Force.	Present No. of Members.	Present No. of Borrowers.	Assets.	Increase of Assets from Previous Year.
Amesbury,	Amesbury, . . . . .	. . . . . 1886,	295	57	-	\$2,083 88	\$2,083 88
Cambridge,	Cambridge,	Sept. 5, 1877,	306	66	23	10,726 48	2,155 74
Campello,	Brockton,	Oct. 3, 1877,	3,606	491	118	139,982 26	3,884 88
Canadian,*	Lowell,	May 2, 1885,	-	-	-	105 58	†271 92
Dedham,	Dedham,	Feb. 11, 1886,	215	76	1	1,887 85	1,887 85
Equitable,	Lynn,	Oct. 2, 1877,	1,298	217	44	49,376 27	10,084 61
Fitchburg,	Fitchburg,	Oct. 27, 1877,	5,950	768	286	262,879 00	55,707 56
Germania,	Boston,	Oct. 3, 1885,	2,524	481	25	25,341 23	23,804 23
Guardian,	Boston,	July 2, 1886,	1,338	228	2	4,066 08	4,066 08
Haverhill,	Haverhill,	Aug. 20, 1877,	4,328	550	116	143,688 09	42,084 81
Holyoke,	Holyoke,	July 24, 1880,	1,956	320	85	66,795 55	15,338 67
Home,	Worcester,	June 10, 1882,	4,025	496	88	101,358 86	34,115 57
Homestead,	Boston,	Sept. 11, 1877,	6,295	859	140	188,684 85	38,369 88
Hudson,	Hudson,	Oct. 22, 1885,	514	119	5	5,597 69	5,597 69
Hyde Park,	Hyde Park,	March 26, 1886,	393	88	1	2,400 23	2,400 23
Lowell,	Lowell,	April 29, 1885,	1,271	222	23	16,634 69	12,092 13
Mansfield,	Mansfield,	March 10, 1883,	1,554	255	63	46,959 09	15,251 68
Marblehead,	Marblehead,	May 5, 1886,	607	188	5	4,034 51	4,034 51
Mechanics',	Taunton,	Sept. 14, 1877,	4,607	694	245	253,759 46	44 848 11
Medford,	Medford,	June 21, 1886,	630	116	1	2,631 63	2,631 63
Merchants',	Boston,	Dec. 20, 1881,	4,258	562	76	106,359 63	36,980 92
New Bedford,	New Bedford,	July 11, 1881,	3,092	487	111	119,009 98	26,999 92
People's,	Fall River,	March -, 1882,	1,607	248	52	53,025 13	12,334 73
Pioneer,	Boston,	July 26, 1877,	5,172	786	161	194,744 84	28,792 04

Plymouth,	Plymouth,	June 7, 1882,	372	102	22	16,124 97	675 53
Provident,	Chelsea,	Sept. 25, 1885,	2,395	329	17	22,445 35	20,511 15
Sandwich,	Sandwich,	Oct. 1, 1885,	242	75	3	2,391 06	2,391 06
Security,	Brockton,	Dec. 17, 1877,	2,769	389	96	130,188 41	12,150 01
Somerville,	Somerville,	May 4, 1880,	3,350	433	76	89,257 74	15,485 44
Springfield,	Springfield,	April 13, 1882,	2,135	298	68	71,921 24	12,113 97
Stoughton,	Stoughton,	March 23, 1886,	696	166	3	4,975 14	4,975 14
Suffolk,	Boston,	Dec. 11, 1885,	179	50	1	1,660 85	1,660 85
Taunton,	Taunton,	March 2, 1880,	4,079	640	256	217,323 80	29,424 80
Troy,	Fall River,	July —, 1880,	3,670	493	84	128,837 30	21,495 51
Waltham,	Waltham,	Oct. 13, 1880,	7,527	1,219	231	274,056 43	49,554 21
Weir,	Taunton,	July 11, 1884,	2,502	366	43	41,078 68	22,377 79
Westfield,	Westfield,	Dec. 13, 1881,	1,160	231	76	41,244 98	12,015 61
West Roxbury,	Boston,	Feb. —, 1881,	1,271	207	28	37,899 77	10,659 61
Worcester,	Worcester,	Oct. 19, 1877,	6,291	816	162	201,706 81	40,532 19
Workingmen's,	Boston,	June 9, 1880,	4,304	617	123	145,826 81	35,438 04
			98,783	14,805	2,960	\$3,229,072 20	\$716,736 34

* This bank is winding up its affairs.

† Decrease.

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